



Annual Report 2018



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Habitat for Humanity Sault Ste. Marie & Area

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every one

needs a foundation to build their future.

thank you

On behalf of Habitat for Humanity Sault Ste. Marie and Area's Board of Directors, staff and volunteers we extend a humble thank you for contributions of time, talent, gifts, treasures, and financial support. We value and appreciate the generosity shown by each of our friends, donors, and volunteers. Your support makes our work possible.





DAVID THOMPSON

Board Chair

2018 was an exciting year for Habitat for Humanity Sault Ste. Marie and Area (HFHSSMA). We broke ground on our 10th and 11th builds. We welcomed new staff and volunteers to the organization. And we were fortunate to receive a sponsorship from EACOM Timber Corporation. These accomplishments and many more have made it possible for us to continue to serve families that would not otherwise be able to access a traditional mortgage, with the opportunity to own a home.

The Habitat ReStore is our non-profit's social enterprise, meaning that after operational expenses are covered any additional revenue is put towards the mission of building affordable housing in the community. We are particularly proud to announce that in 2018 the ReStore sales grew by \$92,011, and surpassed our target by \$72,744. The Board of Directors wishes to extend their sincere thanks to all our staff, volunteers and most importantly our ReStore Manager, Amanda Ridley, for a job well done. Your commitment to our organization is commendable.

However, in 2018 HFHSSMA realized some challenges as we struggled to achieve our potential in a number of areas, including fundraising, community profile, and collaborative partnerships with like-minded organizations. We have plans to focus on addressing these areas in the coming year. That being said, our Board of Directors is committed to increasing the caliber of our organization by attracting and retaining high quality staff; creating long term goals and ensuring that the necessary resources are available to bring those goals to fruition.

In September of 2018, HFHSSMA welcomed its new Executive Director, Katie Blunt to our organization. Katie has substantive experience working with not-for-profits in Sault Ste. Marie, across Ontario, and internationally. She has attained a Master's Degree in Political Science from McMaster University. We are very excited to have Katie in this role and look forward to everything our organization can achieve under her leadership.

On behalf of the Board of Directors, I wish to thank all of our donors, volunteers, staff and supporters. The passion and dedication each of you bring to our organization is commendable. Through mutual support and collaboration across our community, we will continue to build strength, stability and self-reliance through affordable homeownership.

Thank you for your generosity and continued support.

A handwritten signature in blue ink, appearing to read "D. Thompson".

David Thompson





KATIE BLUNT

Executive Director

I am pleased to be joining Habitat for Humanity Sault Ste. Marie and Area in the capacity of Executive Director. It is an honour to work alongside this calibre of staff and volunteers. Together we are creating opportunities for affordable homeownership within our community.

There are a number of highlights worth mentioning from 2018, most notably our 10th and 11th build on McAllen Street. With the support of staff, volunteers, and contractors we were able to make progress rapidly to enclose the building prior to winter. Our continued partnership with Sault College, Canadian Bushplane Heritage Centre, and Ontario Works has been instrumental to the success at McAllen Street.

In October we hosted a build day with EACOM Timber Corporation and Ministry of Natural Resources and Forestry. Participants assisted in installing the firewall between the two units, as well as constructing both landings for the side entries. Soo Mill provided a one of a kind experience by booming in EACOM material during the build day. We are grateful to everyone that made that day a success.

Although there are many other highlights in 2018 to point out, I think it is essential to mention the various staff that were brought on throughout the year. Each has contributed countless hours to the mission and are a pleasure to work with.

Pauline Pennett | *Resource Coordinator*
Amanda Ridley | *ReStore Manager*
Jacob Bolton | *Truck Driver*
Adrian Trottier | *Truck Driver*

Emily Tithecott | *Marketing & Communications Intern*
Jammie Smith | *Build & Maintenance Coordinator*
Kevin Possamai | *Processing Centre Assistant*
Karen Lapointe | *Sales Associate*

Habitat for Humanity envisions a world where everyone has a decent place to call home. Through our work we help families to achieve that dream of homeownership. I look forward to making homeownership a reality for many more people across our community in the coming years. I wish to thank everyone for their contributions to Habitat for Humanity and look forward to your continued support.

Katie Blunt



GUEST SPEAKER
LAUREN DOXTATER
Social Equity Coordinator

Lauren has long been a champion of social equity issues in our community, in particular for Indigenous peoples. She is Mohawk/Ojibwe from Six Nations of the Grand River and Wikwemikong First Nations who has called Sault Ste. Marie home for over 20 years.

Lauren is a registered Social Worker with the Ontario College of Social Workers and Social Service Workers, and possesses a Masters of Social Work from Grand Valley State University where she was awarded a Faculty Recognition Award for Human Rights & Diversity.

Lauren also possesses a B.A. History and Political Science from Algoma University and Diploma in Social Service Worker (Native Specialization) from Sault College. Lauren has experience working as a Family Crisis Counsellor, and Project Coordinator at NORDIK Institute, where she led several initiatives, including Urban Indigenous Youth for Change (UIYFC), the Indigenous Youth Leading Youth Anti-Racism Project, and Sault Ste. Marie's Neighbourhood Resource Centre program evaluation, among others.

Lauren also has experience as an Instructor at Algoma University, where she taught courses in Social Work and CESD Research Methods and led Anishinaabe Writing Workshops. Lauren is a member of the Indigenous Women's Anti-Violence Task Force.



2017- 2018

board of directors

DAVID THOMPSON

Board Chair

DENTON MIDDAGH

Board Vice-Chair

KRISTY ALOE

Board Treasurer

SHELLEY MCEACHERN

Board Secretary

RANDY AIKENS

Board Director

FRANK BENTROVATO

Board Director

CHRISTINA PALUMBO

Board Director

AURALEE SMITH

Board Director

Introducing our new members to the Board of Directors!

Norman Fera | Board Director

Norm has recently retired from the City of Sault Ste Marie where he was the Manager of Community Centres. His portfolio included many facilities, including the Old Memorial Gardens, the GFL Memorial Gardens, the John Rhodes Community Centre, the Northern Community Centre and other areas of the Community Services Department. Norm is currently a volunteer Director with the Sault Community Theatre Centre and volunteers regularly at the Habitat for Humanity Restore, where he also serves on the Restore Committee. He has been involved in the facility design, planning, construction, and operations, of the revitalized John Rhodes Community Centre, the GFL Memorial Gardens, and the Northern Community Centre. In doing so, he gained experience working with Government Agencies and Authorities, such as Technical Standards and Safety Authority, Alcohol and Gaming Commission of Ontario, Hazardous Waste Information Network, Electrical Safety Authority, Algoma Public Health, Ministry of Labour, and the Society of Authors and Composers, to name a few. He also has experience with preparing budgets, working with Microsoft office products, and using industry specific database software, and corporate systems. Norm holds a Bachelor of Science Degree in Business Administration from Lake Superior State University, a Diploma in Hotel and Restaurant Management from Sault College of Applied Arts and Technology, has successfully completed the City of Sault Ste. Marie Harvard Manage Mentor program, and is currently interested in non – profit governance.

Jeffrey King | Board Director

Jeffrey King is a lawyer in good standing with the Law Society of Ontario, currently working as in-house counsel for the City of Sault. Ste. Marie. He is a member of the Prosecutor's Association of Ontario and the Association of French Jurists of Ontario.

Bruno Barban | Board Director

Born to immigrant parents and raised in Sault Ste Marie, Bruno's father was a Steelworker. Faced with his father's death when he was 16 years old, Bruno and his family took it upon themselves to care for his mother's financial needs. Bruno had to leave university after only 2 years as he needed to work full time to provide a new residence for himself and his mother when the City decided to implement their Urban Renewal Project in the West End (Little Italy). Bruno has been involved in every aspect of construction from labour to skilled trade to ownership to management and consulting for numerous residential and institutional projects in Sault Ste Marie and several other communities in Ontario. From 1985 to 1990, Bruno took part time courses in Business at Algoma University and eventually received a BA equivalency degree and in 1992 completed an MBA from LSSU. He considers his practical experience in construction, management and development over the span of my career as his greatest learning resource. Bruno's approach to construction and design is always people based. His design philosophy is that Form always follows Function. Analyzing functional and human needs dictates space but creative thinking makes spaces not just useful but also attractive, efficient and long lasting. This requires analysis, planning, knowledge of engineering principles and applicable regulatory considerations. Bruno is proud to be a Canadian and from Northern Ontario and especially from Sault Ste Marie. Lastly and above all; family and community are his highest priorities in life.

Nancy Bailey | Board Director

Nancy was a founding member of Habitat starting as Chair and is coming back to us after almost 20 years. She has spent those years on other Boards and Committees; with the city of Sault Ste. Marie, the city's Algoma Community Legal Clinic, and Veteran's Commemorative Monument boards, and in the province with the Advocacy Centre for Tenants-Ontario (ACTO) and Ontario Non-Profit Housing (ONPHA) and back in the 1990's was Chair of United Tenants of Ontario (UTOO). Nancy brings a vast array of experience and enthusiasm to the board and looks forward to meeting everyone connected with Habitat now.

Staff



Katie Blunt
Executive Director



Joseph Mackenzie
*Finance & Risk
Manager*



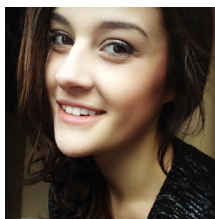
Pauline Pennett
*Resource
Coordinator*



Amanda Ridley
ReStore Manager



Jammie Smith
*Building
Coordinator*



Emily Tithecott
Marketing Intern

Past Staff

Art Reid

Melissa Jones

Sandra Wheeler

Tewedros Yegzaw

Jari Martikainen

Brent Lamming

Robert Ingram

Joshua Culbert

Shayne Wigglesworth

Harwinder Jattana

Kayleigh Harnden

Kerry Fedorchuk

Zac Zappacosta

Evan Punch

Karen McQuabbie

Ryan Davinson

Jacob Cartier

what we do

Vision

Habitat for Humanity brings communities together to help families build **strength, stability** and **independence** through affordable homeownership.



self-reliance



strength



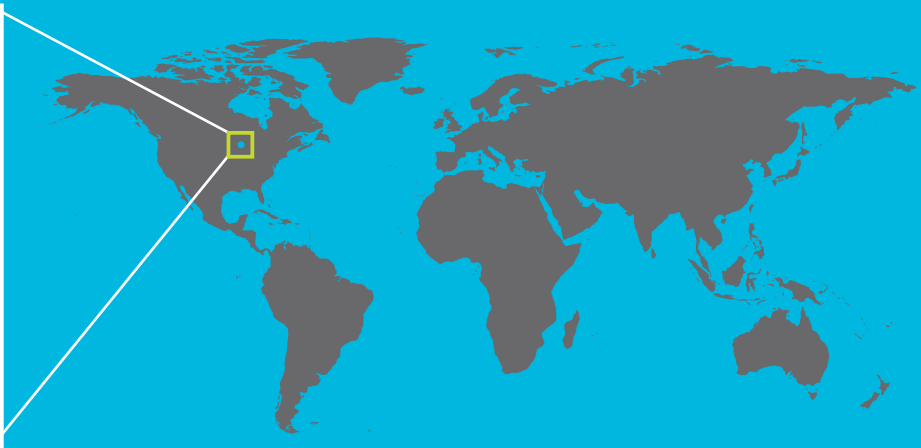
stability

Everyone deserves a safe and decent place to live. We bring communities together to help families build strength, stability and independence through affordable homeownership.

We build safe and decent homes, alongside volunteers and future homeowners. Future homeowners go through a rigorous application process and are chosen to partner with us based on level of need, ability to repay a Habitat mortgage, and willingness to partner with us by providing 500 hours of voluntary service to the organization. We work with future homeowners to provide education and training in financial literacy and home maintenance in order to ensure a successful transition for families who may have never experience homeownership. Once a home is complete, the family takes possession and pays back the home's full fair market value through

monthly mortgage payments. No down payment is required, mortgages are interest-free, and payments are geared to income. As a Habitat homeowner pays off their mortgage, those funds are used to build more Habitat homes.

Habitat ReStores are home and building supply stores that accept and resell quality new and used building supplies, home furnishing, appliances and décor. A successful social enterprise, Habitat ReStores are an important partner in the community, providing retailers with a product solution for returned and end of line merchandise, and homeowners a place to donate their quality, items to benefit a good cause. The funds generated by Habitat ReStores go towards building even more homes for families in need of safe, decent and affordable housing.



QUICK FACTS

FOR EVERY

\$1

SPENT

ABOUT

\$4

OF BENEFITS
ACCRUE

TO

THE COMMUNITY



HABITAT PROGRAM STEPS

- 1 Select qualified families from a pool of applicants
- 2 Build houses in communities for these families using donated materials, volunteer labor, and a minimum of 500 volunteer hours contributed by each homeowner
- 3 Provide families with mortgages at a maximum of 30% of gross household income
- 4 Have mortgage repaid over a period of 25 to 30 years. The proceeds are reinvested in a fund known as the Fund for Humanity for other Habitat projects



THE AVERAGE HABITAT HOMEOWNER FAMILY

- Moved into a Habitat home when they were 40 years old
- Worked, on average, 35 hours per week and often have two or more jobs
- Have an average of 2 children prior to moving into their Habitat Home and 0.2 children were born after moving into the Habitat home
- Had an average household income of \$32,000

HABITAT HOME BENEFITS



Reduction in the Use of Food Banks

Partner families reduced their use of food banks by 60%, compared with a 40% reduction by average families



Improved Health Behaviors

Habitat families displayed higher levels of physical activity, compared with the average family



Better Educational Outlook

The dropout rate for children in partner families is lower than that of children in average families



Improved Access to Home Ownership

All partner families became owners of their homes, compared 20% of average families



Increased Employment Quality

Parents were able to work a stable number of hours across fewer jobs and earn more income



Greater Engagement in the Community and Society

Partner families were more active voters and volunteers in their community, compared with average families



volunteers

WE CURRENTLY HAVE

80

ACTIVE VOLUNTEERS

who have earned

8459

HOURS

over

12

MONTHS

which greatly exceeds the numbers achieved by other Affiliates of the same size.

Volunteers are Habitat for Humanity Sault Ste. Marie & Area's greatest resource. Volunteering in one of our many positions can be an extremely rewarding experience.

We work hard to ensure that our volunteers have an enjoyable and meaningful experience volunteering with us. HFHSSMA has strong volunteers who aren't scared to get their hands dirty.

It is safe to say that HFHSSMA has some pretty amazing volunteers and we couldn't be more thankful.

“Our volunteers are true role models of the Habitat vision, and without them, we would not be able to make safe, decent affordable housing a reality for families in Sault Ste. Marie.”

- **Pauline Pennett**
Resource Coordinator, HFHSSMA

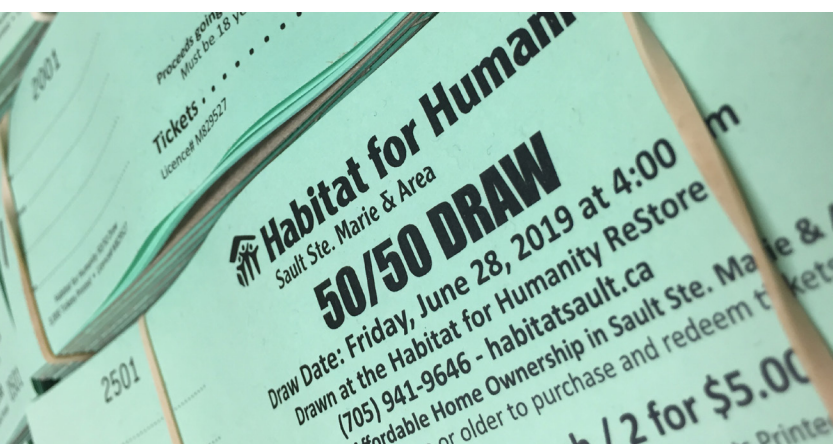




fundraising

Huts for Homes Draw

Through our continuing partnership with Ontario Works, Sault College and the Canadian Heritage Bushplane Centre we were fortunate to once again be able to embark on our Huts for Home Draw. With the generous support of Home Hardware, the students built 6 sheds which we were able to raffle off.



50 / 50 Draw

Our 50 / 50 draw continues to be a great fundraiser. With the support from the community, successful fundraisers like the 50/50 Draw and our dedicated volunteers, we are able to raise the roof (literally) for local deserving families.



SILENT AUCTION & GAMES

Grand Gardens North
November 30th, 2018
6:00 pm - 1 am

4 COURSE MEAL

Antipasto,
Penne & Meatballs,
Chicken Cutlets,
Salad & Bread,
Dessert

LIVE MUSIC FLUID 5IVE

3rd Annual Builder's Bash

Our third annual Builders Bash was held on November 30th at Grand Gardens North featuring an auction, games, 4 course meal and music by Fluid 5ive. This continues to be one of our most popular fundraiser.





ReStore

The ReStore experienced another successful year with the help of staff and volunteers. Improvements continue to be made to store layout, inventory turnover, and customer experience. Various foundational pieces, including the ReStore Operations Manual, have been updated to ensure the environment and customer service are consistently positive. To maximize inventory turnover and reduce storage fees, the ReStore moved from a permanent offsite warehouse to storage units. This change resulted in a net savings of \$10,000 per year.



▲ With the assistance of Prouse Motors and Trimline, the ReStore acquired a new delivery truck that will elevate the ReStores presence as well as connect it to the mission of Habitat for Humanity through brand messaging.

The ReStore experienced another successful year with the help of staff and volunteers. Improvements continue to be made to store layout, inventory turnover, and customer experience.





“Once a build is complete and keys are handed over, the smiles of all involved light up their world. This brings an enormous sense of gratification to the build team and our corporate supporters as we have enabled the families to reach a goal that they would otherwise not have been able to reach.”

The McAllen Street Build is coming along at a fair pace.

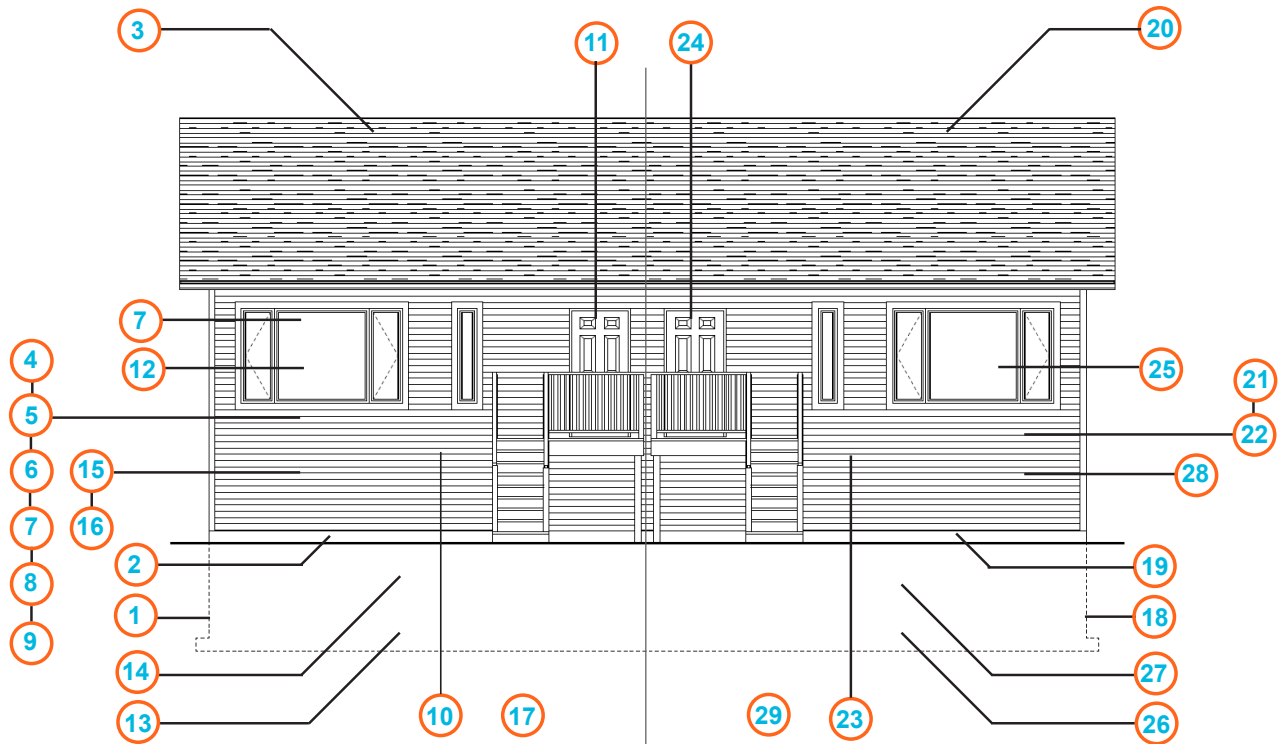
- HARVEY WALSH
Chair, Build Committee

Build 10 & 11 is located at 685 and 687 McAllen Street in the Bayview neighbourhood of Sault Ste. Marie, Ontario. Habitat for Humanity of Sault Ste. Marie broke ground in June 2018 on McAllen Street, and through the efforts of countless volunteers and Habitat for Humanity staff, we are on our way to bringing this house to fruition. The property size/unit square footage is 4327 square feet / 1129 square feet, with a duplex architecture type.





McAllen Street



**As of May 24th, 2019,
685 MCALLEN (EAST SIDE)**

- 1. foundation complete
- 2. framing complete
- 3. roof completed
- 4. insulation complete except attic
- 5. vapor barrier
- 6. dry wall complete
- 7. walls primed
- 8. ceiling primed and painted
- 9. laminate floors installed
- 10. siding started on sides
- 11. exterior doors installed
- 12. windows installed
- 13. HVAC complete
- 14. rough in plumbing complete
- 15. electrical rough in complete
- 16. light fixture installation underway
- 17. driveway complete

**As of May 24th 2019,
687 MCALLEN (WEST SIDE)**

- 18. foundation complete
- 19. framing complete
- 20. roof completed
- 21. insulation complete except attic
- 22. vapor barrier
- 23. siding started on sides
- 24. exterior doors installed
- 25. windows installed
- 26. HVAC complete
- 27. rough in plumbing complete
- 28. electrical rough in complete
- 29. driveway complete

To be completed:

- dry wall complete
- walls primed
- ceiling primed and painted
- laminate floors installed
- light fixture installation



outreach & awareness

ReStore

Total ReStore sales for 2018 were \$622,774 up 17% from 2017. We had a record day of \$7,817.95 on our summer sale June 16th.

3rd Annual Builders Bash

The third annual Builders Bash was held at the end of November at Grand Gardens and featured an auction, games, a 4 course meal and live music. The profit for this event was just over \$7,000.00.

New Hires

In 2018 Habitat for Humanity Sault Ste. Marie & Area filled several key openings within the organization resulting in a strong staff complement. In March, Amanda Ridley started as ReStore Manager and shortly after Pauline Pennett began as the Volunteer & Office Administrator. In September, Katie Blunt joined the team as Executive Director. The year ended with Emily Tithecott coming on as Marketing & Communications Intern, and subsequently Jammie Smith filling the position of Build & Maintenance Coordinator. With the addition of these staff as well as other frontline ReStore staff members, the organization has been able to increase its community presence, establish new fund-raising efforts, and build more efficiently. The team will continue to seek opportunities to strengthen operations and increase impact within the community.

Continuing Partnership

The partnership with Sault College, Ontario Works and Canadian Heritage Bushplane Centre continues to be a point of pride for Habitat for Humanity Sault Ste. Marie & Area. This program works to provide students with meaningful hand-on experience in the construction field. In 2018 students built 6 sheds for Huts for Homes and contributed to the McAllen Street build in various areas such as framing. The high employment rate of participating students is evidence of the program's success.

our partners



“We thank our sponsors for lifting up families with the gift of homeownership. Together we are building a bright future for our community.”

- DAVID THOMPSON
Chair, Board of Directors



statement of financial position

December 31	2018	2017
Assets		
Current		
Cash and short term investments	\$ 312,197	\$ 252,067
Accounts receivable	68,951	32,622
Prepaid expenses	4,993	3,320
Properties held for resale (Note 2)	548,357	382,340
Current portion of first mortgages receivable (Note 4)	29,160	28,500
	<u>963,658</u>	<u>698,849</u>
Capital assets (Note 3)	23,463	31,959
Mortgages receivable (Note 4)	285,555	307,521
	<u>\$ 1,272,676</u>	<u>\$ 1,038,329</u>
Liabilities and Net Assets		
Current		
Accounts payable and accrued liabilities (Note 5)	\$ 71,123	\$ 59,993
Deferred revenue (Note 6)	126,569	100,741
	<u>197,692</u>	<u>160,734</u>
Net assets		
Net assets invested in capital assets	23,463	31,959
Net assets invested in housing	829,103	698,420
Unrestricted	222,418	147,216
	<u>1,074,984</u>	<u>877,595</u>
	<u>\$ 1,272,676</u>	<u>\$ 1,038,329</u>

statement of operations

For the year ended December 31

			2018	2017
	ReStore	Affiliate	Total	Total
Revenue				
ReStore sales	\$ 622,774	\$ -	\$ 622,774	\$ 530,763
Employment grants	22,873	120,842	143,715	156,322
Donations	-	34,405	34,405	47,580
Fundraising	-	28,376	28,376	51,807
Other	21,604	1,542	23,146	23,501
	667,251	185,165	852,416	809,973
	667,251	185,165	852,416	809,973
Expenses				
Amortization	-	8,496	8,496	9,299
Bank charges	4,244	622	4,866	3,705
Cartage and disposal	7,596	-	7,596	13,423
Fundraising	481	10,424	10,905	11,373
Insurance	7,029	517	7,546	6,905
Meetings, travel and training	3,032	5,698	8,730	9,659
Memberships and fees	24,911	15,174	40,085	36,405
Office and general	11,830	17,370	29,200	24,735
Professional fees	2,989	2,988	5,977	5,977
Property taxes	-	815	815	1,780
Public awareness	5,395	-	5,395	4,577
Repairs and maintenance	8,844	433	9,277	17,251
Rent	88,605	13,020	101,625	109,911
Salaries and benefits	152,303	258,372	410,675	393,949
Telephone and internet	1,360	1,135	2,495	2,975
Utilities	8,491	1,237	9,728	11,833
	327,110	336,301	663,411	663,757
Excess (deficiency) of revenue over expenses from operations	340,141	(151,136)	189,005	146,216
Gain (loss) on market value of mortgages	-	8,384	8,384	(6,315)
Excess (deficiency) of revenue over expenses	\$ 340,141	\$ (142,752)	\$ 197,389	\$ 139,901

appendix

Habitat for Humanity SSM & Area AGM
June 27th 2018 at 6:00 p.m.

Habitat for Humanity Affiliate/Restore

1. Welcome, introduction and opening prayer at 6:00 by David Thompson
2. Introduction of 2016/2017 Board Members – David Thompson, Shelley McEachern, Denton Middaugh, Kristy Aloe, Lisa Culligan, Auralee Smith, Randy Aikens, Frank Bentreovato, Lorri Kennis, Christina Kochanowski
3. Review of 2017 Annual General Meeting Minutes

Approval of Minutes June 26, 2017 Annual General Meeting

Motion: That the approval of minutes from June 26, 2017 Annual General Meeting be accepted as presented.
Moved by: Randy Aikens Seconded by: Denton Middaugh Carried.

4. Introduction of our Auditor – David Thompson

Annual Financial Report – A review of audited financial statements was presented by Jennifer Archambault (BDO).

Motion: The financial statements for 2017 be accepted as presented by BDO.
Moved by: Denton Middaugh Seconded by: Randy Aikens Carried.

5. Appointment of Auditor for 2018

Motion: That BDO Canada LLP be appointed auditor for the fiscal year 2018.
Moved by: Auralee Smith Seconded by: Lorri Kennis Carried

6. Introduction by Auralee Smith & Presentation by Dr. Gayle Broad – Research Associate NORDIK Institute
7. Annual Report & Highlights – David Thompson
Copy of Annual Report & Highlights provided at meeting
8. Recognizing Board of Directors for 2017-2018
Retiring Board members Lorri Kennis was recognized for her contributions to Habitat for Humanity SSM & Area
9. Linda Lewis Award was presented to John Willcock

Motion to Ratify the Proceedings for 2017 – David Thompson

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 2016, therefore be it resolved that the members at the Annual General Meeting on June 26, 2017 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 2017.

Motion Ratify the Proceedings for 2017

Moved by: David Thompson

Second by: Randy Aikens Carried.

10 MINUTE REFRESHMENT BREAK

Closing remarks by David Thompson

Adjournment

Motion: The Annual General Meeting of Habitat for Humanity Sault Ste. Marie be declared adjourned at 7:30 p.m.

Moved by: Auralee Smith



Contact Us

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