



Habitat
for Humanity®

Sault Ste. Marie & Area



2021

annual report



Habitat for Humanity
Sault Ste. Marie & Area

future habitat homes

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Cutting Edge Designs



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thank you!

Through the past two years' challenges, it's the support of our donors, ReStore shoppers, volunteers, and staff who ensure that we are able to continue helping local families build brighter futures.

Because of you, Habitat for Humanity Sault Ste. Marie and Area remains well-positioned to combat the housing crisis.

The Board of Directors and the Executive Director wish to thank you for your contributions.

every hand makes a difference.



Our Mission

We bring our community together to help local families build strength, stability, and self-reliance through affordable homeownership.

Our Vision

A world where everyone has a safe, decent, and affordable place to live.

Our Values

Trust & Respect: We value relationships built on transparency and integrity, and accomplish our mission through mutual support and appreciation.

Accountability & Dependability: We value responsibility and ownership for results, and demonstrate reliability by delivering on our commitments.

Communication & Collaboration: Values open communication across the organization and demonstrate teamwork through cooperation and support that helps everyone achieve greater impact.

Empowerment & Initiative: We value empowerment as a means of inspiring and engaging individuals, resulting in greater incentive for accomplishing our collective mission.

Fairness & Flexibility: We value diversity and equity throughout the organization, and uphold a balanced and healthy environment.

who we are



Founded in 2002, Habitat for Humanity Sault Ste. Marie & Area is a non-profit charitable housing organization that believes everyone deserves a decent place to live.

We strive to mobilize and work with our community to help local families build strength, stability, and self-reliance through affordable homeownership. Thanks to the help of volunteers, donors, and community partners, fourteen Habitat families have found safe, decent, and affordable homes upon which to build brighter and more stable futures as of 2022.

Habitat for Humanity Sault Ste. Marie & Area also operates a social enterprise called the ReStore.

Our Affordable Homeownership Program

We don't give away free homes; rather, our Affordable Homeownership Program bridges a gap for families unable to afford a traditional mortgage by providing them with the opportunity to purchase their own home.

Families who apply and are accepted to become Habitat Homeowners purchase their home through a no-down-payment, interest-free mortgage geared to their income and contribute at least 500 volunteer hours to Habitat.

Once they move in, Habitat homeowners are responsible for maintaining their own home. We help families and individuals prepare for homeownership by providing homeowner education classes, ranging from financial literacy and budgeting to home-repair and maintenance.

Our path to homeownership requires hard work, time, and dedication, but this helps ensure the long-term success of the families we partner with.

Habitat ReStores are home and building supply stores that receive donations of quality new and used building supplies, home furnishings, appliances, and décor and sell them to the community at a fraction of retail value.

Habitat ReStores are an important partner in the community - providing retailers with a solution for returned and end-of-line merchandise, and homeowners a place to donate their used items whilst benefiting a good cause. ReStores also benefit customers by providing access to

affordable products, and the environment by keeping these items out of landfills. In fact, for every \$1 of product sold at a ReStore, approximately 1.3 lbs of waste are diverted from local landfills!

The funds generated by Habitat ReStores go towards building even more homes for local families in need of safe, decent, and affordable housing.





a note from our outgoing chair

Frank Bentrovato
Outgoing Board Chair

Habitat for Humanity Sault Ste. Marie and Area continues to grow its impact despite COVID-19 and its many challenges. If anything, the pandemic has highlighted the growing and critical need for safe, decent, and affordable housing, and spurred our team to even greater impact.

By working collaboratively with the public and private sector, we were able to develop much needed affordable housing in a historic downtown neighbourhood. The City and the District of Sault Ste. Marie Social Services Administration Board donated two lots on Wellington Street West. The build committee expedited the planning process, and staff moved quickly to secure the required permits. As a result, we were the first Habitat affiliate in Canada to break ground in 2021. SalDan Construction Group and many other businesses donated labour and/

or materials to assist in the construction of our first-ever two-story semi-detached home at the Wellington Street West location, with donations valued at roughly \$483,400. As a result of this collective effort, two more families have become homeowners.

Collaboration and funding have always been strong elements of Habitat's success and have become even more vital in combatting the housing crisis. Habitat accessed funds from many sources including Government of Canada, Canada Mortgage and Housing Corporation, corporate sponsors, community members, and charitable foundations. Additionally, the ReStore achieved record-breaking sales in March, July, October, and November. Sales revenue in 2021 was the highest in our ReStore's history. These sources of funding have been instrumental in building more homes and serving more families.

In autumn of 2021, Habitat Canada approved our Affiliate to expand services across the District of Algoma. Our team reached out to municipalities to the east and to the north, hosted numerous virtual meetings to introduce Habitat's mission, and have continued to discuss the need for appropriate and affordable housing in the Algoma District. Even as the pandemic continues to impact people around the world, we remain committed to helping families maintain their homes, their health and well-being, and their beloved neighbourhoods.

As I reflect on my time as Chair and the initial goals I set for Habitat, I am humbled by our achievements and the number of people that have contributed. My goal was to build on our organizational strengths and scale up our build operations to serve more families. Since becoming Chair, we have served 3 families, two of which are multi-generational, and expanded across the Algoma District.

The importance of home is universal and is why so many people support Habitat's mission. I would like to thank the Board of Directors for their support and dedication to Habitat and all of our volunteers, donors, staff and supporters for the time, talent, and funds that have carried our work forward. Through collaboration and collective action, we will continue to build strength, stability and self-reliance through affordable homeownership.

Frank Bentrovato
Board Chair

a note from our executive director



Katie Blunt
Executive Director

2021 was another successful year for Habitat for Humanity Sault Ste. Marie and Area, and my third year with the organization. My first week as Executive Director can be described as a whirlwind, and the first year had a steep learning curve. Now, as I think back to the past year and each and every person who makes Habitat such a wonderful organization, I am filled with pride.

The pages of this report are filled with stories of our success and how we continue to serve families and build houses, despite the rising costs of construction and business in general. The Kyle family and the Aikens family can both rest easy in their new, built to suit, affordable homes thanks to the support of our staff, volunteers and partners.

A few notable achievements in 2021 are:

- Approved by Habitat Canada to expand services across the Algoma District
- First-ever two-story semi-detached house on Wellington Street West
- Provided mortgage relief to Habitat homeowners impacted by the pandemic
- Participated in 14 community events to raise awareness of the need for safe, decent and affordable housing
- Honoured National Day for Truth and Reconciliation by closing the organization and attending activities and education related to Truth and Reconciliation
- Pursued new revenue streams, including several new events (raising approximately \$48,100) and grants
- Hosted Habitat Canada's Vice President of Affiliate Success, Karen Coviello, for three days
- Achieved a record-breaking year with respect to ReStore sales revenue
- Procured higher quality donations for the ReStore from Habitat Canada's Distribution Centre
- Created new positions and welcomed new staff at the Affiliate and ReStore
- Provided opportunities for 60+ volunteers to contribute more than 7,000 hours to our mission

Looking to 2022 and beyond, it will become more important to support affordable housing as we recover from the pandemic, combat the housing crisis, and care for the most vulnerable. Collaboration of both the public and private sectors is crucial to increasing not-for-profit developers' ability to create more housing stock. Staff, volunteer, and donor support is the driving force behind our current and future success in the housing sector.

Thank you to everyone who has contributed in 2021.

Katie Blunt
Executive Director

office staff



Katie Blunt
Executive Director



Derek Paquin
Director of Operations



Joe Mackenzie
Finance & Risk Manager



Chelsey Foucher
Fundraising & Marketing Coordinator

ReStore staff



Michelle Knight
Assistant ReStore Manager



Kassidee Odber
Sales Associate



Karen Lapointe
Sales Associate



Sean Bishop
Donation Centre Supervisor



Michael Flemstrom
Donation Centre Assistant



Kevin Possamai
Donation Centre Assistant



Matthew Horn
Truck Driver





incoming board members

2020-21 board of directors



Frank Bentrovato
Board Chair



Allyson Schmidt
Vice Chair



Denton Middaugh
Treasurer



Jeffrey King
Secretary



Nancy Bailey
Board Director



Jonathan Kircal
Board Director



Sarah Lewis
Board Director



Lorri Kennis
Board Director

Diana Stoker | *Board Director*

Diana is a Chartered Professional Accountant and a Licensed Public Accountant. She has a wide-ranging educational background including a Bachelor of Business Administration specializing in Accounting from Algoma University. She received the Gold Medal in Business for graduating first in the program. Diana pursued various educational courses around the province after graduating from the IB program at Korah before returning to the Sault to raise her son.

Diana owns and operates a business in the community and wants to give back to a city that she cares about. She strongly believes that every family should have the right to safe and affordable housing.



Lisa Bell | *Board Director*

Lisa was born, raised and educated in Sault Ste. Marie. She is married to husband Morgan and has a son, William, who resides in Toronto.

Lisa began her career as an investment banker. After the birth of her son, she transferred her skills to the City starting with Fire Services, then Human Resources, and now as the Mayor's Assistant, which has been her role for the past eight years!

During her employment with the City, Lisa established a Wellness Program which has included a new staff lounge and quiet room, Mayor for a Day, the Community Christmas Tree, and, most recently, the Memorial Wall. As the Mayor's Assistant, she has hosted several dignitaries including the Prime Minister, the Premier, Lieutenant Governor Elizabeth Dodswell, Roberta Bondar, and many other notable figures.

Lisa's most gratifying accomplishments have been committing her time, energy and skills to worthwhile organizations to make a positive difference in the community and the lives of others. She has volunteered her time and expertise with the following:

- Founder of Every Breakfast Counts
- Co-Chair of Community Christmas Tree Committee
- Crime Stoppers
- United Way Fundraising
- Soo Pee Wee Hockey League
- Sault Minor Hockey Association
- Soo Minor Football

She looks forward to her new role with Habitat, meeting new people and creating new friendships.



thank you and farewell, F. Bentrovato & D. Middaugh

Board service is one of the most essential volunteer roles in an organization. The time, talent and experience required is extensive and we are fortunate to have had two exceptionally skilled Directors serve on our Board. Frank Bentrovato and Denton Middaugh made valuable contributions to our mission over the last six years, and they will be missed by all. On behalf of the organization, I would like to say thank you for your service and we are grateful for the time spent together. - Katie Blunt, Executive Director

incoming board members



Jami DellaVedova | *Board Director*

Jami is the Controller of Soo Mill & Lumber Company and spends her time working with community members and contractors to build quality homes in our community.

Jami graduated from Algoma University in 2015 with a Bachelor of Business Administration and is a Chartered Professional Accountant. She has many years of experience in the non-profit financial sector, assisting charities to succeed financially in our community.

Born and raised in Sault Ste. Marie, Jami takes great pride in being actively involved in the well-being of our community. Jami is currently the Board Chair of the Waterfront Child Development Centre, a local non-profit childcare center. She is also a Co-Chapter Leader of the The Period Purse of Sault Ste. Marie, which collects donations of menstrual and hygiene products for impoverished individuals in our community.

Jami is excited to join the Board of Directors and use her experience to assist with furthering the mission of helping local families build strength, stability and self-reliance through affordable homeownership.



Harvey Walsh, P. Eng. | *Board Director*

Harvey Walsh is a semi-retired Civil Engineer who graduated in 1973 from the University of Toronto. He later received a diploma in Asset Management, also from the University of Toronto.

He has been actively involved in engineering and management since graduation, primarily in the areas of hydropower and mining dams in Canada from coast to coast to coast, and recently in Sweden!

Harvey has been involved with Habitat for Humanity Sault Ste. Marie & Area for over ten years as a member of the Build Committee and was previously on the Board of Directors.

He has been married for 48 years to the love of his life, has five children, and four grandsons, affectionately referred to as the 'hooligans'.

welcome to our team!

thank you

diamond partner



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1
global pandemic

60+
dedicated
volunteers

7000+
hours
of service

at home
in the office
at the ReStore

our volunteers

Our volunteers at Habitat for Humanity Sault Ste. Marie and Area are an integral part of our team and our success.

In 2021, the global COVID-19 pandemic continued to prove challenging with a total of 98-days of mandated closures. Despite this, our hardworking volunteers continued to assist us in the delivery of our mission.

Whether they masked up and assisted at the ReStore, socially-distanced at the office, sat on our Board or a committee, or completed their volunteer service from home, our volunteers continued regardless of the ongoing challenges.

The collective efforts and hard work of our volunteers contributed to our mission during an extremely difficult year for our organization. Thank you.

We look forward to building on this momentum!



2021 at a glance

january

- ReStore remains closed after holiday season due to COVID-19 pandemic; curbside pickup was offered for online shoppers
- Meaning of Home writing contest begins
- Hanna Scott joins team as Family Services Intern and begins updating homeowner education modules

february

- ReStore reopens on February 16 for in-store shopping
- A vacant lot at 23 Blake Avenue is sold to Habitat for Humanity Sault Ste. Marie & Area (HFHSSMA) for \$1 by the City of Sault Ste. Marie

march

- HFHSSMA is the first Canadian affiliate to break ground on a Habitat Home in 2021 - shovels are in the ground on March 31!
- C. Foucher, former Marketing and Communications Intern, transitions to new Fundraising & Marketing Coordinator position
- Board of Directors approves service area expansion beyond Sault Ste. Marie into entire Algoma District



april

- ReStore closes April 7 due to pandemic
- National Volunteer Week
- Habitat hosts virtual trivia night for staff and volunteers
- City wide "sign wars" begins



may

- Build on Wellington Street West progresses
- Virtual Habitat Canada National Conference & AGM



june

- Habitat organizes second Porch Portraits fundraiser
- ReStore reopens for in-store shopping on June 14
- ReStore celebrates 15th anniversary
- Habitat hosts virtual AGM for the second time due to the pandemic
- Dale Hammar wins Linda Lewis Volunteer Award



september

- Search begins for another Habitat Homeowner family
- Habitat sets up a table at Downtown Association Street Party
- DSSMSSAB donates funds raised from "Jean Days"
- Karen Coviello, VP Affiliate Success, visits HFHSSMA
- Habitat Canada approves service area expansion into Algoma District
- Office and ReStore close for National Day for Truth and Reconciliation and staff attend virtual activities

july

- Samantha Kyle and her family earn volunteer hours by priming the walls of her future Habitat Home



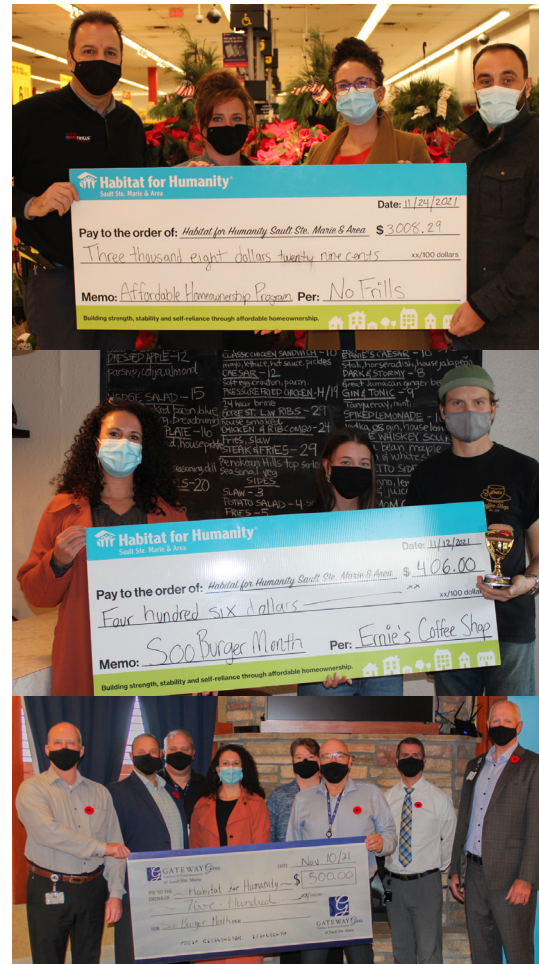
august

- ReStore wins bronze in Community Votes Sault Ste. Marie 2021 Discount Store category



october

- Habitat organizes first Soo Burger Month fundraiser
- Placement student, Mandie Martin, represents Habitat at Algoma Autism Foundation's Trunk or Treat event
- Anik Dufour wins \$10,925 in Habitat's Catch the Ace
- Habitat staff and volunteers participate in virtual DEI training
- Kyle Family Dedication Ceremony and move in!

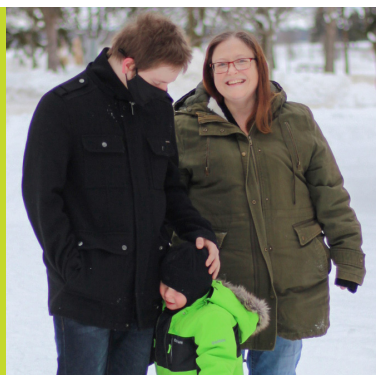


november

- No Frills donation campaign raises \$3008 for Habitat's Affordable Homeownership Program
- Habitat visits Soo Burger Month's participating restaurants for cheque presentations and trophy deliveries
- Executive Director and Fundraising & Marketing Coordinator visit Elliot Lake and Blind River to discuss service area expansion
- Habitat designs tree for Illuminate the Season with ARCH event
- Derek Paquin joins team as Director of Operations
- Executive Director attends HFHC Leadership Summit in Toronto
- Giving Tuesday, a global generosity movement, takes place on November 30

december

- Habitat runs Holiday Giving campaign on social media to encourage donations
- Tanya Aikens is informed that she, along with her son, Alexander, and grandson, Onyx, are the successful applicants for the 45 Wellington Street West Habitat Home



platinum partner



platinum partner



14th Habitat Homeowners

Family: Tanya Aikens, Alexander, and Onyx
Build: Wellington Street West
Groundbreaking: March 31, 2021
Move-in: April 2022

"I have spent my whole adult life struggling to secure a home for my family – constantly having it be just out of reach. This is a dream come true"
 - Tanya Aikens



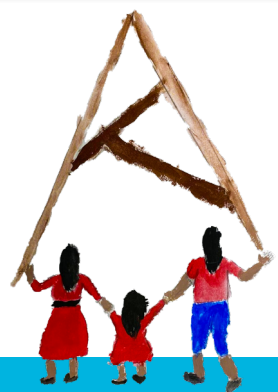
13th Habitat Homeowners

Family: Samantha Kyle, Michaela, and Rylee
Build: Wellington Street West
Groundbreaking: March 31, 2021
Move-in: October 2020

"Providing stability for my children means not moving to a new home every year and having the chance to build routines into our daily lives. Having a stable home means I can do this."
 - Samantha Kyle

Samantha Kyle and her family moved into Habitat's first-ever two-storey build in this historic downtown neighbourhood.

Samantha's family worked hard to complete their 500 volunteer hours by writing, doing art, priming and painting their home, and working at the Habitat ReStore!



Before Habitat, this tri-generational family of three rented an aging townhouse in need of many repairs.

Tanya worked hard to achieve her dream of homeownership, juggling two jobs in addition to raising her family. With high rental costs, unplanned expenses associated with raising children, and a lost rent-to-own opportunity, homeownership wasn't in the cards – until now.

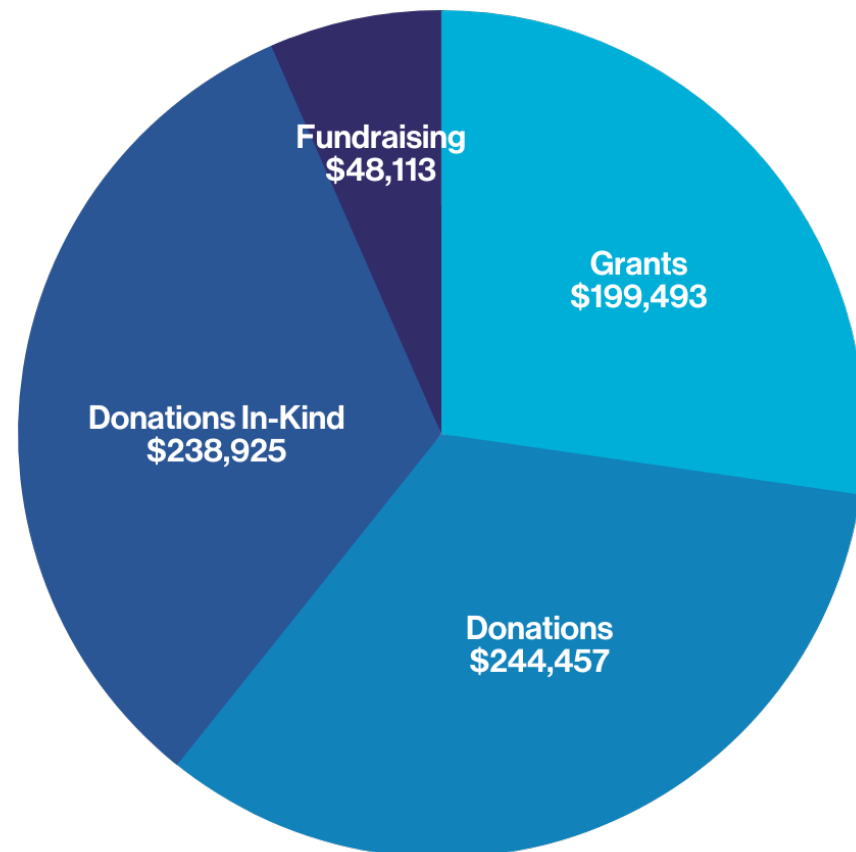


fundraising

Due to the ongoing global COVID-19 pandemic, 2021 was a challenging year for fundraising efforts. We had to pivot our fundraising strategy and focus on events and outreach that allowed for social distancing whilst holding out hope for an in-person gala (which unfortunately had to be postponed).

Our affiliate once again got creative and carried out several safe fundraisers, including a virtual Catch the Ace draw, Porch Portraits, Soo Burger Month, a No Frills donation campaign, and more, raising approximately \$48,100 for our cause.

Support of our Affordable Homeownership Program was incredible in 2021, with land, gift-in-kind, and monetary corporate donations valuing roughly \$483,400 - greatly exceeding the \$271,700 we saw in 2019. This allowed us to build a semi-detached house for two families.



sponsors

Habitat for Humanity Sault Ste. Marie & Area could not exist without the generous help of an ever-growing list of businesses, organizations, and supporters. Listed below are some of the extraordinary sponsors and donors that supported our mission and helped make our community a better place in 2021. We can't thank them enough.



The ReStore

The Habitat ReStore, much like the rest of our community, had a year full of obstacles due to 98 days of COVID-19 closures.

With the help of staff, volunteers, and the Sault Ste. Marie community, however, we achieved record-breaking sales in March, July, October, and November. Sales revenue in 2021 was the highest in our ReStore's history - earning \$721,753 in comparison to \$579,981 in 2020.

We maintained our online shop to remain active during the shutdowns and we were able continue bringing in revenue, even during the closures.

We continued to seek out various product procurement opportunities to maximize inventory levels and get a greater variety of new and exciting product onto the sales floor. We increased the Gift-in-Kind shipments from Habitat Canada, contacted hundreds of local businesses, and increased donation pick ups in our community.

The generosity of our community has been vital in our social enterprise's success and, in turn, helping local families build brighter futures through affordable homeownership.

Thank you for your support.



statement of financial position

December 31	2021	2020
Assets		
Current		
Cash and short term investments	\$ 562,898	\$ 483,094
Accounts receivable	214,839	216,815
Prepaid expenses	9,638	17,225
Properties held for resale (Note 2)	563,000	177,156
Current portion of first mortgages receivable (Note 4)	77,640	74,964
	<u>1,428,015</u>	<u>969,254</u>
Capital assets (Note 3)	27,775	36,509
Mortgages receivable (Note 4)	719,991	750,757
	<u>\$ 2,175,781</u>	<u>\$ 1,756,520</u>
Liabilities and Net Assets		
Current		
Accounts payable and accrued liabilities (Note 5)	\$ 130,225	\$ 203,428
Deferred revenue (Note 6)	4,086	6,025
	<u>134,311</u>	<u>209,453</u>
Long-term debt (Note 8)	40,000	30,000
	<u>174,311</u>	<u>239,453</u>
Net assets		
Net assets invested in capital assets	27,775	36,509
Net assets invested in housing	1,360,631	1,002,877
Unrestricted	613,064	477,681
	<u>2,001,470</u>	<u>1,517,067</u>
	<u>\$ 2,175,781</u>	<u>\$ 1,756,520</u>

statement of operations

For the year ended December 31	2021		2020	
	ReStore	Affiliate	Total	Total
Revenue				
ReStore sales	\$ 642,647	\$ -	\$ 642,647	\$ 515,948
Sale of properties	-	-	-	407,000
Grants (Note 7)	72,220	199,493	271,713	202,840
Donations	-	244,457	244,457	100,876
Donations in kind - homebuilding materials and services (Note 2)	-	238,925	238,925	170,827
Fundraising	-	48,113	48,113	12,790
Other	6,886	869	7,755	12,716
	<u>721,753</u>	<u>731,857</u>	<u>1,453,610</u>	<u>1,422,997</u>
Expenses				
Amortization	-	11,123	11,123	14,503
Bank charges	5,704	2,915	8,619	3,135
Cartage and disposal	18,891	-	18,891	13,867
Cost of properties sold	-	-	-	480,700
Direct build costs	-	8,238	8,238	-
Fundraising	-	31,669	31,669	9,631
Insurance	2,021	7,215	9,236	10,392
Meetings, travel and training	3,495	4,994	8,489	7,304
Memberships and fees	65,381	52,429	117,810	81,355
Office and general	9,852	25,929	35,781	23,767
Professional fees	-	6,280	6,280	9,853
Property taxes	-	1,742	1,742	4,119
Public awareness	245	1,423	1,668	2,216
Repairs and maintenance	3,746	-	3,746	1,547
Rent	107,702	16,217	123,919	124,498
Salaries and benefits	196,451	203,985	400,436	378,697
Telephone and internet	2,765	1,823	4,588	4,460
Utilities	10,335	296	10,631	8,307
	<u>426,588</u>	<u>376,278</u>	<u>802,866</u>	<u>1,178,351</u>
Excess of revenue over expenses from operations	295,165	355,579	650,744	244,646
Gain (loss) on market value of mortgages	-	40,725	40,725	(1,581)
Impairment of properties held for resale (Note 2)	-	(207,066)	(207,066)	-
Excess of revenue over expenses	<u>\$ 295,165</u>	<u>\$ 189,238</u>	<u>\$ 484,403</u>	<u>\$ 243,065</u>

2021 Annual General Meeting

Habitat for Humanity Sault Ste. Marie & Area | AGM Board | Meeting Minutes
Zoom Meeting | June 28, 2021 | 5:00 - 6:30 p.m.

Present: F. Bentrovato, A. Schmidt, D. Middaugh, N. Bailey, J. King, R. Ennis, D. Thompson, L. Kennis, J. Kircal, S. Lewis

Regrets: N. Fera, B. Barban

1. Welcome, Introduction, and Land Acknowledgement

2. Habitat video

3. Call to Order and Roll Call

4. Approval of the 2020 AGM Minutes - F. Bentrovato moves to approve 2020 Annual General Meeting Minutes. Seconded by A. Schmidt.

2020 Minutes approved.

5. Approval of Financial Statements - F. Bentrovato moves to approve Financial Statements for the year ending December 31st, 2020. Seconded by A. Schmidt.

2020 Financial Statements approved.

6. Appointment of Auditors - F. Bentrovato moves to appoint BDO Canada LLP as the auditors for HFHSSMA for the next year. Seconded by N. Bailey.

Appointment approved.

7. Annual Report and Highlights – K. Blunt provides overview of accomplishments in 2021.

8. Motion to Approve Incoming Officers and Directors for fiscal 2021/2022 – F. Bentrovato moves to elect the Board of Directors for the 2021/2022 year as follows:

- Frank Bentrovato
- Denton Middaugh
- Allyson Schmidt
- Jeffery King
- Nancy Bailey
- Bruno Barban
- Jonathan Kircal
- Lorri Kennis
- Sarah Lewis

Seconded by A. Schmidt.
Motion approved.

9. Motion to Approve Executive - F. Bentrovato moves to elect Executive as follows:

- Chair, Frank Bentrovato
- Vice Chair, Allyson Schmidt
- Treasurer, Denton Middaugh
- Secretary, Jeff

Seconded by N. Bailey.
Motion approved.

10. Motion to Ratify Proceedings

Be it resolved that whereas the Board of Directors for Habitat for Humanity Sault Ste. Marie and Area has acted on behalf of the membership over the year 2020, therefore be it resolved that the members at the Annual General Meeting on June 28, 2021 ratify, sanction and confirm all acts, covenants and proceedings made, taken or entered into, on their behalf by the Board of Directors and Executive Committee during 2020.

Moved by F. Bentrovato.
Seconded by A. Schmidt.
Motion approved.

11. Adjourn - N. Bailey moves to adjourn. Seconded by A. Schmidt

Meeting adjourned.

12. 5 Minute Break

13. Retiring Board Members – acknowledgment and recognition of R. Aikens and N. Fera

14. Poliquin family video

15. Guest Speaker – Tracy Poliquin

16. Linda Lewis Award Video – presentation to D. Hammar

17. Closing Remarks

contact us

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Charitable Registration #

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