



2009 Annual Report



CELEBRATING
TEN YEARS
IN HALTON
DIX ANS
D'HISTOIRE
EN HALTON



CELEBRATING
TWENTY FIVE YEARS
IN CANADA
VINGT-CINQ
ANS D'HISTOIRE
EN CANADA



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 home ownership 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.

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.

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

DIVERSITY & 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.



Building Homes.
Building Hope.

Building a Resilient
Community is

All About Partnerships...

We are lucky that we live in Halton - one of the most affluent communities in Canada. Even so, 8.5% of us live in poverty - meaning that a family of four lives on an annual income of less than \$41,000. And every year, 1,200 Halton residents become homeless due to the lack of affordable housing.

Fortunately, Halton is also a generous community - a community in which many have stepped forward to partner with Habitat for Humanity Halton. Some of our partners include:

- Genworth Financial, which pledged \$100,000 towards building a Habitat home in Oakville this year -- and \$10,000 for our ReNew It programme of interest-free loans to enable low-income families to undertake health and safety or accessibility improvements on their homes;
- The Town of Oakville, which supported out acquisition of two properties - and the Mayor and Council of Burlington's assistance in our biggest land acquisition ever;
- The Sprott Foundation, which pledged \$100,000 to help seed our aggressive growth plans over the next four years.;
- Halton Region's Housing Task Force, in which we collaborated, that identified immediate housing

development opportunities and solutions across the Region. Halton's grant support to Habitat is outlined elsewhere in this report by Regional Chair Gary Carr.

Habitat Halton's ReStore, at 1800 Appleby Line, is one of the most successful ReStores in Canada - again, thanks to our partners! Purchases at the ReStore finance 100% of our administrative costs and contribute much-needed financial support to our home ownership programmes. Many Halton retailers and home renovators donate much appreciated building materials to the ReStore. A few of our leading partners, deserving of support with your shopping needs, include:

- Home Depot's five Halton stores;
- Canadian Tire's Burlington and Oakville stores;
- Standard Paint & Wallpaper, Burlington;
- Interior Design House, Burlington.

Habitat's "Partner Families" are of course, our most important partner relationship. In addition to their interest-free mortgages, paid at rates affordable to them, each family contributes 500 hours of "sweat equity" to the many hours contributed by our valued community volunteers. We are proud to have partnered with the Salvation

Army, where our Acton Family Partner contributed much of their "sweat equity", in order to overcome a transportation challenge - and with the Halton Multicultural Council, with whom new immigrant families are being housed for their first three months of settlement.

Finally, through Habitat Canada and Habitat International, we play a small role to help achieve our common vision in this increasingly global village, such as helping to re-build Haiti.

To those who partner with us in so many different ways to achieve our vision of a world where everyone has a safe and decent place to live:

Thank you!



Anne Swarbrick
Executive Director



Ed McMahon,
Chair of the Board

A Message from...

Regional Chair Gary Carr



On behalf of Regional Council, I'd like to thank Habitat for Humanity Halton, and the more than 750 corporate, faith community, and individual volunteers, who are finding real, meaningful ways to help families.

Your efforts to raise awareness about affordable housing in Halton ensure it is a message that is not forgotten.

Through the implementation of the Comprehensive Housing Strategy, adopted by Regional Council in 2006, Halton Region has committed to both preserving the affordable housing we have now, and to finding ways to help individuals and families in need.

On October 7, 2009 Halton Regional Council approved funding totalling \$3 million for eight new affordable housing initiatives in the Region. The process to allocate the funding to community agencies was spearheaded by Halton Region's Housing Task Force which was created in November 2008, to identify potential development opportunities for affordable housing in Halton.



Regional Council understands the vital role affordable housing plays in building a healthy and sustainable community. Whether it is a university graduate looking to settle down in the community where they grew up or a senior looking for accessible housing to help maintain their independence, the many reasons why Halton needs affordable housing touch each of us. Habitat for Humanity Halton has been one of our key partners, both on the Task Force and through the delivery of its initiatives: building new homes, ReNew It, and HomeWORKS.

I look forward to continuing to work together with Habitat for Humanity Halton so that we can build healthy communities for ourselves and our families throughout all phases of our lives.

Sincerely,

A handwritten signature in black ink, appearing to read "Gary Carr".

Gary Carr
Regional Chair



Renee's Family

tell their Habitat Story:

"We were living in a basement apartment that was very cold and damp. We were always sick. The children couldn't go outside to play because the woman who lived upstairs didn't like them outside. She would always make lots of trouble for them.

One day I was watching TV and I saw a program on Habitat and how they had helped other families get a home. **I thought, why shouldn't I try?** What is the worst they could do? Say No! I wouldn't be any worse off and if they say yes my family will finally be safe and warm. **We would have a home not just an apartment.** So I applied. Thank goodness I did.

I went to the information session and decided that I was going to apply. It was not hard and Habitat was very helpful when I got stuck and needed help. When I found out I was approved I was at home with my boys and I started to cry. They thought I was sad but when I explained to them what was going on they were happy. I don't think they

really understood but my oldest son did. His name is Cody and he was 18. He told me he would help me any way he could.

When I started I knew nothing about building a house. I was looking forward to helping and maybe learning how tools really worked. The only tool I really knew how to use was a hammer and even that wasn't really good. Everybody was so nice and helpful and they helped me and now I have so many new skills. Cody was able to help with the building of the house too. He said it made him feel really good because he was able to help put a roof over his mother and brothers' heads.

I love coming home now. No more worries about the woman upstairs; will she be drunk or will she be yelling at us as we come in? Will the heat be

on? **I now have peace of mind and body.** The children love playing outside. When we go shopping and I have to carry groceries in the house they play outside. They have made new friends with my neighbours' children and they all play together. When they go outside they run over and ask the kids next door to come out and play. We sit in the back yard in the summer and have barbeques and the kids have all kinds of pools and water slides. They are very relaxed here. They now know what it is like to have a home.

I was able to help put up the very first wall in the house. I was very excited. Laura and Emily are Habitat volunteers. They gave me a marker and told me to make my mark. I wrote a message for my boys on the wall. If they ever decide to remodel that wall and take it apart there is a message for them from me. I never would have thought to do that if it were not for Emily and Laura. Thank you."



The Year in

10th Anniversary – and 25th

- Habitat Halton celebrated its first 10 years and Habitat Canada celebrated its 25th anniversary.

Celebrating Our Volunteers

- We celebrated our volunteers at an exciting Volunteer Conference in March sponsored by Genworth Financial. Festivities included: keynote speaker Marissa McTasney of Moxie Trades; and educational sessions on organic gardening, the green home, and the global

village program. Our “Building Green. Being Green.” theme included gift bag donations from Green Beaver Company, Whole Foods, Plant Best, Ecolife Products, Eco Handbags.ca and New Sun.

- Habitat Halton volunteers gave 16,305 hours of much appreciated time to help in the ReStore, on builds, and in a wide variety of administrative and committee roles.
- 23 orientation sessions for prospective volunteers were held generating 223 new volunteers. Special thanks go to all those

who help to run those sessions: Angela Wintar, Della Redwood, Mike Mason, John Drake, David Bambury, Kim Campagnaro.

Shopping at the Habitat ReStore

Halton residents bought more, and donated more, to the ReStore. This means:

- Getting a tax receipt for donations of your used building materials and kitchens,
- Purchasing building materials at great discounts, and

Board of Directors

Back row, left to right: Stephen Ellis, Treasurer; Lynn Fergusson, Vice-Chair; Jeff McKay; Adrienne Benkson; Ed McMahon, Chair; John Mulholland, Treasurer. Front row, left to right: Mike Swartz, Anne Swarbrick, Executive Director; Susan Goetz. Missing from photo: Terry Quinn



Review...

- Supporting Habitat Halton's mission – as ReStore revenues finance 100% of Habitat Halton's administrative costs and contribute to our important programs.
- Our salvage crews helped grow revenues by 7%. The total number of kitchens and bathrooms salvaged and sold increased significantly. Salvage crew leaders Ray Smith, Dan de Verteuil, Mike Swartz, John Drake and Brian Duncombe coordinated this massive task.

Habitat Halton Housing Highlights

- Habitat Halton's new home in Acton is the result of an innovative partnership with the Ontario Soybean Growers and Quality Engineered Homes. Introducing new "green" home building materials made from soy products, this Acton home is being purchased by a hard-working young family who have impressed everyone with the pace at which they have contributed their 500 hours of "sweat equity".
- Habitat Halton's partnership with the Halton Multicultural Council means that four newcomer families in need are each having the

opportunity to spend three months in a Habitat home. This is making a tremendous difference, enabling them to find employment and permanent housing solutions.

Families and Businesses Help Build the Future

- Habitat Halton needs your help to acquire land and to create the revolving fund that enables us to build new homes. More individuals, families, and businesses are joining with us to make that possible. Leading by example, the members of our Board of Directors have personally committed over \$25,000 to date.

Helping Out in Haiti

- As part of a global family, Habitat helps to build homes all over the world. We contribute 10% of undesignated funds to Habitat International that, long before the earthquake, had built 2,000 homes in Haiti alone.

Ed McMahon, Anne Swarbrick, Lynn Fergusson and Kathrin Delutis pictured with Habitat Halton's 10th birthday cake



Our Campaign for Two Lots

Thank You, Oakville!

The purchase of two lots in Oakville this past year is a great example of Habitat volunteers, staff and board members working together to achieve a goal.

The volunteer Property Development Committee works to identify vacant parcels of land in Halton that would be suitable to our building program. In 2007 the Committee identified that the property at Elmwood and Margaret was owned by the Town of Oakville and could be declared as surplus. The property was situated in an established area and could accommodate, if severed, two houses.

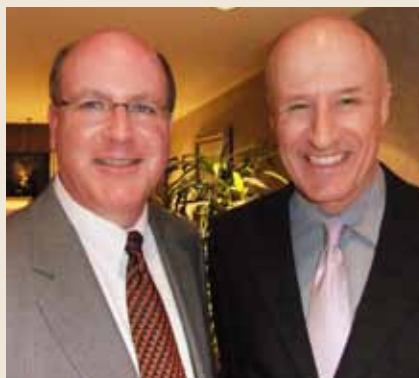
Habitat kept this property in its focus and in June 2008 this property was declared “surplus” by the Town. Habitat immediately let the Town of Oakville know that it was interested in acquiring it, and the Campaign for Two Lots was underway.

As the first step of the Campaign, Habitat Halton requested that the Town of Oakville sever the property and make it available for sale. Board members, volunteers and staff requested letters of support for Habitat for Humanity Halton and the work that we do in the community from many organizations, companies, church groups and the Member of Provincial Parliament. Letters poured into the Mayor and Members of Council. With this support, Oakville Council approved an Official Plan Amendment to sever this property into two lots on May 29, 2009. The Campaign for Two Lots then

unleashed the power of Habitat volunteers. Volunteers wrote letters, e-mails and made phone calls to their Oakville Councillors and the Mayor. Volunteers and Board members met with Town Councillors. Organizations also helped reinforce this effort. The message was consistent; selling these properties to Habitat Halton was the right thing to do.

On July 7, 2009, a presentation was made to the Town of Oakville Administrative Services Committee by our (then) Executive Director Kathrin Delutis and Board member Terry Quinn, asking for their support to acquire this property at a price that was affordable to Habitat Halton, allowing us to give a hand-up to two families. Most Board members were in attendance to show support, and again reinforce the message that selling these properties to Habitat Halton was the right thing to do.

▼ *Terry Quinn, Habitat Halton Board Member and Stewart Hardacre, Habitat Canada's Chief Operating Officer were among those who led Habitat Halton's 'Campaign for Two Lots'*



The following week, the recommendation from the Administrative Services Committee went before the full Town Council. No stone was left unturned. In preparation for the meeting, The Campaign for Two Lots ramped up. Meetings and requests for meetings with Councillors continued, along with letters, e-mails and phone calls.

On Monday, July 13th, Habitat Halton had several delegations speak at the Oakville Council meeting. Oakville Habitat volunteer Wendy Belcher, Habitat homeowner Darlene Howitt, and Habitat Board Member Susan Goetz first addressed Members of Council. Up next was Stewart Hardacre, President and COO of Habitat Canada, former Habitat Halton Board member and long-time Oakville resident. Habitat's presentation was then wrapped up by Ken Meinert, Oakville resident, former Habitat Canada Board Chair and leader of Habitat for Humanity's “Operation Home Delivery” in the aftermath of Hurricane Katrina.

Council had many questions. A vote was taken. Oakville Council voted to sell the properties to Habitat for Humanity Halton. As one Councillor said, “everywhere they turned during this process, there was another Habitat volunteer making their point”.

Beginning this spring, two families will work with Habitat volunteers to build their new homes at the corner of Elmwood and Margaret. The Campaign for Two Lots was successful, thanks to the power of Habitat volunteers.



From affordable purchases – to donations of building materials for a tax receipt:

The ReStore

is a Win-Win Proposition

One family's salvaged kitchen is another family's proud renovations. A Burlington family sent the photos below of their newly renovated house to the ReStore. Their email informed us: "Here are some pictures of what we call the 'Habitat Home'. We have purchased so much from your store that it has made the renovations so much more affordable. Thank you."

When people renovating their kitchen or bathroom call us, we send a salvage representative to assess the items with the family and arrange a date when we can remove them at no cost. The items are brought to the ReStore and sold, along with any appliances being replaced. The donor receives a tax receipt for the value at which salvaged units are sold. It's a positive outcome all around and, rather than ending up as landfill, the items are re-used -- and appreciated.

Many ReStore products are donated by stores, corporate offices, manufacturing companies and wholesalers. In addition to the affordable prices paid by the happy new owners, the landfill diversion credits paid by Halton Region also help to support Habitat Halton's community programs.

Maureen Champagne, ReStore Manager, felt the economy slowing in 2009: "No one was buying and they weren't donating either." Fortunately in August people started buying, renovating and donating again. By January the ReStore outperformed any year in its seven-year history.

The ReStore has now launched a computer recycling program. People bring in their computers, their laptops, or printers and they are recycled for free.

Tracey Pingle, who works at the ReStore, is a strong advocate of the GreenTech program. Tracey points out that: "The policy is zero export and zero landfill, so the program aims to reuse all the parts and all the toxic materials are taken care of. It's difficult to dispose of computers responsibly in Burlington. But people don't want their old computers to become land-fill, so this is a program that fills an important community need."

And the ReStore now operates "green" as well. We had Burlington Hydro install all new lights, reducing the amount of electricity used, with better quality, brighter lights that should last a lifetime.



Thank You to All of Our

Habitat for Humanity has reached a leadership position in building affordable homes around the world and in the Halton Community. Through the support of volunteers, partners and donors, Habitat for Humanity Halton has broken the cycle of poverty for 11 families in our community. As the families pay their mortgage these funds are pooled, and in turn used to build more affordable homes. So when you invest in Habitat, you invest in a permanent, long-term solution to affordable housing.

Habitat Halton would like to thank everyone who supported us in 2009!

Platinum Level



ReStore Donor



ReStore Donor

Bronze Level



2009 Volunteer Conference
ReNew It Program



Peel Street, Acton

Blue Print Level



ReNew It Program

A Special Thanks to:



Sponsors and Donors!

\$100,000 +

The Home Depot
Regional Municipality
of Halton
The Sprott Foundation
Town of Oakville

\$20,000 - \$99,999

Eurofase Inc.
Genworth Financial
Ontario Trillium Foundation
Union Gas

\$10,000 - \$19,999

Appleby Paint
Bergsma's Home Decor
Cosco Wholesale Canada Ltd.
First Canadian Title
Jon Hurst Electric
Quality Clips
The Cumis Group Ltd.
Ms. Ruth Balmer

\$5,000 - \$9,999

2H2M Services
Eastside
Go Resilient Canada
HBC Charitable Foundation
JP Bickell Foundation
Kinette Club of Oakville
Sescolite Creative Lighting
Standard Paint & Wallpaper
Mr. Craig Gauvin
Mr. David Coulter
Ms. Evelyn Brenninkmeyer
Ms. Marlene Dotzlan
Mr. Michael Swartz
Mr. Neil Lester
Ms. Sheila Spears
Mr. Tom Hughes

\$2,500 - \$4,999

Alcoa Power & Propulsion
BRC Business Enterprises Ltd.
Brownwood
Canadian Condominium
Institute
CGC Inc.
DJ Solutions Ltd.
Dufferin Concrete
Honeywell Aerospace SAP
Humber College Pre-
Service Firefighters
MM Robinson school
Mrs. Paul
Prosperity One Charitable
Foundation
Mr. Al Bates
Ms. Anne Swarbrick and
Mr. Gar Darroch
Ms. Cathy Miles
Mr. Derek Sorenson
Mr. Don Dalicero
Mr. & Mrs. Donald &
Leila Waters
Mr. & Mrs. Edward &
Patricia McMahon
Mr. & Mrs. Fred & Susan Goetz
Mr. George Lee
Mr. James Felders
Mr. & Mrs. John & Mary
Lou Mulholland
Mr. & Mrs. John Beales
Ms. Katherine McGregor

Mr. Ken Zwarich
Ms. Kristine McArter
Mr. & Mrs. Michael &
Christine Chan
Mr. & Mrs. Richard &
Anne Winter
Ms. Robyn Bowman
Ms. Susan Semrowski
Mr. & Mrs. Ted &
Anne Maslowski
Mr. Ted Caputo
Mr. Ted Reitzel
Ms. Theresa Price

\$1,000 - \$2,499

Beyond Marble & Ceramic
Canadian Tire Associate Store
#424-Oakville
Clarksdale Public School
CWR Enterprises
Euro-Line Appliances
George Lunan
Foundation
Grace Evangelical
Lutheran Church
HHW Management Ltd
Lonestar/Big Daddy's
Magnussen Home
Furnishings
Neath Industrial Safety
Paintscapes Inc.
St. Paul the Apostle Roman
Catholic Church
Port Nelson United Church
Pro Travel Network
Realtors Care Foundation
Rio Tinto Alcan
Rotary Club of Oakville
Trafalgar
St. Raphael's Roman Catholic
TBG Enterprise
TD Bank
Tri-Tech
Mr. Abe Dueck
Mr. Alain Boucher
Mr. Albert Ottoni
Alex Kumfert
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Mr. Darryl Minard
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Mark Thorne
Ms. Dorothy DeSousa
Mr. Douglas Walper
Mr. Earl Robertson
Ms. Elaine Moores
Ms. Frances Spencer
Frank Kent
Mr. Gerry Howe
Mr. Grant Colhoun
Mr. Harry Welch
Ms. Helen Mathe
Mr. Henry Mostert
Horst & Ashmin Noglik
Mr. Jacques Donat
Ms. Janet Guay

Mr. Jay Leach
Mr. Jeff McKay &
Sandra Shields
Ms. Kelly Dafonessa
Ms. Leah Reynolds
Ms. Linda Alex&er
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Ms. Neera Arora
Ms. Pam Raphael
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Ms. Sara Pickergill
Mr. Stephen Ellis
Mr. Steve Tracy
Mrs. Susan Whittaker
Ms. Teresa Dickie
Ms. Teresa Pugsley
Mr. Thomas Pigeon
Mr. Tom Schramm
Ms. Valerie Kristjanson
Mr. & Mrs. Wally &
Mavis Pieczonka

\$100 - \$999

Acton Precast Concrete Ltd.
Armtec Limited
Arthur's Juice
B.R. Dickson Equipment Inc.
Mr. Bell
Mr. Birchenough
BMF Retail Development
& Design
BMO Employee Charitable
Foundation
Brash Avenues
Burlington Dance Academy
Burlington Hydro
CO2 Inflatables
Colonial Tree Service
Cusack's Connections Ltd.
Mr. Davidson
DEL Wireless
Dufferin Aggregates
East Plains United Church
Eaton Electrical
Eco-H&bags.ca Inc.
Eden United Church
Edgar Howden & Sons
F.T. Ross Ltd.
Mr. Fabio
Georgetown Christian
Fellowship
Grace Anglican Church
Great Glasses
Green Beaver Company
Green Living
Hallmark Installations
Halton County Law Association
Honeybar Products
International Inc.
IBM Employees
Charitable Fund
ICI Canada Inc.
JMT Consulting Group
Kicking Horse Coffee
Kinsmen Club of Oakville
Kuntz Forestry Consulting
Les Usines Giant Factories Inc.
Martin Joldersma Concrete
Finishing Limited

Mojo Music
New Sun Cookies
Oakville Curling Club
- Ladies Section
Pasword Protection Services Inc.
Petro-Canada Community
Partnerships
Philips Canada
Plant Best Inc.
Primary Electric Supply
Private Giving Foundation
Rascoe the Indian Kitchen
RBC Royal Bank
Renewability Energy Inc.
Retired Women Teachers
of Ontario
RiverRock Contracting
Rockwood Material Handling
Rolling Meadows
Public School
Schneider Electric Ltd.
Sensible Life Products
Sheffield Products
Speers Paint & Flooring
Spencer Gallery & Framing
St. Alban the Martyr
Anglican Church
St. Dominic Parish
St. Paul's United Church Women
State Farm Sterling &
Co. Residential Design
Telus Employee
Charitable Giving Program
The Pita Pit
Uponor Canada Inc.
Vanguard Piping
Systems Canada Inc
Whirlpool Canada
Whole Foods Market
Winners Merchants International
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Mr. Andre Noff
Mr. Andre Robichaud
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Mr. & Mrs. Barb &
Dwayne Garcin
Mrs. Barbara Kirkaldy
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Mr. Bob Mundy
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Mr. David Gilkes
Mr. David McKenzie
Mr. David Williams
Ms. Dawn Devoe
Ms. Deb Scime
Ms. Deborah Cliffe
Mr. Debra Wallik
Ms. Della Redwood
Mr. Derek Pogue
Ms. Diana Juen
Ms. Diane Tsetsekas
Mrs. Dianne Archer-Smith
Mr. Dominic Italiano
Mr. & Mrs. Dominique
& Nancy Binkley
Mr. Doug Maybee
Mr. Douglas Caverly
Mr. Ed Dejonge
Ms. Elizabeth MacDonald
Ms. Eva Zuschlag
Mr. EJ Brooks
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Mr. Frank Munian
Mr. Fred Richardson
Mr. Garth Kerr
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Dianna Davidson
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Helen Harvey
Mr. Ron Heydan
Mr. Ross Seerson
Ms. Ruth Borthwick
Ms. Ruth Milne
Mr. Scott Duncan
Mr. Scott McPhee
Mr. Scott Ramsey
Ms. Shahla Ahrani
Ms. Sharon Langdon
Ms. Sherry Luik
Ms. Shirley Bradbury

A Trip Down Memory Lane:

It all started early in 1999 when Gerry Brown, Minister of Port Nelson United Church, invited a gentleman by the name of Norm from Habitat Hamilton to speak. From that initial presentation about Habitat for Humanity and its mission and values, a steering committee was formed to work on the application to create a new Habitat affiliate in Burlington. The application was submitted and in November 1999

Habitat for Humanity Burlington became the 51st official affiliate of HFH Canada. In 2002 we expanded to cover the Halton region and with it came the name change to Habitat for Humanity Halton.

In the intervening 10 years we have been very busy!! We moved several times with the last move to our current location at 1800 Appleby Line giving us

the premises needed to open a Habitat ReStore. The ReStore has increased its revenues every year as our customer and donor base has grown. Now one of the top Habitat ReStores in Canada, we are justifiably proud of the quality of its products and the compliments we receive from our customers. The revenue generated from ReStore sales covers all of Habitat Halton's administration costs, meaning all donations go towards



1999

Plains Rd, Burlington –
our first build!
A 4-bedroom home for a
family of 7



2002

Crescent St, Acton –
a 3-bedroom home for a
family of 4



2005

Community Leaders
found Habitat for
Humanity Burlington

2001



Danforth Ave, Burlington
– a 3-bedroom house
for a family of 5

Habitat Burlington
becomes
Habitat Halton

Habitat Halton
ReStore opens at
1800 Appleby Line

2004

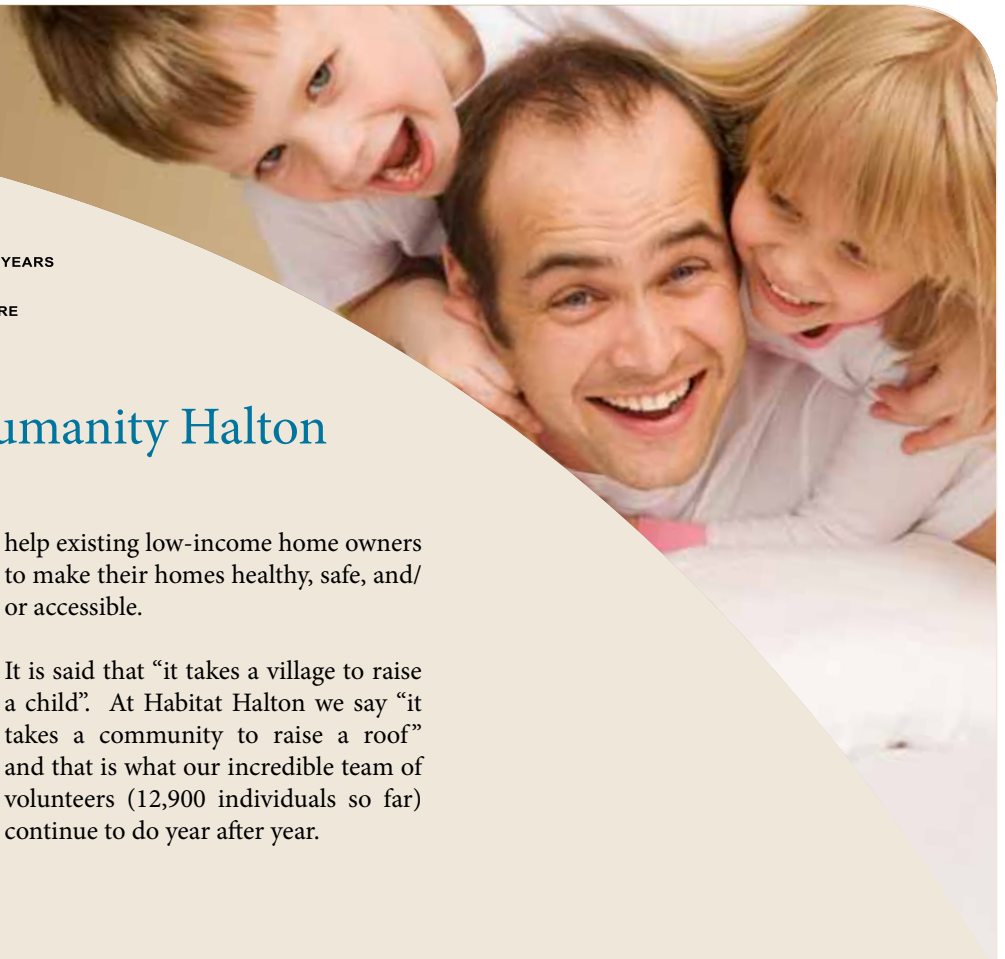


Queen Mary Ave,
Burlington
– a 3-bedroom home with
wheelchair access for a
family of 4

CELEBRATING
TEN YEARS
IN HALTON
DIX ANS
D'HISTOIRE
EN HALTON



CELEBRATING
TWENTY FIVE YEARS
IN CANADA
VINGT-CINQ
ANS D'HISTOIRE
EN CANADA



10 Years of Habitat for Humanity Halton

our mission to create and promote safe, affordable home ownership for families who otherwise couldn't afford it.

On the housing front we have completed our eleventh house, which a new partner family will move into once they've completed their "sweat equity" hours early in 2010. In addition to building new houses, we are now introducing the ReNew It program to

help existing low-income home owners to make their homes healthy, safe, and/or accessible.

It is said that "it takes a village to raise a child". At Habitat Halton we say "it takes a community to raise a roof" and that is what our incredible team of volunteers (12,900 individuals so far) continue to do year after year.

Dayfoot Dr, Georgetown – a 3-bedroom home for a single parent family of 3



2007

Habitat Halton receives the prestigious Donner Canadian Foundation Award - for improving the material and cultural living standards of people

John Street, Georgetown – our largest build: 3 detached homes



2009

Habitat Halton focus on helping low-income families expands to launch new programs:

- ReNew It helps low-income families with health and safety repairs, and accessibility renovations
- HomeWORKS helps low-income renters and homeowners develop their skills for homeownership, from understanding mortgages to home repairs

2006

Whittaker Street, Burlington – our first semi-detached homes for 2 single-parent families



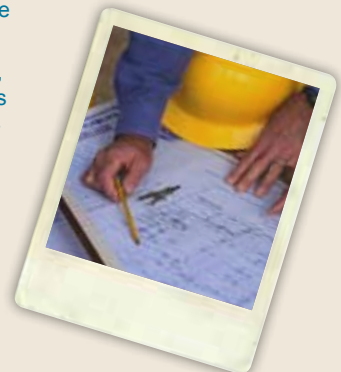
2008

Habitat Halton purchases land for 2 homes in Oakville

Peel Street, Acton – our first pre-fabricated house, including 'Green' materials - made with soy products



2010



Habitat Heroes

Everyone volunteers for different reasons, but ask the volunteers at Habitat Halton and they'll tell you that their experience with assisting those in need has filled their lives with fond memories, a sense of meaning and pride.

At Habitat Halton, volunteers participate in varying capacities from working in the office and at the ReStore to getting their hands dirty at the build sites. The time and dedication of

volunteers is the backbone of the organization and all time commitments whether large or small play a crucial role in fulfilling the organization's mission. Just as each volunteer position requires different skill sets, each individual who volunteers adds his or her own unique talents and experience.

Here are just a few profiles of our many volunteers who are making a difference throughout Halton.

Charles Bett



Charles began volunteering with Habitat Halton 8 years ago - at age 74! At his age, some might be slowing down. Not Charles - he's just getting started.

"My career is still unfolding," he says. Charles was a general contractor for the majority of his working life. After retiring, he was eager to lend his knowledge, skills and talents to give back to his community. So, he joined Habitat Halton as a build volunteer.

"Seeing the projects going from an idea to a plan, a project or a build, and on to completion... has given me a great deal of satisfaction. The best is when you see a family receive the key to their house on Dedication Day."

Since joining Habitat Halton Charles has been involved with countless projects. Why is he still going strong?

"[I] just can't help myself, I guess! I can see the need is there, and if I'm able to help, I'll be there."

Austin Knowlton



Austin was a key contributor for helping Habitat Halton root its foundations in Halton Region and he has been a driving force behind its success ever since.

Throughout his 10 years as a volunteer he has participated in many different and challenging capacities, and has been a leader of several major milestones including:

- Purchasing Habitat Halton's first property
- Completing the first Habitat Halton home on Plains Road in record time (while acting as Habitat Halton's first site supervisor).
- Encouraging ARMTEC to become a national sponsor
- Arranging gifts in kind donations amounting to hundreds of thousands of dollars throughout the past 7 years

Being a volunteer has "given me something satisfying to do," he says. "[It] provides a satisfying outlet for personal energy."

Maureen Barry



Maureen is the CEO of the Burlington Public Library. Through this role she gives back to our communities each day by sharing the important gifts of literacy and learning. Upon hearing that Habitat for Humanity had launched in Halton, Maureen was eager to get involved.

"The mission of Habitat for Humanity has been something I have admired for many years... When I heard that Habitat for Humanity had started in Halton I was thrilled to know that people in our area would benefit. By volunteering you have a chance to make a difference and to make a positive change. It is all too true though, that by volunteering you receive far more than you give."

Maureen has helped out in a number of unique ways, including actively participating on the volunteer relations committee as well as promoting the organization at special events and fundraisers.

There's more to it however, than just assisting with a project, Maureen says. There's a community spirit that brings everyone involved together: "The celebrations of the partner families receiving the keys to their new homes are always a highlight. It is also very moving to celebrate the volunteer achievements at volunteer recognition events and to hear the stories from the builds and the ReStore."



Our Volunteers

Recipients of the 2009 Habitat Halton Volunteer Awards

Construction Volunteer of the Year:
Laura Henson

Special Service Volunteer of the Year: **Wendy Belcher**

Committee Volunteer of the Year:
Angela Wintar

Administrative Volunteer of the Year: **Carol Dineen**

ReStore Volunteer of the Year:
Desmond Landon

The Peter and Jane Fisher Volunteer of the Year:
Dave Cole

Recipients of the 2009 Ontario Volunteer Service Awards:

Wendy Belcher
(6 Years of Service)

Floyd Elder
(6 Years of Service)

Nan Gent
(5 Years of Service)

Terry Quinn
(7 Years of Service)

Nancy Rynsoever
(5 Years of Service)

Ray Smith
(8 Years of Service)

2009/2010 Board of Directors:

Edward McMahon Chair

Lynn Fergusson – Vice Chair

John Mulholland – Treasurer

Stephen Ellis – Secretary

Adrienne Benkson –
Board Member

Susan Goetz – Board Member

Mike Swartz – Board Member

Jeff McKay – Board Member

Terry Quinn – Board Member

Volunteer Committee Chairs:

Volunteer Relations Committee –
Angela Wintar

Family Partnering Committee –
Tracey Pingle

Property Development Committee
– **Susan Goetz**

Construction Committee –
Jeff McKay

Marketing and Communications
Committee – **Jeff Crowder**

ReStore Committee –
Tom Harrison

Gift in Kind Committee – **Austin Knowlton**



Ed McMahon, Chairman of the Board (back left) and Kathrin Delutis, Former Executive Director (front right), along with Volunteer Award winners: Dave Cole, Desmond Landon, Wendy Belcher and Carol Dineen

“A Partnership of Hope”

Habitat for Humanity & Halton Multi



Halton Region is committed to ensuring the resilience of its communities and its people, with a special focus on support for low-income residents. The early stages of this partnership work includes: Front row, left to right: Maria Antonakos (Halton Region), Douglas Bartholomew-Saunders (Halton Region), Joey Edwardh (Community Development Halton); Middle Row: Ann Eadie (United Way of Milton), Colleen Sym (Halton Community Legal Services), Robin Garell (United Way of Oakville), Lynn Gates (Halton Region), Anne Miskey (Community Foundation of Oakville); Back row: Joyce See (Halton Region), Anne Swarbrick (Habitat for Humanity Halton, Facilitator), Cheryl Taylor (Burlington Community Foundation), Carolyn Schoenfeldt (Halton Region).

Halton cultural Council

By: Angela Chaves,
Halton Multicultural Council

For many years Halton Region has been considered a world class place to live. Life seems almost perfect here.

We have great schools, easy access to wonderful amenities, green parks, golf courses, gourmet restaurants, fashion stores and some of the most prestigious neighborhoods. To most, it seems that life could be perfect for anybody here. Far from this reality are the stories of many local people and newcomers who struggle trying to afford everyday living. Affordable housing is one of the biggest challenges in our region and, sadly, many of those who are born here are forced to move away because of affordability issues. However, agencies such as Habitat Halton and the Halton Multicultural Council have been able to give a twist of hope to this reality and to help families remain where they belong.

In 2009, Habitat Halton and the Halton Multicultural Council entered into a partnership agreement offering temporary accommodation for a family in need at a Habitat home in Acton. The purpose of the partnership was to offer the house as an emergency shelter for

newly arrived families who wanted to make Halton their home.

Halton Multicultural Council discovered a Milton family with two young children and a baby girl who were at imminent risk of eviction. This family from Mexico arrived in Canada in 2008; they did their best to grow as a family and individuals, but circumstances were not on their side.

After labour cuts affected the breadwinner, and the mother's sickness after a baby's delivery, the situation turned from bad to worse. Despite this, the two older children were maintaining remarkable grades at school and gaining their teacher's admiration for their behaviour and successful adaptation to Canada. The landlord was about to evict this family when Halton Multicultural Council offered them a lifeline.

It meant leaving Milton and moving to Acton, helped by their former neighbours who always believed they were great people. While Habitat Halton recruits a partner family to purchase the home, this families is able to resolve their special settlement challenged. They moved into the three-bedroom house where the kids are exchanging their struggle for tranquil family days in a Habitat house they now call home.

Thanks to Habitat for Humanity Halton and the current partnership with Halton Multicultural Council, we are helping newcomers' dreams come true, building stronger families and communities, alleviating homelessness, sowing hope and, for one more family, helping Halton to be a world class place to live.



Recent immigrants to Canada, this family is loved by neighbours – and helped through difficult times through a partnership between Habitat Halton and the Halton Multicultural Council.

Building a House from



Tess and Emil Nicolas

In late June of last year, Liza Carr read a column in the Acton newspaper and saved it for her friends, Emil and Tess Nicolas and their ten-year-old daughter, Margot. Emil wanted to own a home with a yard and the freedom for Margot to play with her friends on their property. Yet, Emil and Tess could not afford a house at Halton prices.

This is why the newspaper column caught their imagination. Habitat Halton was going to erect a two-bedroom prefabricated 'soy house' in Acton and was seeking a partner family for the home. Tess and Emil went to an information session and learned about Habitat, the long-term, no-interest

mortgage on Habitat homes and the 500 hours of volunteer work called 'Sweat Equity'. Then Emil took a chance, "I thought we might qualify, so we applied. And not long after that we got a phone call from Habitat Halton telling us that they would pay us a visit."

"At this point we were already excited at the thought that our application might be approved. And soon after that we actually got approved. So you can imagine how excited and happy we were. We were very lucky, because I didn't think that we were going to own a house that soon," Emil said.

The Nicolas family weren't the only ones enveloped in a whirlwind of excitement.

David Cole, Construction Manager at Habitat Halton also had his hands full, "There are a lot of little things that come together when building a house - but this time it was on steroids because we had to do everything on such short notice."

Habitat Halton heard about the prefabricated house a few days after acquiring property on Peel Street in Acton. Quality Engineered Homes was building a 'Soy House' in their factory, working with the Grain Farmers of Ontario, for the Royal Winter Fair in Toronto.

This house highlights how environmentally sustainable soy bean oil can be used in house construction. Soy is used in the No-VOC paints and varnishes, bathroom fixtures, adhesives and insulation in place of petroleum oils. After "The Royal" the house needed a permanent foundation and Habitat Halton placed a bid. This was the beginning of a unique partnership.

The timing of the Royal Winter Fair gave Dave a tight schedule, "We purchased the land, got all the clearances and permits and put the foundation in all in record time. It typically takes about three months to get approval in this process, but we managed to do it in seven weeks. The second we had a building contract, there was a crew waiting to put a hole in the ground!"

Dave says "the proof of the pudding" was when Habitat Halton blocked off Peel Street in November and Quality Engineered Homes wheeled in two semi-trailer trucks - each carrying half a house - and craned each piece into place for a

Soy...

our latest project in Acton

House Landing Ceremony. “When they touched the house down and it actually fit the foundation that we’d built, I think we all breathed a sigh of relief.”

Emil, Tess, and Margot were at Peel Street for the landing, “We were excited, happy and nervous at the same time. Some of our friends were there also to witness the house landing. It went well. The house is just lovely. Perfect for us three.”

Emil, Tess, Margot and their friends have also been working away at their 500 hours of Sweat Equity. “It feels good working on a house that soon will be yours,” Emil said. “When we move into the new house, it will be very different for all of us. Our daughter is only 10-years-old and she still enjoys playing. Her friends used to invite her to play in their backyard. Now I’m sure she will be happy to know that she too can also invite her friends to come over to play in our backyard. And the mortgage will be less than what we are paying in renting the apartment *. So it will be more affordable for us.” The Nicolas family is due to move into their new home this Spring.

*Habitat mortgages ensure that families’ housing costs remain within 30% of their income



Habitat for Humanity Halton

These Financial Summaries are not audited. 2009 audited statements are available on request.

Statement of Financial Position

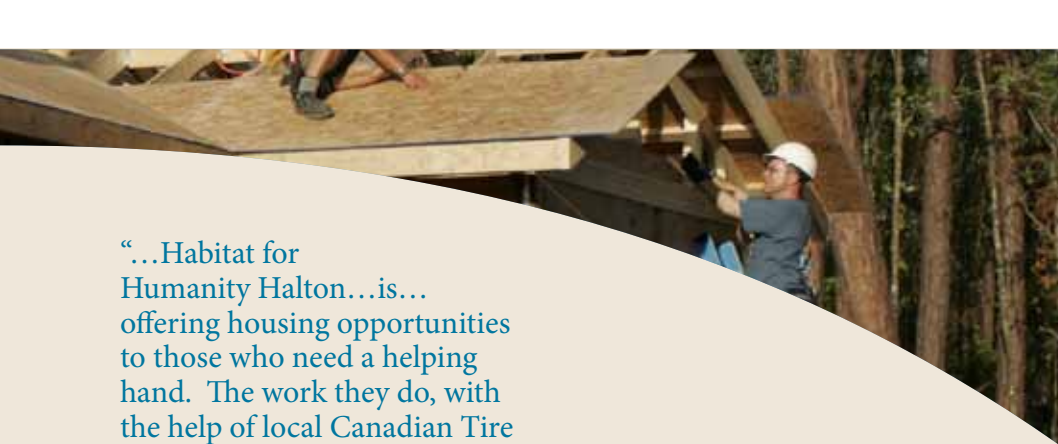
As at December 31

	2009	2008
ASSETS		
Cash	\$505,662	\$642,935
Accounts Receivable	103,984	134,190
Inventory, refundable deposits and prepaid expenses	67,400	40,198
Properties held for resale and building in progress	650,812	56,293
Mortgages receivable	850,459	983,371
Capital assets	35,257	39,891
TOTAL ASSETS	2,213,574	1,896,878
LIABILITIES		
Accounts payable and accrued liabilities	\$106,648	\$64,909
TOTAL LIABILITIES	106,648	64,909
NET ASSETS		
Invested in housing	\$1,501,271	\$1,039,664
Invested in capital assets	35,257	39,891
Unrestricted	570,398	752,414
TOTAL NET ASSETS	2,106,926	1,831,969
TOTAL LIABILITIES AND NET ASSETS	\$2,213,574	\$1,896,878

Statement of Operations

As at December 31

	2009	2008
REVENUE		
Donations, special events, grants, in-kind	\$316,692	\$996,386
ReStore (Net Income)	390,489	435,830
	707,181	1,432,216
EXPENSES		
Administration and amortization	\$450,201	\$628,711
Program costs	57,579	61,441
Tithe for international programs	15,034	9,158
	522,814	699,310
EXCESS OF REVENUE BEFORE FOLLOWING	\$184,367	\$732,906
Mortgages receivable discount	51,070	(127,002)
Excess of carrying value of property over amounts to be realized/received	(35,599)	(309,403)
Gain on property repurchased	75,011	-
Other income (expense)	108	689
EXCESS OF REVENUE OVER EXPENSES	\$274,957	\$297,190



“...Habitat for Humanity Halton...is... offering housing opportunities to those who need a helping hand. The work they do, with the help of local Canadian Tire stores and others, continues to be an inspiration to me and to everyone...”

Debbie Travis
CEO, The Debbie Travis Group



“I fully support Habitat for Humanity’s efforts in Halton to provide a “hand-up” to low income, working families in the Region. It is truly a community based organization and I encourage others to follow my example and contribute to the effort.”

Lynda Reeves

“The Canadian Federation of Independent Business (CFIB) is a proud supporter of Habitat for Humanity. I and members of the CFIB team have donned hard hats and steel-toed boots, and rolled up our sleeves to help Habitat for Humanity on a build site and were also happy to contribute financially toward its laudable goal of helping families in need to access low-cost housing.

“We believe that programs such as Habitat are an important component of community building, and we know that their initiative in Halton will make a difference to the families in need.

“CFIB plans to participate again next year, and we encourage other organizations, big and small, in the public and private sectors to do so as well.”

Catherine Swift
President & CEO
Canadian Federation of Independent Business

Habitat Halton wishes to thank the following contributors to its 2009 Annual Report:

Angela Chaves
Halton Multicultural Council

Ashley Thorpe
Habitat Halton volunteer

David Modjeski
Habitat Halton volunteer

Fiona Fraser
Habitat Halton volunteer

Fiona Thompson
Habitat Halton volunteer

Kaytlyn Wismayer
Habitat Halton volunteer

Contributors...



Some Highlights from



Thank you to our Volunteer Conference Organizing Committee! From left: Angela Wintar, Ashley Jennison, Maureen Barry, Deanna Smuk, Della Redwood, Paula Moretti and Brendan Smith.



Habitat for Humanity Halton long-term volunteer and Board Member Susan Goetz gave a wonderful educational session on Partner Families at our 2009 Volunteer Conference.



Marissa McTasney, Founder and President of Moxie Trades addresses the Habitat Halton volunteer team at the 2009 Volunteer Conference and Recognition Reception.



Volunteer Jerry Ford and Pam Patterson-Brown display examples of ReStore products.

2009...



Roberta Jackson and Kathy Brizland organize incoming product in the ReStore receiving area.



Sharon and Dean Bondy are among the key volunteers operating Habitat Halton's ReStore. Revenues generated from our ReStore pay all our administration costs and help support our programmes.



Executive Director of Volunteer Halton, Ann Coburn, presents "Cheers to Volunteers" Award to Kim Campagnaro, Habitat Halton's volunteer safety trainer and member of the Safety, Health and Environment Committee.

