



2022

ANNUAL REPORT



**Habitat**  
for Humanity®  
Sault Ste. Marie & Area



**Habitat**  
**for Humanity<sup>®</sup>**

**Sault Ste. Marie & Area**

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# THANK YOU

Every day, volunteers, employees, donors and skilled tradespeople contribute to our mission. Together we make homeownership a reality for families.

Last year your support meant that families in Sault Ste. Marie and around the world became part of the Habitat family, building their strength, stability and independence.

Our mission has never been more critical. With your continued support, we will transform lives now and for generations to come. Thank you for believing in our mission as much as we do.

**EVERY HAND  
MAKES A DIFFERENCE**

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## HABITAT FOR HUMANITY SAULT STE. MARIE & AREA

# 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.

### 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.

# OUR AFFORDABLE HOME OWNERSHIP

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 RESTORE

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

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 CHAIR



**ALLYSON SCHMIDT**  
CHAIR

---

As I reflect on my first year as board chair, I am incredibly proud of the successes and milestones that have been achieved by our humble and hardworking affiliate. I could not have asked for a more wonderful year, thank you to our dedicated staff and volunteers.

The challenges of the past few years did not stop Habitat for Humanity Sault Ste. Marie & Area from breaking records and having more impact than ever before. The leadership team and staff navigated their way through rising costs, staff shortages and an unpredictable world to produce another successful year.

In March I was honoured to attend the Blake Ave key ceremony and see firsthand the impact our Habitat team achieved with our community partners and sponsors in the life of the Barakat family. We saw the final mortgage payment made on our very first HFHSSMA home in Sault Ste. Marie on Shafer Avenue, an important milestone for not only our very proud family, but for us at Habitat.

Looking forward to building on our success, we want to increase the frequency families can have support to achieve home ownership. With steadily increasing construction costs and rising home values, our Habitat, like many others across the country, realised the new housing market environment is becoming more and more challenging. We have responded by introducing a new mortgage model to be launched with our

upcoming Goulais Avenue build, our biggest build yet. This new model is structured to help our incoming families and Habitat be more successful.

I am happy to report that we are ahead of target on our current strategic plan and we have many more exciting developments to share in the coming year ahead. It is directly tied to the dedication and hard work of our staff, volunteers and the overwhelming support we receive from community partners, sponsors and donors in our community. We continue to be recognized as a trusted brand to partner with to develop affordable housing. Future build opportunities are on the horizon.

New and existing donor relationships are having an impact on the amount of money we have raised in the community. Our events are welcomed by the community. Please keep your calendars open for our Builders Bash in December and be sure to participate in this month's Soo Burger Month and sell/purchase tickets for our 50/50 draw September 29, 2023.

With the critical need for affordable housing the work Habitat is doing is vitally important to our communities.

Thank you to our many supporters for helping us to make a difference.



# A NOTE FROM OUR EXECUTIVE DIRECTOR



**KATIE BLUNT,**  
EXECUTIVE DIRECTOR

---

2022 has been revolutionary for Habitat for Humanity Sault Ste. Marie and Area.

Our team developed new fundraising initiatives, strengthened relationships across the District, and enhanced our message garnering 52 media mentions in 2022 compared to 14 in 2021.

We contributed to Habitat Canada's Global Neighbours Program, supporting work in Guatemala, Haiti, Honduras and Vietnam. Collaboration was essential to the success of our funding proposals throughout the year, including a \$60,000 grant from the Nissan Canada Foundation. Habitat SSMA attracted new sponsors and retained veteran sponsors for a total of 34 supporters, a 30 percent increase!

In 2022, we welcomed our 15th family into the Affordable Homeownership Program. The Barakat's wheelchair accessible home, is the "biggest and greatest thing to happen" for Ahmad Barakat who uses a manual wheelchair. The family moved to Canada in 2016 from Lebanon after fleeing Syria as refugees of the civil war. A lesson in perseverance, the Barakat family applied several times for Habitat's program before being accepted for the Blake Avenue home. With the continued support of Habitat's generous partners and donors, Habitat SSMA handed over the keys to the Barakat's this past spring.

The impact of the pandemic continues to disproportionately affect socially and economically vulnerable populations, especially women, new-comers, Indigenous, and people living with accessibility challenges. Recognizing this, we reviewed our mortgages and sought to complement the Classic Model with the Commercial Lender Mortgage. Increasing the frequency of our build program required an innovative and sustainable approach. The Commercial Lender Mortgage work is progressing, and work will be completed in 2023. The housing crisis is big, but momentum is on our side.

We refocused on the ReStore, examining our practices and making relatively small changes with outsized impacts. In 2022, the ReStore attained living wage status becoming Sault Ste. Marie's third living wage employer. We ramped up our volunteer time, set the stage for a ReStore relocation, and experienced a record-breaking year generating \$670,558 in revenue.

Whether you made a gift, swung a hammer, shopped at the ReStore, or served in another capacity, you were a critical piece of last year's success. Thank you for being part of this vibrant, tenacious, and compassionate Habitat community.

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# OFFICE STAFF



**Katie Blunt**

*Executive Director*



**Derek Paquin**

*Director of Operations*



**Joe Mackenzie**

*Finance & Risk Manager*



**Chelsey Foucher**

*Fundraising & Marketing Coordinator*



**Maelyn Doxtater**

*Family Services Intern*



**Carlee Lewis**

*Community Engagement Intern*





# RESTORE STAFF



**Michelle Knight**

*Assistant ReStore Manager*



**Karen Lapointe**

*Sales Associate*



**Kassidee Odber**

*Sales Associate*



**Sean Bishop**

*Assistant ReStore Manager*



**Michael Flemstrom**

*Donation Centre Assistant*



**Kevin Possamai**

*Donation Centre Assistant*



**Kelsey Rankin**

*Marketing and Outreach Intern*



# 2021-2022 BOARD OF DIRECTORS



**Allyson Schmidt**  
*Chair*



**Jonathan Kircal**  
*Vice Chair*



**Diana Stoker**  
*Treasurer*



**Jeffrey King**  
*Secretary*



**Frank Bentrovato**  
*Past Chair*



**Nancy Bailey**  
*Board Director*



**Harvey Walsh**  
*Board Director*



**Jami Dellavedova**  
*Board Director*



**Lorri Kennis**  
*Board Director*

# THANK YOU AND FAREWELL, LISA BELL



**Lisa Bell**  
*Board Director*

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. Lisa Bell made valuable contributions to our mission over the last year, and 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. -

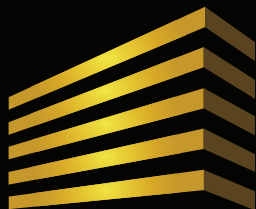
***Allyson Schmidt, Chair and Katie Blunt, Executive Director***



# OUR 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 2022. We can't thank them enough.





# SALDAN

CONSTRUCTION GROUP

*Since 1981*

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## Supporting our Community for 40+ Years



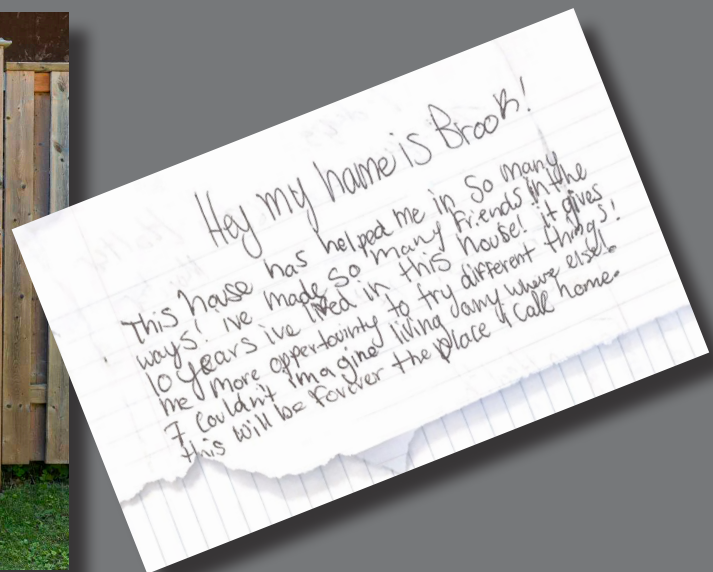
**705-942-5540**

**@saldanbuilt**



432 Great Northern Rd. Sault Ste Marie, ON visit our website @ [saldangroup.com](http://saldangroup.com)

# OUR FIRST MORTGAGE FREE HOMEOWNERS



## STEPHAN ROSS & KATRINA ZIELINSKI

At Habitat, we often say that receiving the keys to your new home is the exciting beginning of your homeownership journey. But an equally important milestone on the journey is sending in that last loan payment – when your house becomes 100% yours. Stephan, Katrina and their daughters Brianne, Brittney and Brook found their home and started their journey when they became our 1st ever HFHSSMA homeowners in 2004! Now, 19 years later they're the 1st family to ever pay off their mortgage at HFHSSMA. Today we congratulate Stephan and Katrina on achieving this major milestone!



FIFTEENTH

# HABITAT HOMEOWNERS



Ahmad, along with his wife Manal, and three young sons, Zen, Zayd, and Amir, became HFHSSMA's 15th homeowners after years of searching for a wheelchair accessible home.

With help from the United Nations, Ahmad and his family moved to Canada from Lebanon in 2016. They had fled Syria as refugees of the civil war a few years prior. Ahmad notes that he and his family have “worked hard to adjust to living in Canada and learning English.”

Now the family has a Habitat home with many accessible features, including wider doorways, level front and rear entrances, kitchen and bathroom counters with cutouts to accommodate a wheelchair, handrails in the bathroom and a roll-in shower.

“We are very excited for a new home, a new life and a new chapter of our lives” Manal says.

# THE RESTORE

Across Canada, Habitat ReStores celebrated 30-years of operations! Locally, our ReStore, has diverted a total of 9.9 million pounds of waste since opening in 2006. These sustainability efforts are supported by individuals and by generous donors.

We are incredibly thankful to Ontario Trillium Foundation which provided the organization with three grants in 2022 totaling \$243,100. These funds will directly support our organization to recover from the effects of the pandemic, including modernizing our point of sale system at the ReStore.

The ReStore experienced a record-breaking year generating \$670,588 in revenue that directly supports our Affordable Homeownership Program by offsetting the costs associated with building safe, decent and affordable homes for our homeowners.

Not unlike other businesses, the ReStore experienced its fair share of challenges. Our biggest obstacle continues to be attracting enough volunteers to not only scale operations but to maintain operations. This will continue to be a focus in 2023 since hiring a volunteer coordinator to support our recruitment efforts. The collective efforts and hard work of our team contributed to our mission of affordable homeownership.





every donation helps build a home



Habitat for Humanity Habitat for Humanity Habitat for Humanity Habitat for Humanity Habitat for Humanity



f i p www.habitatsault.ca 705-941-9646

Habitat for Humanity ReStore



Habitat for Humanity ReStore



# STATEMENT OF FINANCIAL POSITION

## Habitat for Humanity Sault Ste. Marie and Area Statement of Financial Position

<u>December 31</u>	<u>2022</u>	<u>(Restated see Note 12) 2021</u>
<b>Assets</b>		
<b>Current</b>		
Cash and short term investments	\$ 859,553	\$ 562,898
Accounts receivable	103,175	214,839
Prepaid expenses	10,117	9,638
Properties held for resale (Note 2)	248,300	467,000
Current portion of first mortgages receivable (Note 4)	97,729	77,640
	<u>1,318,874</u>	<u>1,332,015</u>
Capital assets (Note 3)	70,876	27,775
Mortgages receivable (Note 4)	799,950	719,991
	<u>\$ 2,189,700</u>	<u>\$ 2,079,781</u>
<b>Liabilities and Net Assets</b>		
<b>Current</b>		
Accounts payable and accrued liabilities (Note 5)	\$ 296,048	\$ 130,225
Deferred revenue (Note 6)	61,122	4,086
Current portion of long-term debt (Note 9)	40,000	-
	<u>397,170</u>	<u>134,311</u>
Long-term debt (Note 9)	-	40,000
Deferred contributions related to capital assets (Note 7)	45,918	-
	<u>443,088</u>	<u>174,311</u>
<b>Net assets</b>		
Net assets invested in capital assets	24,958	27,775
Net assets invested in housing	1,145,979	1,264,631
Unrestricted	575,675	613,064
	<u>1,746,612</u>	<u>1,905,470</u>
	<u>\$ 2,189,700</u>	<u>\$ 2,079,781</u>

On behalf of the Board:

A. Schmidt Director

Katie Bluest Director



# STATEMENT OF OPERATIONS

## Habitat for Humanity Sault Ste. Marie and Area Statement of Operations

For the year ended December 31		2022		2021	
	ReStore	Affiliate	Total	Total	
<b>Revenue</b>					
ReStore sales	\$ 639,613	\$ -	\$ 639,613	\$ 642,647	
Sale of properties	-	413,000	413,000	-	
Grants	70,535	66,350	136,885	142,868	
Habitat for Humanity Canada forgivable loans (Note 8)	-	3,697	3,697	128,845	
Donations	1,085	119,563	120,648	244,457	
Donations in kind - homebuilding materials and services (Note 2)	-	11,943	11,943	238,925	
Fundraising	-	41,634	41,634	48,113	
Other	30,945	6,512	37,457	7,755	
Amortization of deferred capital contributions	-	8,103	8,103	-	
	742,178	670,802	1,412,980	1,453,610	
<b>Expenses</b>					
Amortization	-	18,060	18,060	11,123	
Bank charges	5,845	807	6,652	8,619	
Cartage and disposal	22,385	-	22,385	18,891	
Cost of properties sold	-	404,294	404,294	-	
Direct build costs	-	3,586	3,586	8,238	
Fundraising	-	15,299	15,299	31,669	
Insurance	3,822	6,047	9,869	9,236	
Meetings, travel and training	5,019	10,369	15,388	8,489	
Memberships and fees	79,529	32,011	111,540	117,810	
Office and general	16,248	3,458	19,706	35,781	
Professional fees	3,615	11,364	14,979	6,280	
Property taxes	-	1,415	1,415	1,742	
Public awareness	2,282	703	2,985	1,668	
Repairs and maintenance	2,571	-	2,571	3,746	
Rent	106,718	16,282	123,000	123,919	
Salaries and benefits	353,600	258,183	611,783	400,436	
Telephone and internet	3,734	2,826	6,560	4,588	
Utilities	11,234	907	12,141	10,631	
	616,602	785,611	1,402,213	802,866	
<b>Excess (deficiency) of revenue over expenses from operations</b>	125,576	(114,809)	10,767	650,744	
<b>Gain (loss) on market value of mortgages</b>	-	(169,625)	(169,625)	40,725	
<b>Impairment of properties held for resale (Note 2)</b>	-	-	-	(207,066)	
<b>Excess (deficiency) of revenue over expenses</b>	\$ 125,576	\$ (284,434)	\$ (158,858)	\$ 484,403	



# 2022 AGM MINUTES

## HABITAT FOR HUMANITY SAULT STE. MARIE AND AREA ANNUAL GENERAL MEETING

27 JUNE 2022  
5.00 PM TO 6.30 PM

PRESENT: F. BENTROVATO, A. SCHMIDT, N. BAILEY, R. ENNIS, L. KENNIS, J. KIRCAL, H. WALSH, L. BELL, D. STOKER, J. DELLAVADOVA  
REGRETS: D. MIDDAUGH, J. KING, S. LEWIS

1. WELCOME AND LAND ACKNOWLEDGEMENT
2. GREETINGS – COUNCILLOR, LUKE DUFOUR
3. CALL TO ORDER AND ROLL CALL
4. APPROVAL OF 2021 AGM MINUTES

F. BENTROVATO MOVES TO APPROVE 2021 ANNUAL GENERAL MEETING MINUTES.  
SECONDED BY A. SCHMIDT.

5. FINANCIAL STATEMENTS – JENNIFER ARCHAMBAULT, AUDITOR

F. BENTROVATO MOVES TO APPROVE FINANCIAL STATEMENTS FOR THE YEAR  
ENDING DECEMBER 31<sup>ST</sup>, 2021. SECONDED BY N. BAILEY.

2021 FINANCIAL STATEMENTS APPROVED.

6. APPOINTMENT OF AUDITOR FOR 2022 – 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 & HIGHLIGHTS – KATIE BLUNT, EXECUTIVE DIRECTOR
8. MOTION TO APPROVE INCOMING OFFICERS AND DIRECTORS FOR FISCAL 2022/2023 – F. BENTROVATO MOVES TO ELECT THE BOARD OF DIRECTORS FOR THE 2022/2023 YEAR AS FOLLOWS:

- ALLYSON SCHMIDT
- JEFFERY KING
- NANCY BAILEY
- JONATHAN KIRCAL
- LORRI KENNIS



# 2022 AGM MINUTES

- HARVEY WALSH
- DIANA STOKER
- JAMI DELLAVADOVA
- LISA BELL

SECONDED BY L. KENNIS.

MOTION APPROVED.

## 9. MOTION TO RATIFY 2021/2022 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.

## 10. MOTION TO APPROVE EXECUTIVE – F. BENTROVATO MOVES TO ELECT EXECUTIVE AS FOLLOWS:

- CHAIR, ALLYSON SCHMIDT
- VICE CHAIR, JONATHAN KIRCAL
- TREASURER, DIANA STOKER
- SECRETARY, JEFFERY KING

SECONDED BY N. BAILEY.  
MOTION APPROVED.

## 11. MOTION TO ADJOURN – MOVED BY F. BENTROVATO. SECONDED BY A. SCHMIDT.

MEETING ADJOURNED.

# Contact Us

## Office

303 - 111 Elgin Street  
Sault Ste. Marie, ON P6A 6L6  
705-575-0020

## ReStore

32 White Oak Drive E.  
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[restore@habitatsault.ca](mailto:restore@habitatsault.ca)



**Habitat**  
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