



Greater Ottawa

**Habitat for Humanity®**  
**Habitat pour l'humanité®**

La Grande Région d'Ottawa



**We build  
strength, stability  
and self-reliance.**

**2017  
Annual  
Report**



# improving lives in our community

## messages from our leadership



Robert Ridley  
Board Chair

As we know, it can be challenging for many homeowners to enter the market today. With rising costs and a lack of affordable housing in Ottawa, many families have to choose between homeownership and other crucial needs. By offering local families a hand up into affordable homeownership, we're not only improving their lives today, we're offering their family a better future tomorrow.

Every donor and corporate partner plays an instrumental role in our success and ability to construct more homes. With the generous support of the Leacross Foundation, in 2017 we broke ground on our largest development to date – a 16-unit block of townhomes off of Jeanne d'Arc Boulevard in Orléans. I'd like to thank the many sponsors throughout 2017 who made our Perth and Carleton Place builds possible. And a special thanks to our Builders Club members, whose monthly support is a testament to the meaning of community. Of course we cannot forget our ReStores, and the generous partners who donate a variety of products to ensure we have the best selection of materials for our customers!

And lastly, where would we be without our volunteers? To those who dedicate so much time and love to our cause – thank you. We would not be able to reach our goals without your tireless efforts. I am proud to count myself among you. To the exceptional Board and staff of Habitat for Humanity Greater Ottawa, please know that we truly appreciate all the hard work and dedication that you bring every day. Together, we're building strength, stability and self-reliance through affordable homeownership, and I look forward to celebrating even greater success in the coming year.

## our mission

Habitat for Humanity brings communities together to help families build strength, stability and self-reliance through affordable homeownership.

## our vision

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

# about Habitat for Humanity Greater Ottawa

Habitat for Humanity Greater Ottawa (Habitat GO) is one of more than 1,400 global Habitat for Humanity affiliates, with 55 affiliates in Canada alone. We are proud to bring communities together to help families build strength, stability and self-reliance through affordable homeownership. Habitat homeowners help build their own homes alongside volunteers and pay an affordable mortgage. Since 1993, Habitat GO has served 72 families in the Greater Ottawa area.



Alexis Ashworth  
CEO

It has been 14 years since my first key ceremony. Deanne was a single mother of two boys, Chase and Chance. Her hand trembled as she reached for the keys, her eyes welling up with tears. Her life was about to change drastically; she knew that this moment was the turning point she'd been dreaming of. Her boys flourished in their new space and made lots of friends in their new community. She now owns her own business, a step she was able to take thanks to the stability of a Habitat home. We are still in touch to this day.

That was the moment that I got 'Habilitis.' There are many charities doing great work in Ottawa, but my heart will always be with Habitat.

We have a remarkable staff who embody the meaning of the word team. We support one another, laugh with each other, celebrate successes and bemoan the inevitable challenges of an organization as complex as ours.

We are surrounded by volunteers who feel all of those same emotions, but are here out of the goodness of their hearts. They brighten our days and remind us how special our organization is. Thank you to each of you who choose to give your time to Habitat.

I would like to thank the sponsors and donors for making all of this possible for the many families that are touched by our program, families like Shane and Laura's that are now healthy and happy in their "forever home."

2017 was a foundation-building year. We have ambitious plans in the years ahead, and each of you will play an integral role in turning those plans into reality.



# every action helps build a better life.

here's what you helped us achieve in 2017



## 6 homes

completed or under construction in the  
Greater Ottawa area.



## 248 families

moved into safe, decent and affordable  
homes across Canada.



## 877 volunteers

gave their time to Habitat GO.



## \$550,878

raised through donations, sponsorships,  
and events, to help build homes for  
families.



## 1500 + hours

of "sweat equity" contributed by our  
future homeowners.

## ReStore®

## \$268,737

ReStore revenue directly helping  
Habitat GO.



# every family deserves the foundation for a better future.

## our model

We believe that families can build strength, security and self-reliance through affordable homeownership. We make this possible for our future homeowners by:

- 🔑 Building homes using volunteer labour and donated materials.
- 🔑 Selling these homes to partner families with a required commitment of 500 volunteer hours (350 for single-parent families).
- 🔑 Offering families an affordable and sustainable no-interest, no down-payment mortgage.
- 🔑 Setting the families' monthly mortgage payments at 25% of their gross income (this includes principal repayment and property tax).

Habitat homes help families avoid making impossible choices between rent and other basic necessities by providing them with a mortgage they can afford. An affordable mortgage allows our homeowners to ensure their needs are met and that they can not only pay their bills – they can save for the future.

We constantly hear how much of an impact moving into a Habitat home has on our partner families. Knowing they are in a safe and stable environment, that their children can play in the yard and settle into school without fear of having to move, and that they are offering a stable environment so their families can flourish gives them confidence and reassurance. Families also learn vital skills as they move through our program, including home maintenance and budgeting, both of which vastly improves their ability to manage their households.





# our 2017 homeowners

## meet the Michaelis family: Our Carleton Place homeowners



Shane and Laura Michaelis have been dreaming about becoming homeowners for years. The couple are parents to five children – Tamara (11), Zack (10), Holly-Rose (7), Kylie (6), and Sydney (2). They rented a cramped, older home in Carleton Place that didn't suit their needs. The older windows and electric heating also meant the couple struggled to pay their high energy bills each month.

Thanks to the commitment of Habitat GO's sponsors, donors, volunteers, tradespeople and the members of our new Carleton Place Chapter, the

family's dream of homeownership came true in the spring of 2017 when they purchased a single-family home on Crampton Drive.

"We're in a much better situation financially and get excited knowing that every payment brings us closer to owning this home," said Shane. "And helping to build this home alongside volunteers brings me such a sense of pride – in 20 years from now I will still remember how they all helped my kids by giving them a safe and stable home to grow up in."

## an affordable homeownership model that works

Habitat GO's affordable homeownership and mortgage model is sustainable and scalable based on each family's needs. As soon as a family starts to pay off their mortgage, we put those dollars back into building the next home for the next family. More importantly, when families succeed, we all succeed, and strengthen the communities we live in. Families who are currently living and working in the Greater Ottawa area can apply for a Habitat GO home. Partner Families are chosen based on:

### Need for Affordable Housing

Families currently living in overcrowded, unsafe or unhealthy conditions that do not meet their needs and who cannot afford adequate housing through conventional methods can apply.



# our 2017 homeowners

## meet the Tall family: Our Perth homeowners



Since coming to Canada over 10 years ago from Senegal, Makhtar Tall and his wife, Seynabou have worked tirelessly to establish a good life for themselves and their three children– Fatou, Fallon and Oumou. Over the years, Makhtar worked his way up to store manager at a local retailer, with Seynabou as an active stay-at-home mom. But, despite their efforts, their ultimate goal of homeownership remained just out of reach.

With five people living in a cramped two-bedroom apartment, their living situation did not suit their

needs. Now, as a Habitat GO homeowner, Makhtar says he is looking forward to improving the quality of life for his family.

“I would much rather invest my money than pay rent and have no return,” says Makhtar. “This home will enable me to build a better future for my family. It’s a great opportunity to be able to own your own home and give back to a community that is truly yours,” says Makhtar. “I’m not sure I could have ever done this without the Habitat for Humanity Program.”

### Ability to Pay a Habitat Mortgage

Habitat GO does not give homes away. We help families build and buy simple, decent quality, affordable homes through a 0% interest mortgage with payments set at a percentage of gross income. Families must have an established, reliable source of income with which to pay this mortgage. Family incomes must range between \$46,933 and \$69,542 and is based on the 25<sup>th</sup> to 40<sup>th</sup> income percentile in Ottawa.

### Willingness to Partner with Habitat GO

Each partner family must be able and willing to give a minimum of 500 hours of “sweat equity” (350 for single parent families) volunteer hours towards the construction of their own home and other Habitat initiatives. Families also attend homeowner education workshops and act as organizational ambassadors, helping to spread the word about the work of Habitat GO.



# every volunteer makes a difference.



Year after year, our volunteers show an enduring commitment and dedication to Habitat GO and they are at the heart of our success. We are very thankful to the talented and passionate volunteers who take on many diverse roles on our Build site, in ReStores, on Committees, with Board of Directors and at our Community Events. We would not be able to do what we do without the support of our incredible team of volunteers.

## Board Committees:

- Executive
- Finance
- Governance
- Human Resources

## Operating Committees:

- Build
- Faith & Community Relations
- Family Partnering
- Family Selection
- Fund Development
- Gala
- Land Acquisition
- ReStore

# every partnership creates a new opportunity.



In 2017 we signed a partnership agreement with Wounded Warriors Canada (WWC) to raise awareness of our homeownership and volunteer opportunities as well as WWC's life-changing mental health programs benefiting ill and injured Canadian Armed Forces members, veterans, first responders and their families.

Habitat GO invited active military and veterans to assist with construction by hosting a Military Build and a Veteran Build Day. This program is proudly sponsored by Lockheed Martin.



Habitat GO's Team Build Days offer organizations a chance to invest in their employees while making a real difference in the lives of families in need of affordable housing. Working alongside future Habitat homeowners, team members roll up their sleeves and work together to help families build their homes.

Our Team Build Days are an experience like no other. Employees of all skill levels learn useful skills as they work side-by-side in a safe environment under the leadership of experienced Habitat crew leaders. While the work is challenging, it is also rewarding. Together, team members have fun, connect with their fellow colleagues in a truly meaningful way, and leave the build site proud of their accomplishments, their colleagues and their organization.

# every team helps build a thriving community.





# creating possibilities through time and money.

Our donors give the gift of strength, stability and self-reliance by enabling us to build more homes for more families. There are multiple ways to support the work of Habitat GO:

## sponsorship

From team build days to special events and development sponsorship, there are many ways in which corporations and community businesses can support Habitat GO. These branded opportunities position sponsors as pillars of the community in supporting the need for affordable housing.

## monetary donations

The gift you give today will help create a better tomorrow for local families. Donations are easily completed online through **habitatgo.com/donate**. You can also make a gift in honor of a loved one or to commemorate a special occasion.

## gift in will

The legacy you leave will make an impact for many years to come. Families will grow and become stronger, financially secure, more active and supportive members of their communities. You can help address housing needs in Greater Ottawa now and in the future by remembering us in your will or by making another type of planned gift.

## monthly giving

Builders Club monthly donors provide steady, reliable funding to our build projects. Depending on the contribution level, you may be eligible for complimentary tickets to our annual Gala and more.

## gifts-in-kind

We appreciate the support of gift-in-kind donors who provide services and/or new building materials to facilitate the building of our homes. This allows us to keep the associated costs of building a new home to a minimum.

## gifts of securities

We accept gifts of publicly traded securities (eg. shares, bonds, mutual funds) as an alternative to cash. These gifts are exempt from any capital gains tax with the tax receipt reflecting the full market value of the gift on the day of transfer.

## land donations

As land in the Greater Ottawa becomes more costly, land donations and sponsors are extremely valuable to help us continue to grow. If you are able to donate land or agree to become a land sponsor, Habitat GO will turn it into a better future for a local family.





# every ReStore

## helps build our capacity.

New inventory is always arriving from a variety of generous supporters, so every trip to our ReStores offers a unique opportunity to discover a fantastic deal, a one-of-a-kind item, or the missing piece in your design inspiration. Shopping at the ReStores is also an environmentally conscious decision as much of the product sold would otherwise end up in a landfill. And in contrast to other non-profits, operating a social enterprise means that more of our funds raised go directly towards building homes.



**9,000**  
donations processed in 2017.



**\$42,420**  
raised through the e-waste  
recycling campaign.



**1.7 million  
pounds**  
of waste diverted from our local  
landfills.



**4,189 volunteer  
hours**  
committed to testing, fixing,  
cleaning and delivering donations.



**2 locations**  
in Ottawa  
with a third opening in 2018.



**\$268,737**  
ReStore revenue directly helping  
Habitat GO.



# every event rallies the community.

## Carter Work Project and Neighborhood Block Party

We were proud to participate in the 34th Jimmy and Rosalynn Carter Work Project to help build 150 new homes for Canada's 150th anniversary. The initiative was part of Habitat Canada's biggest ever build project, and Ottawa was one of almost 50 communities participating nationally. After celebrating the Carter Work Project at a well-attended Neighbourhood Block Party (thanks to the 2017 Civic Funding Program) on July 9, Habitat GO kicked off the construction of Phase I of Leacross Landing.



## Zombie Run for Humanity

More than 250 runners and “zombies” came together for the fifth annual Zombie Run for Humanity on September 30 at Karter's Korner in Stittsville and raised \$5,500 for Habitat GO. Big thanks to Ryan Ricci, Susan Vacheresse and their dedicated volunteers for creating an unforgettable experience and supporting Habitat GO.



## Gracefest 5K Fun Run & Walk

Thanks to everyone who participated in the Gracefest 5K Fun Run/Walk and supported Habitat GO on September 10. Special thanks to Richard, John, Brian and all of the organizers from Grace Presbyterian Church in Orléans for their hard work and for making a difference in our community. They raised more than \$7,500, with all of the proceeds going to Habitat GO.





## Steel Toes & Stilettos “Full Moon” Gala, presented by Laurin General Contractor

Our 12th annual Steel Toes & Stilettos Gala was our most successful to date, raising \$129,000 for Habitat GO. Thanks to the hard work and creativity of our 2017 Gala Committee and Habitat GO staff, the gala was a night to remember!



### RenoMark Reno Tour

Thank you for everyone who participated in the 2017 RenoMark™ Reno Tour. This year's event raised more than \$3,000 for Habitat GO. The Reno Tour was hosted by the Greater Ottawa Home Builders Association Renovators' Council and the Ottawa RenoMark™ program.

### ReStore the Ride

The second annual ReStore the Ride on May 28 was a big success with 40 riders enjoying a beautiful morning ride. Together, they raised more than \$2,500 for Habitat GO and our two ReStores. Big thanks to everyone at Lagois Design Build Renovate, Bounder Magazine and Ottawa Renovates for all of their support.

### CLV Annual Golf Tournament

We are so appreciative to CLV Group for selecting Habitat GO once again to be one of the recipients of their Annual Ron Kolbus Memorial Charity Golf Tournament, which celebrated its 20th anniversary on September 14. CLV generously donated \$15,000 to Habitat GO.

### Dream Mountains

Congratulations to the Dream Mountains team who successfully ascended Mount Kilimanjaro in April 2017. Each climber raised money for one of the seven Dream Mountains charities. We're incredibly grateful to Shawn Dawson and four of this year's climbers – Byron, Natalie, Heather and Megan – who raised more than \$21,000 for Habitat GO. Such an amazing accomplishment by everyone involved!





# financial accountability



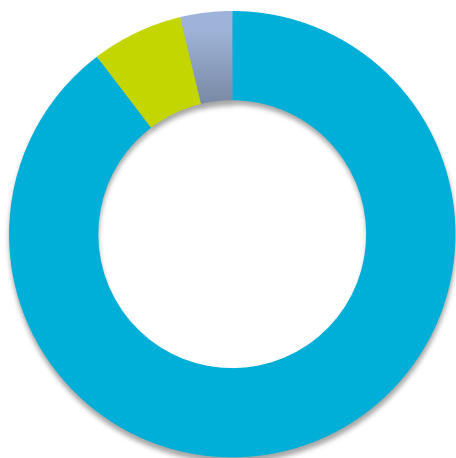
## revenue

- home sales (net) (48%)
- donations & fundraising (34%)
- ReStore contribution (17%)
- all other revenue (1%)
- Government funding (0%)

## Statement of Financial Position

ASSETS		2017	2016
<b>Current assets</b>			
Cash and restricted cash	\$	27,108	\$ 132,064
Accounts receivable		292,752	276,221
Prepaid expenses		144,233	44,505
Current portion of mortgages receivable		247,016	197,646
		811,109	650,436
<b>Non-current assets</b>			
Mortgages receivable	\$	2,132,778	\$ 1,592,251
Residential projects		5,025,599	5,357,242
Capital assets		79,380	29,825
		<u>7,237,757</u>	<u>6,979,318</u>
		8,048,866	7,629,754
LIABILITIES		2017	2016
<b>Current liabilities</b>			
Bank indebtedness	\$	375,000	\$ 130,000
Accounts payable and accrued charges		203,095	207,772
Interim occupancy payments		137,416	209,116
Lease inducement		82,780	16,450
Deferred contributions		1,570,926	2,301,652
Long-term debt		382,436	382,500
		<u>2,751,653</u>	<u>3,247,490</u>
NET ASSETS		2017	2016
Restricted - cash	\$	2,359	\$ 2,359
Restricted - builds and mortgages		5,739,543	4,636,172
Unrestricted		<u>-444,689</u>	<u>-256,267</u>
		5,297,213	4,382,264
		<u>8,048,866</u>	<u>7,629,754</u>





## expenditures

- charitable activities (90%)
- management and administration (6%)
- fundraising (4%)

## Statement of Revenues and Expenses

REVENUE	2017	2016
Residential projects operations	\$ 1,382,248	\$ 350,168
Mortgage discount for interest free mortgages	-727,810	-134,740
Effective interest on mortgage	119,696	106,258
ReStore operations	268,737	395,066
Unrestricted donations and fundraising	550,878	439,894
Grants and other income	12,343	6,864
	<b>1,606,092</b>	<b>1,163,510</b>
EXPENSES	2017	2016
Advertising and promotion	\$ 95,862	\$ 106,081
Amortization	6,767	6,129
Bad debts		10,475
Bank charges and interest	3,556	3,877
Board and committee expenses	15,277	13,943
Fundraising expenses	98,053	68,759
Insurance	5,708	5,618
Office		
Professional fees	23,628	36,748
Rent and utilities	51,139	51,108
Repairs and maintenance	4,591	2,022
Salaries, wages and benefits	317,768	275,990
Technology	15,189	9,841
Telephone	10,328	8,058
Tithing	10,000	10,000
Vehicle expenses	7,877	7,854
	<b>691,143</b>	<b>648,539</b>
<b>EXCESS OF REVENUES OVER EXPENSES</b>	<b>914,949</b>	<b>514,971</b>



# 2017 builders club

## thank you for your monthly support.

Alexis Ashworth  
Bruce Fanjoy  
Bruce Wolfgram  
Carol Christensen  
Carol/Dean McKenzie  
Chris Boylan  
David Stitt  
Elizabeth Rae  
Fiona Lamont  
Fredrick Phil Writtingstall  
Gavin Liddy  
Greg Hollander

Hugo Crespo  
Janice Menezes  
Justin Winchiu  
Kevin Barwin  
Kristin Harold  
M&B Cooke  
Marc Caron  
Magda Seydegart  
Michele Brill-Edwards  
Mychelle Mollot  
Nathan Howard  
Neal Hill

Patricia Moorehead  
Peter James  
Phoenix Homes  
Richard Lauzon  
Robert Ridley  
Rosalind Bell  
Roy Flett  
Ruth Kemp  
Shawna Blanchard  
W. Baker  
Wayne Bennett  
Wendy Malo

## our team build day sponsors

Cadence  
Canadian Tire  
CMHC  
Dreessen Cardinal Architects Inc.  
EDC  
Enbridge  
First Baptist Church  
Home Depot Foundation  
IFS  
International Actuarial Association  
i-Sight  
Keller Engineering  
Military Build: JIIFC  
Military Build: US Navy  
Orléans Honda  
Ottawa Real Estate Board  
Parliamentary Precinct Branch, Public Services  
and Procurement Canada  
Paterson Group  
RBC Foundation  
RE/MAX Affiliates Realty Ltd.  
Reliance Holmes Heating  
Schneider Electric  
SENS Foundation  
SFI  
Siemens Canada

Silver Hotel Group  
Titus  
Travelers Canada  
Veteran Build Day  
Women Build: City of Ottawa  
Wome Build: Pretty Tough  
Women Build: Wild  
Youth Build: Algonquin College  
Youth Build: University of Ottawa

## lunch donors

Angela Britten  
First Baptist Church  
Madeleine Oin  
MNP  
MPP Marie France Lalonde  
Office of MP Andrew Leslie  
Orléans Myers Chev Buick GMC & Orléans Myers Nissan  
Orléans United Church  
Samaritan Ministry - Community Pentecostal Church  
St. Columba Anglican Church



**every sponsor**  
helps turn dreams into reality.

thank you to our  
sponsors



Arbus  
ATCO  
Bee Clean  
BMD Plumbing  
Bradley Kelly Construction  
Brigil Construction  
Capital Taxi  
Cowan Insurance  
DCR Phoenix Homes  
Del Windows and Doors  
Dredge Leahy Architects  
Duron Services  
Dymon Storage  
Ecobee  
EQ Homes and Regional Group  
Fernandes Law  
GGFL Chartered Accountants  
Gord Erskine Architect

GV Renovations  
Home Depot Canada  
Hunter Douglas  
Innovative Building Products  
Kott Group  
KPMG  
LSC Sanitation  
Mark Motors  
Marlboro Window and Door  
Mattamy Homes  
McMillan LLP  
McNamee Concrete  
Merkley Supply  
Mitten by PLY GEM  
Modu-Loc Fence Rentals  
Mr. Foundation  
Myers Orleans  
Nissan Canada Foundation

Novatech Engineering  
Consultants Ltd.  
NOVATECH Engineers  
Ottawa Community Foundation  
Paterson Group  
Primecorp  
RBC Royal Bank  
Regional Crane Rentals  
Reliance Homes Heating and  
Cooling  
Rubin & Rotman Inc.  
S & S Electric  
S.W. Farrell & Sons  
SC Sanitation  
Swift  
Talos Homes  
Whirlpool Canada  
Z&T Home Renovations



**“As a mother, owning a Habitat home is really a life changer for me and my son. We are going to build our life in a safe, comfortable, healthy home. The home will give us a sense of belonging and security and I am very thankful for that.”**

**– Annie, future Habitat Homeowner**





# our board of directors

\*served until June 2017



Robert Ridley,  
Board Chair



Ken Merkley,  
Past Chair



Richard Lauzon,  
Vice Chair



Chris Jerome,  
Treasurer



Magda Seydegart,  
Secretary



Kevin Barwin



Gord Erskine



Elizabeth Rae



Anne Van Delst



Neel Bhatt\*



Gavin Liddy



Christine Rozak



Bruce Wolfram



Roberto Campagna\*



Janice Menezes



Jonathan Solomon

## introducing our ambassadors

As we continue to increase the number of families we partner with and seek new donors, sponsors and partners, it is imperative that positive messaging about Habitat GO be at the center of our messaging. By creating an army of Ambassadors who are well equipped to speak to our work, we're creating endless opportunities for future growth.



Lindsay Amundsen



Melissa Baird



Marc Caron



Jane Murray



Jody Anderson



Dana Burgess



Emily Crocco



Lissette Wright





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