



2011 | Annual Report

# The POWER of HOME



### Vision

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

### Mission

To use our knowledge, skills, community relationships, volunteers and other resources to create and promote safe and affordable homeownership options with the aim of alleviating the cycle of poverty within our community.

### Values

### **Housing for All**

We believe that access to safe, decent and affordable housing is a basic human right that should be available to all.

### **Human Dignity**

We believe in the worth and dignity of every human being. We respect the people we serve and those that help us in this effort and recognize them as our greatest resource.

### **Partnership**

We believe we can best achieve our mission through meaningful and mutually beneficial partnerships with others.

### **Faith in Action**

We believe that faith is lived through action.

Building on our Christian foundation, we serve and work with people of all faiths and beliefs in a spirit of justice and compassion.

### **Diversity and Inclusiveness**

We believe there is a role for everyone committed to our vision, mission and values and we seek to enrich our organization through diversity.

# Message from CEO Habitat for Humanity Canada

# Stewart Hardacre President & Chief Executive Officer Habitat Canada

"It is wonderful to see the 'power of home' become a reality for a fellow family in Milton. Habitat for Humanity Halton is working diligently to give a hand up in homeownership to hard-working, low-income families in Milton and throughout the Halton Region. I've lived in Milton for the last three years and came to understand very quickly what a great community this is to live in. I'm extremely proud to support this Habitat for Humanity Halton inaugural Milton home build."

# Message from Board Chair for Habitat Halton

A Hardaero

### Ed McMahon, Board Chair Habitat Halton

The experience of being a Habitat for Humanity Halton volunteer brings its own unique rewards. One of these rewards is the thrill of being present when a partner family takes possession of their new home. The ceremonies that accompany turning over the keys to the new homeowners are always full of emotion, joy and happiness from the partner families. Habitat volunteers also feel pride and a sense of accomplishment for having helped in a very unique way.

After the ceremonies, is there a lasting benefit for our partner families in transitioning to homeownership from rental housing? Does the good that we do go beyond our "feel-good" ceremony?

The answer to these questions is a resounding "Yes!" We don't often talk about it, but there are unique and well-researched benefits to homeownership for our partner families. These benefits extend not only to the children of our partner families, but to our broader community and to the entire region.

Living in sub-standard rental housing is not a viable long-term solution for families. Beyond the obvious factors such as overcrowding, excessive housing costs, and the lack of opportunity to build equity and break the cycle of poverty, there's more. We know that people who live in sub-standard rental housing create a disproportionate draw on our hard-pressed social service agencies at the local, regional, and provincial levels, and that they report lower levels of satisfaction with their lives. A study "Social Benefits of Homeownership and Stable Housing" by the National Association of Realtors in 2010, found that "people who have been relieved from living in sub-standard rental housing by becoming homeowners reported higher self satisfaction with life, higher self-esteem, and more perceived control over their lives."

These important, often intangible benefits frequently go un-noticed but they add up to what we think of as "The Power of Home" for our partner families. And there's even more. Habitat homeowners who participated in a Canadian Mortgage and Housing Corporation survey are very articulate about how their children have benefited from living in a Habitat home. Benefits for these children include improved performance at school and positive changes in behaviour. They are happier, more outgoing and confident children. This has resulted from having a secure, comfortable roof over their heads—a protected environment which includes an overall increase in living space for the family and some private space of their own.

Many Habitat homeowners report that the move to a Habitat home offers more than just relief from disproportionately high housing costs. The move to a Habitat home provides increased living space as well. More space at a lower cost plus an opportunity to build equity creates multiple benefits for our partner families.

Long after the happy day when a partner family takes possession of their new Habitat home, the benefits continue to flow—to their children, to our cities and region and to the Habitat volunteers who are such an important part of making it all happen.

That's the Power of Home!



L – R Stewart Hardacre Habitat Canada CEO, Ed McMahon Habitat Halton Board Chair, Ginger Partner family, and Dave Bedini Habitat Halton Construction Manager



# Messages from **Regional Chair**

"Regional Council understands the vital role affordable housing plays in building a healthy and sustainable community and has made affordable and assisted housing one of the 25 priorities as highlighted in the Citizen's Priorities" - Halton Region's 2011-2014 Action Plan.

Halton is committed to preserving the affordable housing we currently have and to finding ways to help individuals and families in need. Halton's Comprehensive Housing Strategy, adopted by Regional Council in 2006, will be reviewed and updated in 2012.

We look forward to continuing to work with Habitat for Humanity Halton to build healthy communities so that everyone can have a safe and affordable place to live."

Garv Carr. Regional Municipality of Halton Chair











# & Local Mayors

"Affordable housing is perhaps the single most important issue we face today. We all recognize the need to provide affordable housing options as just one of the goals to ensuring we create healthy and sustainable communities with vibrant neighbourhoods.

Habitat for Humanity is an important community partner working to achieve that goal. We will all benefit by sharing the vision adopted by Habitat Halton—for a world where everyone has a safe and decent place to live."

Mayor Rick Goldring **Burlington** 

"The town was pleased to partner with Habitat for Humanity Halton in 2011 to help create a better future for hard-working families in our community. Council's vision for Oakville is to become the most livable town in Canada. We know that creating affordable housing plays a vital role in building healthy and sustainable communities where everyone has a safe and decent place to live."

### Mayor Rob Burton Oakville

"Construction of Milton's first Habitat for Humanity Halton home broke ground in December 2011, in a new subdivision, thanks to Platinum Title Sponsor Mattamy Homes who donated the land.

It is through the support of corporate and community partners like Mattamy Homes, together with our local volunteers who bring their knowledge, skills and relationships to the jobs, that makes homeownership affordable for local families in need.

Thank you to all the partners, volunteers and sponsors who support Habitat for Humanity Halton and their vision of building homes and building hope."

Mayor Gordon Krantz Milton

"Habitat for Humanity plays a vital role in communities across Canada by helping families find affordable housing. The stability provided by good quality housing is a facilitator for positive mental health and healthy citizens that give back to their communities. Everyone should have a safe and decent place to live.

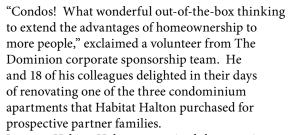
The Town of Halton Hills is committed to delivering affordable housing "on the ground" and has successfully partnered and supported Habitat for Humanity over the last few years."

Mayor Rick Bonnett Halton Hills

### Transition to Condos

# The Power of HOME: Condo Style!

Anne Swarbrick Executive Director, Habitat Halton



In 2009, Habitat Halton recognized that growing our impact meant moving to multi-unit approaches. While MoneySense magazine names Burlington as the 2nd best city in which to live in Canada, when it comes to the affordability of housing, we are 153 out of 190. As reported to the March 2012 Halton Housing Forum by Sarah Fong, Senior Market Analyst for the Canada Mortgage and Housing Corporation (CMHC), the price of a single detached home now averages approximately \$600,000 in Burlington, \$1,500,000 in Oakville, \$880,000 in Halton Hills, and \$521,000 in Milton.

It's no wonder that one service club recently told us that they stopped supporting Habitat 3 years ago because they didn't think building detached houses was cost-effective. Their interest was re-invigorated when they heard how we are adapting to changing realities: including recognizing, through the condos we are planning, that 45% of Halton households in need require only one-bedroom. Of course, most low income people must wave goodbye to monthly rent; rent that CMHC tells us averages \$1,113 for a 2-bedroom apartment, with increases up to double the rate of inflation. Halton's vacancy rate of 1.1% is tighter than Toronto's and, with a 14% increase in population since 2006, is expected to get even tighter this year.

Some people have questioned the value of condo fees. How timely it is to read Todd Pilatzke's article in the Oakville Beaver entitled: "Condo fees are terrifying... Myth or Reality?" Pilatzke totalled the costs for exterior maintenance, exterior insurance, water, indoor parking, hydro, heat, water, and the reserve fund contributions that are covered by the condo fees on a \$224,900 condo with its property taxes, for a combined total of \$840 per month. The same expenses for a \$449,900 house totalled \$768 before allowing for any of its exterior maintenance such as roofing, landscaping, lawn maintenance, repaving, windows. Pilatzke added: "If both are mortgaged at around 50% of their value, the condo would cost around \$600 per month and the detached home would be double that at close to \$1200 per month..." The bottom line? Condo fees simply represent the usual costs of being a homeowner, with the added benefit of having someone else take care of most of the headaches of homeownership.

As reports and City officials tell us, Burlington has virtually no more greenfield land on which to build, so the word you will hear more and more often from local planners is "intensification". Starter homes for any of us increasingly means condominium apartments.

Most important, of course, is the impact of Habitat being able to extend homeownership to more of our neighbours. So, I'll give the last word to the mother of a 10-year old son, who is partnering with us to buy one of our condos. Before moving, Suzanne wrote to us: "We are very excited!!!! Just 10 more sleeps."

**Premier Dalton** McGuinty speaking on affordable housing with Anne Swarbrick Habitat Halton Executive Director at an Oakville Chamber of Commerce luncheon. Accompanied by Michael LeBlanc, VP of FCT - the ReStore **Exclusive Expansion** Sponsor.

Photo by Graham Paine Oakville Beaver

# From **Home** *WORKS*to **Home** *Ownership*... a Habitat Success Story

Judy Worsley Director, Partnership & Planning Habitat Halton

"I was just about

realize my dream

would never be

achieved when

about Habitat.

I attended the

Burlington

orientation.

My son and I

we would be

chosen as the

were not very

desperately to

living conditions

good and needed

move. After what

seemed to be an

call. It was the

Christmas. We

week before

were chosen

for a condo in

Hallelujah! We

That was the

present! My

dream of

best Christmas

becoming a home

owner became

a reality thanks

to Habitat! I will

never forget

that call.'

- Suzanne,

New Habitat

homeowner

received a home!

Halton!

eternity we

received a

prayed daily that

someone told me

to give up and

In Spring 2011, Ginger took Habitat for Humanity Halton's Home WORKS program. Since then this busy working mom of four has not looked back. After taking the five week financial literacy course Ginger realized that she needed to make some changes in her life. She cleaned up her finances, made some changes in her personal life and dreamed of owning her own home for her busy family.

Previously, Ginger and her four children were living in a small and overcrowded townhouse. One of the children's bedrooms was in an unfinished basement – a space shared with the furnance, washing machine and dryer. The walls were partially concrete and the windows were too small to serve as an emergency exit. The townhouse had exhibited health challenges such as a mould problem in the bathroom which created breathing problems for one of her children.

Ginger applied to Habitat's Home Ownership program and after a few months became the successful applicant for Habitat for Humanity Halton's new home in Milton. Part of the requirements for a partner family is to complete 500 hours of sweat equity or volunteer hours. Ginger and her family leaped to the challenge and broke all records for building a team and finishing their hours well ahead of time. Her family could be seen in the ReStore and on the build, providing hospitality and support to the volunteers working on the site. She sent us pictures on a regular basis on the progress of the build and has become a very effective spokesperson for Habitat. Ginger is also a member of our dedicated Home WORKS committee keeping us on track with her lived experience.

From Home WORKS to homeowner, Ginger tells the Habitat story. Building Homes. Building Hope.

### Home WORKS Makes an Impact!

Spring 2011 saw the launch of Home WORKS in Halton. Financial literacy workshops were held in Oakville and Burlington in the Spring and Fall. The Home WORKS program is a free 5-week course that covers money and debt management, understanding credit and creating a family budget. These are the first steps in preparing to own a home and the course is open to anyone interested in improving their finances.

A dedicated volunteer committee refines the curriculum, acts as facilitators and even offers one to one budget consultations! This talented group has a wide background in financial management, banking, insurance and adult education. Here's what one of our facilitators had to say:

"The class members were very engaged and enthusiastic during the class. It was a pleasure to be able to hand out the completion certificates to all of the class members and to see their excitement regarding what they have learned so far. I look forward to finding out how they have been able to utilize the material taught to accomplish their goals."



### Here's what our graduates had to say:

I started really looking at my bank statements and found that I had an automatic debit that should have been stopped two years ago!

After the course, I started an emergency fund. Last year I had to go to the dentist. I had to use my emergency fund but at least I didn't go into debt.

I've paid off two out of my three credit cards and although the process is slow, I can see the end of the tunnel

This year, I had to renegotiate my mortgage. After taking HomeWORKS, I felt more confidence when I went to the bank and I was more aware of terminology being used in the process and knew the questions to ask. It felt great!

As a single mom, having enough money is always a challenge. I shared the course material with the whole family and now my children really look at the cost of something and ask themselves if they really need it. Before they assumed there was an endless supply of money.

Before HomeWORKS my money was in control of me. Now I'm in control of my money and my life.

Home WORKS is a free financial literacy program open to anyone who would like to learn about budgeting, managing their money and saving money to meet their goals.

Thank you to the fantastic committee members that continue to show commitment and passion for the Home WORKS program!

Anthony Chryssafis, Grant Fraser, Julianne Girouard, Susan Goetz, Lucille Gravel, Ginger Gyimah-Boakye, Jan Loosley, Jason Madil, Mavis O'Nei and Jill Watson



80% of graduates who successfully completed the program are using money saving tips provided and reported having made changes to their behaviour with improved overall financial situations.

### ReNew*It*

"Needing a safe living space for my family, I required help to make repairs. Thanks to Habitat Halton's ReNewIt program, our basement is now safe and usable." says Margot, from the latest Burlington family to benefit from our ReNewIt program.

This newly single mother with three children had been struggling to make a home for her family in the same neighbourhood where her children attended school. Her words affirm the value of this program: "I appreciate everything that was done for me; without this program I would not be able to afford these repairs and my family would be facing health issues."

Margot wants the community to know about her gratitude, including people like the 78-year-old ReNewIt volunteer and the one who took holidays to help out. "The dedicated hard working Habitat volunteers were amazing, kind and generous of spirit. Habitat is an organization that is all about taking you by the hand and helping. They help to turn the tough times into remarkable happy memories. The commitment of people at Habitat was refreshing."

The ReNewIt program is a repair and renovation initiative for qualified homeowners who reside in their own homes. Qualified applicants are offered an interest-free loan with monthly payments geared to income.

# The Power of Home Globally

# Life Changing Experience for Local Students who Build Homes in El Salvador

Susan Dueckman, Social Science, Canadian and World Studies Nelson High School

Caitlin Fehir Language Department Robert Bateman High School

Source: http://chatt. hdsb.ca/~dueckmans/ FOV1-0010DBCB/ Since 2009, students and staff from high schools from the Halton District School Board have travelled to El Salvador to help build much-needed homes through Habitat for Humanity's Global Village program.

In 2009, eight students and two teachers from Nelson High School spent the better part of 10 days working with four families in the town of San Vicente. The connections the students made with the children and families are forever remembered.

Summer 2010, students from Nelson and MM Robinson High Schools focused on building permanent homes to replace the temporary shelters built after the devastating mudslides caused by Hurricane Ida in November 2009. Habitat for Humanity El Salvador built 50 permanent homes in the Municipality of San Vicente.

In 2011, the build project students participated in took place in Santa Ana, El Salvador. It was a part of a Blitz Build where the income level for almost 50 per cent of the population was below the poverty line of \$1 US per day.

In 2012, three trips are planned for the summer. To learn more or to get involved, contact dueckmans@hdsb.ca.

• The Global Village volunteer program consists of short-term house-building trips designed to give concerned people the opportunity to observe and contribute to Habitat for Humanity's work first hand.

- Teams of eight to twenty volunteers spend a week or more building houses in partnership with families in need of a simple, decent place to live.
- Each team is led by one or two experienced volunteers who are trained and supported by the Global Village staff.
- There is no language requirement for participating in a Global Village trip. Arrangements can be made for an interpreter if needed.
- Every trip is different and each team member can expect to gain a unique set of experiences and memories. Itineraries are balanced with plenty of work, rest and free time.
- Most teams spend a few days,—depending on the length of the trip, touring local historic sites and attractions or participating in cultural activities. Visits to national parks or ancient ruins, hiking, horseback riding or bike touring can also be part of the Global Village experience.

Here is what students have learned from the people of El Salvador and their experience with Habitat for Humanity:

- "Undeniable fun and incredibly important experience" - Jessie Robinson, Nelson High School, Burlington
- "A happy life cannot be measured by possessions. The only possession that can define a person's happiness is the possession of humility.

What I've learned from our experience: Shovels and smiles—the only things we needed to deconstruct the cultural barrier between Canadian and Salvadorian life." - Caitlin Courchesne, Robert Bateman High School, Burlington

"It's hard to sum up with words the experience, especially in one line... Some stuff just hits you ... and El Salvador smacked me in the face." - Sahaj Dhamija, Robert Bateman High School, Burlington

"An overwhelmingly positive response from their parents, who often cannot believe the change that comes over their children after an experience like this. We've seen students change their academic pathway in high school to accommodate a post secondary education that reflects their new-found desire to work in the field of social development and international aid." - Susan Dueckman, Social Science, Canadian and World Studies, Nelson High School, Burlington.

### El Salvador

Jeff Chamberlain Global Village Volunteer Student, Robert Bateman High School

The trip I experienced this July to the country of El Salvador was far from glamorous. One might find it difficult to become attracted to 3 a.m. plane rides, grueling temperatures of over forty degrees, limited technology and foreign food. The belief that beauty can quite often be found in imperfection was proved here to the utmost degree. The pure and genuine lifestyle of El Salvadorians is lived with no grievances. None of them desire sympathy for the tribulations experienced on a daily basis, although having to experience conditions like theirs in Canada would be seen as unethical. Not one citizen our group encountered was unfriendly, always smiling and addressing us with an enormous level of appreciation and respect. The feeling was more than reciprocal once we saw what they are forced to endure, with a smile that never fades. I was unsure of what I was looking for when I stepped on that plane, but I ended up discovering myself.

Everyone had a different motive regarding attending an excursion such as this. For me, I was interested in escaping the confines of North America for once, while earning my volunteer hours at the same time. Some of the students on the trip had traveled there the previous year, or in the case of one student, the previous two years. When we showed up at Nelson High School to board the bus that would take us to the airport, things were quiet. Partly because it was early, and partly because we had not yet met the students from Nelson High School that were attending. It didn't take long, as the school segregation had been shattered the first night. Friendships grew, as we toured the country. But the objective of the trip was to build houses for deserving families, and the bonds were truly forged at the work site. Working together in conditions such as those, having to work together to achieve a common goal conceived friendships words cannot justly describe. The kids who had just recently been nervously boarding the plane were now a family that holds true to this day.

El Salvador homes built with the help from Burlington high school students and teachers.

For more information visit habitatglobalvillage.ca









I thought that the warm weather and change of location would be nice, but although I was reluctant to admit it, I wasn't looking towards the work with a great deal of positive anticipation. I assumed that it would be extremely difficult working in intense heat performing physically demanding tasks. Well I was right. But what I wasn't counting on, was the mindset that quite quickly took hold of me. We were introduced to the family that we were building the home for, and as soon as I saw the appreciation and gratitude expressed by people who have so much less to be thankful for than I do, the heat ceased to exist. I was driven by an inner happiness and a determination to make a difference in the life of others. By the end of the first work day, I was disappointed to see the bus arrive to transport us back to the hotel that we called home. This effect was felt throughout everyone on the trip, and stayed with us through the whole week. The feeling I got from helping these families is indescribable and only able to be achieved through selfless work for the benefit of others.

On the penultimate day of our trip, we were given the privilege of staying at a beautiful and luxurious resort in the capital city of San Salvador. Although breathtaking, my friend Eunice pointed out how it was quite superfluous—how we didn't deserve a luxury such as this when the people back on the work sites could never experience such an amenity. I stopped for a moment and thought about the truth behind her statement, which was a reminder to be thankful for the life we were about to go home to. As I looked out into the waves of the Pacific Ocean, I could not believe that I was the same individual that had driven to Nelson High School at 3 a.m. I could not see myself ever allowing stress to overcome me regarding aspects of society such as tests and deadlines. I had been able to witness firsthand what a problem really is. I am now grateful for the lifestyle I have been blessed with and all of the things that I truly do not need to worry about on a daily basis, such as having a roof over my head, or being forced to work for little money in temperatures Canadians can only try to imagine. Voyaging to El Salvador was the best decision of my life. It has changed my perspective and character in ways that I never thought possible, and will be an experience that I can proudly say will be remembered and appreciated for the rest of my life.

# **Financial Summary**

## Statement of Financial Position

As at December 31

ASSETS	2011	2010
Cash	\$1,167,534	\$485,944
Accounts receivable	90,626	125,480
Prepaid expenses and deposits	80,780	53,471
Property held for resale and building in progress	387,058	3,189,189
Vendor-take-back charge receivable	2,583,630	-
Mortgages receivable	1,235,015	758,789
Capital assets  TOTAL ASSETS	59,913 <b>5,604,556</b>	59,364 <b>4,672,237</b>
Accounts payable, accrued liabilities and deferred revenue	\$215,300	\$119,552
Mortgage Payable	-	1,489,433
TOTAL LIABILITIES	215,300	1,608,985
NET ASSETS		
Invested in housing	\$4,205,703	\$2,458,545
Invested in capital assets	59,913	59,364
Unrestricted	1,123,640	545,343
TOTAL NET ASSETS	5,389,256	3,063,252
TOTAL LIABILITIES AND NET ASSETS	5,604,556	4,672,237
REVENUE	2011	2010
Donations, special events, grants	\$614,331	\$979,203
ReStore (Net contribution)	544,542	537,995
TOTAL REVENUE	1,158,873	1,517,198
EXPENSES		
Administration and amortization	\$396,943	\$407,273
Program costs	290,853	276,206
Tithe for international programs	12,763	17,410
TOTAL EXPENSES	700,559	700,889
EXCESS OF REVENUE BEFORE THE FOLLOWING	458,314	\$816,309
Adjustment of mortgages receivable discount	(73,953)	28,040
Discount on new mortgages receivable	(222,901)	-
Excess of proceeds received over carrying		
value of properties	2,164,544	_
Gain on repayment of second mortgage/reversal of write down	-	111,977
EXCESS OF REVENUE OVER EXPENSES	2,326,004	\$956,326

2011 audited statements are available on request.

### **Global Contributions**

Habitat Halton's tithed to Habitat Canada's global program.

2000 \$1,210.25 Jamaica

2001 \$3,671.02 Jamaica

2004 \$8,541.47

2005

2005 \$5,000.00

2006 \$8,931.00

2007 \$2,745.86

2007 \$8,511.93 Tajikistan

2008 \$4,078.93

2009 \$14,740.50

2010 \$5,371.81 Haiti

2010 \$9,403.22

2011 \$12,673.58

\$84,879.57 Total from Habitat Halton

"We truly appreciate all the volunteers, corporate partners, and donors who put their time, energy and hearts into helping to build our homes. This opportunity will change my family's life – and for that I am forever grateful"

Habitat Halton Homeowner

We have helped 65 people in 17 Halton families.

























2011

# Stellar Year for ReStore

Mike Swartz Member Board of Directors Habitat Halton

Deborah Everest-Hill Marketing Committee Volunteer Habitat Halton

Local Muralists Carla
Leyer and Wendy Speck
spent many hours on this
amazing wall, which tells
the story of how Habitat
along with volunteers
and supporters are
working to build a
sustainable and healthier
community.

When the ReStore opened in 2002, there were two staff members and a handful of volunteers with the dream of turning recycled building materials and unwanted household items into money for homes. "Since then," says Mike Swartz, Member, Board of Directors for Habitat for Humanity Halton, "our growth has been stellar and our achievements have been many."

Habitat Halton's 2011 ReStore revenues made it the #1 income earner of all ReStores in Ontario and #3 across Canada, thanks to the growth opportunities generated by its 3,000 square foot expansion, new branding and marketing and the hiring of additional full-time staff person. "Staff concerns about insufficient space led me to persist monthly with our landlords in hope that a neighbour might not renew their lease," recalls Executive Director Anne Swarbrick. Success mid-way through 2010 resulted in the Board's approval of management's

"We had some great luck in the store.

I had been looking for a certain type of light bulb and not having luck and lo and behold I found one. We don't have air-conditioning and we had been looking for a good inexpensive fan, which we also found. So it was a good day on many fronts."

- A satisfied customer

recommendation to expand and renovate, with a separate kitchen showroom and dedicated warehouse space.

This year, over 300 dedicated ReStore volunteers donated 16,000 hours of their time and helped to generate over \$1 million in gross sales. "This achievement would not have been possible without our talented and dedicated staff and volunteer base," says Swartz. "We are extremely proud and grateful." One such achievement is the growth of recycling initiatives. Habitat for Humanity Halton is committed to the continued growth of its environmental initiatives and recycling at the ReStore has been ramped up to include the collection of paper, metal and electronics. These items are passed on to Abitibi Paper, Thompson Metal and SIMS Recycling Solutions Canada. In addition to diverting 500 metric tonnes of usable materials from landfill on an annual basis, these programs benefit the community and support build programs with much-needed revenue.

Revenues generated by the ReStore continue to cover all administration and fundraising



expenses of our Habitat affiliate and contribute to programs, says Angela Goldrup, Marketing and Communications Co-ordinator. "This is an important distinction that allows us to devote 100 per cent of all donations to our programs."

Materials sold in the ReStore are donated from corporate sponsors, contractors, designers, developers, homeowners and retailers. Another important factor in the ReStore's success is its partnerships with the five Halton Region Home Depot retail stores. Donations from these retailers combined with donations from other retailers, manufacturers, home builders and homeowners have enabled the ReStore to provide more product selection.

"Our success has been built largely on the support of sponsors, donors and volunteers," adds Maureen Champagne, ReStore Manager for Habitat for Humanity Halton. "Because of these partnerships, we continue to be successful." ReStore volunteers work in positions such as general labour, customer service, cash and pricing, product testing, drivers and members of the salvage crew. The salvage crew rescues materials such as kitchen cabinets, bathroom fixtures, appliances, doors and windows from demolition or renovation projects. These items are sold in the ReStore or used in build program renovation projects. In 2011, there were 156 salvage projects, a 52 per cent increase from the previous year, and a huge revenue builder made

possible by volunteers and generous donors. For the past six years, Joyce Jagt of Employment Services at Community Living Burlington has placed a few volunteers at the ReStore. "Habitat has exhibited an attitude of encouragement and respect, tempered with realistic expectations," she says. "We look forward to continuing this successful partnership in the years to come."





Grand Opening of expanded ReStore where Mayor Rick Goldring and ToolGirl Mag Ruffman brought greetings and participated in the 'Duct Tape Cutting' ceremony.

ReStore'd

ReStore'd Renovation
Photo Contest winner
Mr. Warburton accepts
his prize from Executive
Director Anne Swarbrick
(left)and ReStore
Manager Maureen
Champagne (right)



### **Celebrating Volunteers**

# Couples Who Volunteer Together

Habitat Halton

By Roy Campbell What is more rewarding than volunteering for Habitat? How about volunteering with the one you love? Profiled below are just two of the many couples who volunteer at Habitat and share their experiences of working as partners.



### Sheila & Gerry Bengert

Sheila and Gerry both came to Habitat in Summer 2005. Gerry began working on a build in Aldershot and Sheila joined the project soon after. Towards the end of the summer they heard about volunteer opportunities with the Halton ReStore and have been volunteering there ever since. Though they usually work at different times, Gerry and Sheila both enjoy contributing their skills to the ReStore. Gerry has experience as a Quality Assurance manager and currently works in the store office, while Sheila is a retired planner from the City of Burlington who works on sales, pricing, and on the Property Development Committee. What do they find rewarding about volunteering together? They say their work gives them new material to discuss.

### Doug & Karen Cochrane

The Cochranes have been volunteering at the Halton ReStore for four months. Doug's sister, Donna, is a Habitat Partner family who will be purchasing a nearby condo. The couple started to volunteer to assist Donna with her sweat equity hours and discovered something: "We really, really enjoy it," says Doug. They both find volunteering

to be "a perfect fit" for their lifestyles since their retirement. Though they are always on their feet and their paths don't cross often, the two find working together very rewarding and plan to continue after they finish their equity commitment. They point out that, no matter young or old, anyone with the commitment to work can help at Habitat for Humanity Halton. What do they enjoy about volunteering together? Volunteering at Habitat is a great way for retired couples to get involved, they say.





Long time ReStore Volunteers, Charmaine & Jack Irwin are Care-A-Vanners and Team Leaders with Family Motor Coach Association for Habitat for Humanity. Their next build is in Soldotna, Alaska in May 2012.

### Youth Volunteers Making a Difference in the Halton Community

Habitat for Humanity Halton is fortunate to have such a strong Youth Volunteer presence.

2011 was a great year as various events were organized and successful because of the help of youth volunteers. Events this past year included local school fairs, the Burlington Youth Fest, the ReStore Volunteer Appreciation Barbecue and the Habitat Halton Holiday Party. The youth volunteers are excited about the upcoming Milton build where we are hoping to have a Youth Build Day. Youth who are required to work towards their 40 hours of volunteer work or those who want to do more hours, can volunteer with the ReStore. Newly renovated, it continues to require the help of many volunteers to stock shelves, assist customers, price merchandise, and perform many other aspects of retail store operations. The ReStore provides vital support to Habitat for Humanity Halton's programs.

To volunteer, one must be 16 years of age and volunteer for a minimum of four hours a week. Having a big heart and desire to help is also important. At the end of the day, you'll go home knowing you've done something to help your community," says Mirela Vukosa Giannidis, Coordinator of Volunteer Services, Habitat



Youth Fest Volunteers Trent, Farwa and

# Recognizing Volunteers





### 2011 Habitat Halton Volunteer-of-the-Year Awards

Dominique Binckley
The Peter and Jane
Fisher Award

Kate Longmoore

Marketing Committee

Peter McCarroll **ReStore** 

Tom McFadden
Special Service

Jeff Nugent Construction

Bernice Palmer **Administration** 



Sheila & Gerry Bengert **5 years** 

Ed McMahon **6 years** 

Bernice Palmer **5 years** 

Barbara Ross **7 years** 

Jim Todd **5 years** 



L-R Sheila Bengert, Bernice Palmer, Ed McMahon, Barbara Ross and Mirela Vukosa Giannidis

### 2011/2012 Board of Directors

### Chair

Ed McMahon, Chief Operating Officer Everik International Inc.

Vice-Chair Mike Brush Management Consultant Core International



### Manager Audit, KPMG

Secretary Lynn Fergusson Managing Director 2H2M Services

Directors

Adrienne D. Benkson Marketing/Business Executive Consultant IGM Financial

Stephen Ellis COO Wealth Management and Insurance Canadian First Financial Holdings Limited

Hugh Hyndman Director Affinity Systems Limited Front row: Anne Swarbrick (Executive Director) and Ed McMahon. L-R: Barry Frieday, Lynn Fergusson, John Mulholland, Adrienne Benkson, Mike Brush, Gord Robb. Back row: Mike Swartz, Hugh Hyndman

Rob Kirby\*
Vice President Loss
Mitigation and Investigation
Genworth Financial Canada

John Mulholland Senior Account Manager Royal Bank of Canada

Gord Robb Seabourne Real Estate

Michael Swartz Corporate Finance and Restructuring

Kelly Yerxa\*
Deputy City Solicitor and
Director of Litigatio
City of Brampton

\*Resigned during term.



### 2011/2012 Standing Committee Chairs

Tony Chandler **Property Development** 

Barry Frieday
Finance, Audit and Risk

Austin Knowlton

Gift in Kind

Ed McMahon **Governance** 

Tracey Pingle **Partnering Family** 

Chris Westerhout

Marketing and

Communications

Record Turnout at 2010 AGM Ann Ralph, Executive Director, Built Green Canada, presented two Gold Level awards for the recently built Oakville homes

On April 19, Habitat Halton held its 2010 Annual General Meeting at the Oakville Town Hall. A record number of people were on hand for guest speaker Oakville Mayor Rob Burton and the presentation of awards by Ann Ralph, Green praise for Habitat Halton 'Built Green" Gold Certification Plaques Presented at Habitat Halton's 2011 AGM. L - R: Anne Swarbrick ED of Habitat Halton, Anne Ralf ED of Built Green, Ed McMahon Chair of Habitat Halton Board of Directors, and in the front are homeowners Stephanie and Tianna.

Executive Director. Built Green Canada is a national organization that encourages builders to build homes with improved:

- energy efficiency
- indoor air quality
- resource use (including waste management)
- overall environmental impact

All Habitat for Humanity affiliates now enjoy free registration with Built Green Canada, partly as a result of Habitat Halton's pilot project in Oakville.

"Habitat Halton is to be congratulated for its on-going commitment to reducing operating costs for Partner Families and managing its environmental impact as a builder," says Terry Petkau, National Director, Building Services, Habitat for Humanity Canada. He congratulated

Habitat Halton for becoming the first Habitat for Humanity home builder to register and certify two homes outside of Alberta and British Columbia under the newly expanded Built Green Canada label. "And at the Gold level," he added.

National Award for Leadership in Sustainable & Affordable Home Building Austin Knowlton received this award for his long-term commitment as a volunteer. Austin has been a key player in the growth of Habitat Halton. Since the organization was formed in 1999, he has been a leader in the development of the home construction program, which has become the core service for which we are known.

As Volunteer Manager of our Gifts-in-Kind Committee, Austin's leadership and handson research, relationship building and tenacity has leveraged from 40 to 60 percent

Austin Knowlton receiving \$25,000 sponsorship grant from Susan MacLaurin of Great West Life, Reality Advisor and Award Sponsor and representative.

L – R: Gale Knowlton, Austin Knowlton, Habitat Halton volunteer, Susan MacLaurin of Great West Life, Stewart Hardacre CEO of Habitat Canada, and Anne Swarbrick ED of Habitat Halton.

of the products and skilled trades work required for each of the homes on a gift-in-kind basis. What's more, Austin has continued to hold a leadership role with the Construction Committee, working either as a Site Supervisor or as a Co-Site Supervisor on our first 13 builds.

Austin's consistent generosity of time, talent and personal resources is remarkable. He is an enthusiastic and positive contributor and has been a driving force behind Habitat Halton's many successes. Being a volunteer has "given me something satisfying to do," says Austin. "It provides a satisfying outlet for personal energy."

In recognition of Austin's contribution, Habitat Halton received a \$25,000 sponsorship from Great West Life, London Life and Canada Life. Thank you to Great West Life and Austin for their generous gift.



Front row (I to r): Angela Quattrocchi VP Purchasing & Contracting; Dave McLean, President, GTA Homebuilding; Ginger, Habitat Homeowner; Frank Bon, VP GTA Land; Pat Blakeney, Senior Builder Tom Blakeney, Construction Manager Back row (I to r): Dave Grandy, Senior Builder Ed McMahon, Chair, Board of Directors. Habitat Halton: Anne Swarbrick, Executive Director, Habitat Halton; Jerry Sohan, Backhoe Operator



"We are proud to partner with Habitat for Humanity Halton to help them in their mission of making the dream of homeownership possible for hard working families. At Mattamy we recognize the importance of community to our business and in our society, and we truly believe that it's important for us to be part of, and give back to, the communities in which we develop and build. Habitat for Humanity is such a key part of bringing communities together, and we're pleased to support them." Peter Gilgan Founder & CEO, Mattamy Homes

renowned charitable organization that is fulfill their homeownership dreams. As realtors we know the excitement a new home means and it will be a pleasure to watch this house become a home to such a the Milton family on its plan to set their roots in their community as homeowners homeownership a reality for them." Jack McCrudden, 2011 President *Board of Directors* The Oakville, Milton & District Real Estate Board

"The Oakville, Milton & District Real Estate Board is proud to be associated with a world helping members of our own community large and deserving family. We congratulate and we are honoured to take part in making

"Through our partnerships with many organizations like Habitat for Humanity Halton we work together to foster community empowerment and sustainable growth. We believe in the importance of Habitat's work in our community and are pleased to once again have partnered with them." Mike Shepherd President and CEO Prosperity ONE Credit Union



(I to r) Lesley Mansfield, Public Relations Manager. Prosperity ONE Credit Union; Cindy Lunau, Frank Bon, Vice-President, Mattamy Homes, Anne Swarbrick, Executive Director. Habitat Halton: Mike Shepherd, President & CEO, Prosperity ONE Credit Union: Wendy Schau, Mayor Gord Krantz

Front row (I to r):

President-Elect; Pat

Rideout, 2011 Gala

Chair; Ginger, Habitat Homeowner; Glen

Thomas, Commercial Committee Chair

and Past-Director of

Ed McMahon, Chair,

Board of Directors,

Executive Director,

Habitat Halton; Marta

Sponder, Executive

Habitat Halton: Anne Swarbrick.

Back row (I to r):

OMDREB

Aziz Kanjee,

# Thank You **Community Partners**

The individuals and organizations whose names you see on this list all share something in common. Like Habitat for Humanity Halton, they believe in a world where everyone has a safe and decent place to live. We are grateful for the support of our Community Partners, whether it was through cash, sponsorship, Corporate Team Build Days, ReStore donations and/or in-kind gifts, your investment is helping to make the Halton Region a stronger, more vibrant community. We salute you for your commitment to our community and welcome your on-going participation. Recognition is based on 2011 annual donations.

Generous corporate teams helped renovate Halton Tower Condos. The Dominion insurance team (I to r): Jeff McClymont Underwriter; Michelle Stolf, Insurance Broker; Paul Stone, Regional Vice President, Business Development; Paul Hayes, Underwriter; and Gillian Hilchey, Territory Manager.

Genworth Financial team (I to r): Danielle Pye, Mortgage Appraisal Specialist; Jeff Lareau, Underwriter: Natalie Rendall, Affet Management, Claims Specialist; Nadine Kong, Homeowner Assistance Specialist; Panna Adiga (Genworth T-shirt), I.T. Analyst; Dibyaraj Adhikari, I.T. Analyst; and Sauray Ghosh. I.T. Analyst

Volunteers from Wellington Square United Church gave up a Saturday to help renovate the Halton Tower condos.







### **Platinum Title** and Platinum Hammer \$100,000 and above



More doing.



CANADA **FOUNDATION** 





### **Silver Hammer** \$50,000 - \$69,999

Ontario Trillium Foundation





**CLASSIC TILE CONTRACTORS LIMITED** 

and 1 donor who wishes to remain anonymous

**Bronze Hammer** \$30,000 - \$49,999 Art Craft

### **Blueprint** \$10,000 - \$29,999

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The Sprott Foundation

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### **Tool Box** \$5,000 - \$9,999

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Juliet D'Aurizio Vickie Davis

\$2,500 - \$4,999

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Matt Rooke Sescolite Creative Lighting

Jennifer Smith Speers Paint Donald Stroud

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Kim Warburton

### \$1,000 - \$4,999

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Church Women Anne Swarbrick TD Bank Financial Group Rudy Vandenberg Stephen Williamson

...and 1 donor who wishes to remain anonymous

### \$100 - \$499

Accusource Inc. Evelyn Alexander Ballinafad United Church



In Spring 2011, Habitat for Humanity Canada launched an innovative new program called the 360 Built Smart Partnership to address the affordable housing crisis and change the face of communities across Canada. Made possible through the generous support of companies including Holcim (Canada) Inc. and The Home Depot Canada Foundation, Habitat's 360 Built Smart Partnership helps affiliates across Canada access the critical funding they need to better serve families in their communities.

Become a Hope Builder Today! Hope Builders provide consistent monthly support that helps sustain Habitat Halton's mission. By joining Hope Builders you help Habitat Halton's support programs for families in need in our community. For further information please contact: development@habitathalton.ca.

Mitch Banks John Barton Susanna Belvedere Adrienne Benkson J.C. Berube Wayne Bishop Deborah Caughlin Warren & Koralie Elliott **BMO** Financial Group

Clifford Booth Theo Bullock **Burlington Central Library** Canreg Inc. Cleaver Auld Family Foundation

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Thank you.

Duncan McFadgen

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... and 3 donors who wish to

Every effort has been made

to ensure the accuracy of

this list and we apologize

Please let us know if you

*in future publications.* 

for any errors or omissions.

would like to be recognized

Gordon Smith

Gary Scobie

Barry Quartermaine

**RB** Financial Planning

Ron Moore

Mirolin Industries Inc.

Morrison Hershfield Limited

Brian Melton

Thank you to our Media Partners









A special thank you to the following individuals for their volunteer contributions to the 2011 Annual Report:

### **Volunteers**

Ana Castanheira, Marketing and **Communications Committee** Debbie Bamforth, editor Deborah Everest-Hill, editor

### **Photo Credits**

Janet Bedford, oakville.com Matt Main, Internship journalism student

Coordinator Angela Goldrup, Marketing and Communications, **Habitat Halton** 

**Annual Report Designer** 









Graham Paine, Oakville Beaver

John Stewart, Habitat for Humanity

### **Annual Report Production**

Andreina Camejo



Annual supporter Rosehaven Homes represented by Heather Weeks (3rd from left) delivers its contribution to (I to r) Angela Goldrup, Marketing and Communications; Mary Kay Aird, Director of Development; and Vickie Ho-Devine, Fund Development Associate.



Board Member Adrienne Benkson accepts a generous donation from Glen Abby United Church - proceeds from a youth street hockey tournament organized by Stephen McPhaden.



Habitat for Humanity Halton Staff

YOUTH SUPPORT HABITAT HALTON WITH **GENEROUS DONATIONS - THANK YOU!** Habitat for Humanity Halton wishes to extend its heart-felt thanks and appreciation to both Emiko and Justin for their generous contribution and community spirit.



"It seemed that Habitat for Humanity Halton wasn't receiving as much money compared to other charities," said Émiko, and from there she decided to generously donate her \$420 in birthday money to Habitat for Humanity Halton.



"I think for a nine-year old, it's very hard to imagine that some people have difficulty getting their own home and Justin thought that providing this help to people was really important," says Patricia Yetman, Justin's mother. "So when we were thinking of a place to donate his birthday money, he quickly suggested Habitat."



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Phone: 905-637-4446 Fax: 905-637-1540

Toll Free: 1-866-314-4344 office@habitathalton.ca

**BuiltGreen** 

Habitat for Humanity Halton is a recipient of two "Built Green" Gold Certification Plagues for building homes that are energy efficient with environmentally responsible construction practices and products.

A group of 40 realtors from the Oakville, Milton District Real Estate Board (OMDREB) broke out in a flash mob building a mini-house in Support of Habitat for Humanity Halton, its

Charity of Choice.