



Habitat
for Humanity®
Nova Scotia

2017 Annual Report

Love and best wishes
in your home

Mark
Rugby, England.

GV18028

building strength, stability
and self-reliance.

a hand up for Nova Scotian families

building communities with strength, stability & self-reliance



Kevin Riles, Board Chair

At Habitat we believe in building strength, stability and self-reliance through affordable homeownership.

A Habitat home provides a strong foundation for a family, a foundation on which they can build a better life. And strong, stable families build strong, stable communities.

Better, affordable living conditions lead to improved health, stronger childhood development and the ability – and financial flexibility – to make forward-looking choices.

Our program helps Habitat Partner Families help themselves.

Our Families build their own homes alongside volunteers and when the project is done they purchase their homes. A safe, decent place to live and an affordable mortgage help homeowners save more, invest in education, pursue opportunity and achieve greater financial stability. The opportunity to achieve homeownership changes the future for the family who partners with Habitat, and the community they become part of.

These projects also – positively and forever – change the lives of our staff and the volunteers who work tirelessly to make that dream come true.

As Chair of the Board – I'd like to take this opportunity to thank our Donors, Sponsors, Volunteers, Partner Families, fellow Directors, and our incredibly dedicated & hardworking Habitat Staff for all your sacrifices, efforts, and contribution to 2017. Without you we wouldn't have been able to help more than 60 Nova Scotian families to achieve the dream of homeownership. In particular, I want to thank our new CEO Stephen Doane for his leadership in 2018 and working tirelessly to position Habitat For Humanity Nova Scotia for success in the coming years. It is my honor to be Chair and lead such a diverse and talented group of dedicated and committed Directors. I wish to thank Bill MacAvoy for his service as past Chair. I would be remiss if I did not mention since becoming Chair in November 2017 the invaluable contributions and advice of our Vice-Chair Stephen Vaslet; Treasurer Michael Olson; and Chairs of our Risk/Governance Committee, Kimberly Stephens, & Human Resource/Nominating Committee, Angela Langille.

I look forward to working with all of you to make 2018 an even more successful and life changing year.

our mission

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

our vision

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



moving from good to great

a Habitat for Humanity rallying cry



Stephen Doane, CEO

2017 was filled with great reward & tremendous positive change.

It was a year devoted to positioning our organization to attain the ambitious goals we have set for the future.

While we achieved a great deal in terms of our infrastructure, our organization was also busy with builds in the HRM and in various communities in rural Nova Scotia: Whitney Pier, the South Shore, and Oxford. Our Volunteers, Sponsors & Donors worked incredibly hard; we are enormously grateful to you all, and proud of what was accomplished together in 2017. We're also excited about what lies ahead in 2018 and beyond.

Habitat for Humanity Nova Scotia is undertaking the largest community development in the history of the organization with its proposed development – Habitat Way. 88 residential units will be built along with critical neighborhood amenities for deserving families who are eligible to participate in Habitat's homeownership programs.

The housing crisis in Canada has reached a critical level. The rallying cry that was presented to us at Habitat Canada's AGM this year, "From Good to Great" has become our motivation *and* our call to action. In 2018 we plan to answer the call and push to do even more here in Nova Scotia, and beyond.

We hope to inspire our donors, sponsors, volunteers & communities to join us. To strive to make a difference in even *more* lives, to help more families achieve the dream of homeownership and to meaningfully move the needle on the critical shortage of affordable housing here in Nova Scotia. Together we can be truly great.

every action
helps build a better life.



5 homes

completed or under construction in
the Nova Scotia area.



3386 families

total number of families in Canada
who have accessed a safe & decent
home by partnering with Habitat for
Humanity Canada since 1985.



1057 volunteers

gave their time to Habitat NS.



\$655,338

raised through fundraising, grants and
sponsorships to help build homes for
Nova Scotian families.



21,190 + hours

of time were contributed by our
volunteers across Nova Scotia

ReStore[®]

\$1.3 million

combined regular retail value of
corporate and individual
donated goods to Nova Scotian
ReStores

here's what you helped us achieve in 2017



248

additional families in Canada
building strength stability and self-
reliance in a Habitat home in 2017

ReStore®

587

tonnes of material diverted from
landfill sites and donated to our
ReStores



1579 volunteers

traveled with Global Village Canada
to help families build all over the
world in 2017



140

Indigenous youth and women
obtained trade skills & construction
training with Habitat in 2017.



50,000 +

volunteers rolled up their sleeves to
build with Habitat across Canada in
2017

ReStore®

\$283,800

of combined net profit from NS
ReStores was earned, directly
helping NS partner families

every family

deserves the foundation for a better future.

our model

- 🔑 Building homes using volunteer labour and donated materials.
- 🔑 Selling these homes to partner families with a required commitment of 500 volunteer hours.
- 🔑 Offering families an affordable and sustainable no-interest, no down-payment mortgage.
- 🔑 Setting the families' monthly mortgage payments at 30% of their gross income

our results

- 🔑 Research shows that \$175,000 in societal benefits are achieved per Habitat home.
- 🔑 The children of families who partner with Habitat achieve greater educational outcomes and parents' employment prospects improve.
- 🔑 78% of families that partner with Habitat report improved health after moving into their Habitat home.
- 🔑 70% of families that partner with Habitat return the favour and volunteer or donate to charitable causes.

*Sources:

*Building Families' Futures and Opportunities through Habitat Homeownership, CMHC 2013

*Transforming Lives: The Social Return on Habitat's Work in Canada, Boston Consulting Group, 2015

every family deserves a home



Meet the McLeans, of Whitney Pier.

Thanks to the wonder of social media Jason and Ann heard from a friend that Habitat was hosting an information session for potential applicants. When the family of six found out they had been accepted as a Partner Family with Habitat Nova Scotia they felt a mix of emotions - excited, nervous, relieved - but most of all honoured.

The McLeans have moved several times, each time in hopes of finding better living conditions. Their rental unit was rundown, drafty, and leaked every time it rains. Their son Dallas was most affected by this as he has breathing problems, and the mold in the house was only making him worse.

Jocelynn will turn 13 this summer, and is a "thinker" -- she likes to be alone to read and enjoy quiet time especially going on walks in the park. She has also recently taken a keen interest in cooking and baking, so a new kitchen is exciting for her. The triplets will be twelve in the fall. Angelina is like many 12 year-old girls -- she loves animals, playing with her friends, and singing and dancing.

Dallas is the outdoorsman -- whether playing with the neighborhood kids or playing dinkies with his cousin. Chelsea loves going to visit her grandmother, spending time with friends, and loves being around and watching little kids.

As a family, the Mclean's love to go for walks and enjoy nature together. They also enjoy coming together for family movie nights.

The McLeans are "home", they hope that this sense of security will have a very positive effect on their children. No more moving, no more health issues due to where they live, a safe place to grow and thrive. Jason and Ann hope that it will always be there for them, no matter how old they are or what is happening in their lives.

As in most Maritime homes, the kitchen is a favourite spot to gather for the Mclean family. Jason, Ann and their four children (Jocelynn, Angelina, Dallas, and Chelsea) have been filling their new Habitat home with family and friends to celebrate birthdays, holidays and special occasions. "We feel so blessed to have this opportunity to partner with Habitat and own our own home. This is something that we have never had -- home. We want to fill it with love and make sure our kids know that this is all for them and their future."



an affordable homeownership model that works

everyone has a story



Volunteer since 2012

Meet Charles Fonseca, Volunteer.

For the past five years, Charles Fonseca has donned his hard hat and work boots and spent nearly every Saturday working on a Habitat for Humanity build site in Halifax. "It doesn't matter if it rains, snows or sleets. I'll be there at 8 a.m." he says.

While Charles is now a crew leader, where he's in charge of training and overseeing a group of volunteers, when he first started volunteering with Habitat for Humanity Nova Scotia he had little experience in home building. "My skills were limited to hanging pictures on the walls," Charles laughs. How volunteering through work became a personal passion

He started volunteering because his workplace started building with Habitat for Humanity Nova Scotia as a way to engage its employees. After a couple of years, Charles was hooked. He started going every Saturday and helped out on the build sites in whatever way he was needed, whether that was building walls or decks, laying sod or painting new drywall. Charles now enjoys teaching new volunteers, many of whom have no previous

experience in construction – in other words, who are just like him when he first joined Habitat. "We get volunteers from all walks of life," he says. "Retired people and students, doctors and scientists, and regular folks who work in offices. The most important thing is safety on site."

One of the reasons Habitat for Humanity appeals to Charles is because it gives him the opportunity to give back to the community that helped and supported his family when he first moved to Canada. He was born in India and then moved to Kuwait in his early 20s. He worked as a project manager coordinating the construction of a 152-kilometer-long canal in Iraq and then later as an immigrant consultant at a law firm. In 1990, Charles and his wife helped evacuate 80 people from a warzone in Kuwait and relocated them in India. After two decades in Kuwait, Charles moved to Halifax with his wife and two daughters in 1998.

"As immigrants, Canadians opened their arms and homes to us. They made us feel accepted," says Charles. "That had a great impact on us." Along with volunteering with Habitat Nova Scotia, he has also volunteered at the local food bank, and as an ESL teacher for the past nine years. "This is my time to give back to society," says Charles, who is 61 years old. A love for volunteering also runs in the family. Charles proudly says that his 12-year-old granddaughter is excited to volunteer with Habitat when she's older.

With Habitat for Humanity, Charles takes pride in knowing that he's doing his small part in helping someone in his community achieve their goals of affordable homeownership. "Everybody needs a safe, comfortable home and Habitat for Humanity gives you that opportunity. It helps people rise up," says Charles. "And at the end, it's really satisfying to see the smile and tears of joy when the keys to their home are handed over to them."



Charles Fonseca receiving a 2017 volunteerism award from Mayor Savage

every moment counts

Meet Steve Davies, Build Site Supervisor.

Working in the housing market has been a rewarding life style for me. I started at a fairly young age helping build homes. Growing up in Dartmouth during a vital housing boom, working with large developers who needed my skills to meet unique project demands. This kept me in Nova Scotia for most of the 40 years serving my craft.

I have traveled to other parts of Canada to work briefly, only to find that Nova Scotia is where I was needed. As it would happen, I became a respected crew leader, developing a skill that would help apprentices find an easy path to becoming a good carpenter. Still not enough for me, I went on to job supervisor. This gave me a control. With control and skill, I worked on helping people. Anyone involved with the job sites, I worked on has combined mentorship with keen tutelage. This allowed the confidence and jovial personality that I carry with me today. Also I think being a father of three beautiful girls and having a house full of screaming little ladies with all their friends, helped shape a needed level of patience.

I look at my past, as a long training session that brought me to work with Habitat for Humanity.



There are a lot of challenges in the housing industry today, and I've enjoyed being able to show many people some of the well kept secrets of construction; the simple methods used to make top quality homes.

I also love meeting the vast selection of volunteers who join us with eagerness and commitment, qualities required to construct these beautiful homes.

I will say, nothing prepared me for the tearful eyes of our new homeowners, as they realize the efforts needed to produce their homes. It's humbling, enjoyable, pride inducing - these are everyday occurrences. They've given me my best moments of 2017...but I have also made real friends among the hard working people involved with Habitat.

2017 was a good year. 2018 will be even better.



Steve Davies, Site Supervisor, talks construction and Super Heroes with one of our newest Habitat Homeowners.

every volunteer makes a difference.



Year after year, our volunteers display their dedication and commitment to Habitat for Humanity Nova Scotia. Their support, skills, talent and passion allows us to do the important work we do, every single day. We are thankful to everyone who supports us on our Build sites, in ReStores, on Committees, with Board of Directors and at our Community Events. We would not be able to do what we do without you.

we'd like to recognize some of our many outstanding volunteers

250+ Hours of Service

Dean Spence
Barry Lesser
John Piccolo
Michael Harrop
Nigel Field

500+ Hours of Service

Stephen Campbell
Gillian Murdoch
Mary Doull
Diane Maskell
Jim Kennedy

1000+ Hours of Service

Yuko Imai

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

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

**every team
helps build a thriving community.**



every ReStore

helps build our capacity.

Shopping at our ReStores allows our customers a chance to purchase new and gently used building supplies, furniture, appliance, home decor & more at deep discounts off retail prices. We have excellent relationships with local building supply companies, home renovators & furniture stores. Our inventory is an ever-changing landscape of opportunity for the style maven, the savvy shopper and the DIY Guru.

our FREE
Kitchen Removal Program
allows us to help home
renovators get rid of their
existing kitchen & get a tax
receipt for their old kitchen.

every purchase helps fund
Habitat's mission to help
families achieve affordable
homeownership.

we accept corporate &
individual donations of
excess inventory or items
no longer needed. if
wanted, we also provide
donors with tax receipts
for the sale value.



**You never
know what
you'll find.**

every partnership creates a new opportunity.



Working Together

Habitat for Humanity Nova Scotia is pleased to announce a three-year partnership with Credit Union Atlantic (CUA). The partnership includes a donation and a commitment from the CUA team to support Habitat for Humanity through volunteering participating in fundraising and awareness campaigns.

“In addition to making a direct financial contribution in excess of \$130,000 over the next three years, members of the CUA team are excited to roll up their sleeves and get to work – not just in our branches, but on build sites,” says Marie Mullally. President and CEO, CUA “We’ll be with Habitat and their families every step of the way as they confidently open the door to a brighter financial future.”



Marie Mullally, President & CEO, CUA

Our work would not be possible without the support of the community and organizations like CUA. Their three-year commitment is a sustainable approach to giving, allowing us to plan our construction projects over multiple years.

“The decision to select Habitat for Humanity as CUA’s charity of choice was unanimous – our team felt a very strong connection with their work, vision and approach,” says Mullally “As a full-service banking institution, CUA is focused on helping everyday people get ahead. That’s why we believe this partnership is about much more than building homes; together, we’re working in support of building stronger foundations for families and their financial futures.”



The better way to bank

financial accountability

Statement of Financial Position

ASSETS		2017	2016
Current assets			
Cash and restricted cash	\$	7,746	\$ 5,852
Accounts receivable		70,133	317,833
Prepaid expenses		1,972	2,593
Current portion of mortgages receivable		93,716	82,004
		<u>173,567</u>	<u>408,282</u>
Non-current assets			
Mortgages receivable	\$	2,626,835	\$ 2,323,417
Residential projects		1,867,992	1,847,190
Capital assets		31,149	43,765
		<u>4,525,976</u>	<u>4,214,372</u>
		4,699,543	4,622,654
LIABILITIES		2017	2016
Current liabilities			
Bank indebtedness	\$	786,417	\$ 130,000
Accounts payable and accrued charges		552,416	493,547
Interim occupancy payments		38,317	209,116
		<u>1,377,150</u>	<u>832,663</u>
Deferred contributions		99,627	–
		<u>1,476,777</u>	<u>832,663</u>
NET ASSETS		2017	2016
Unrestricted	\$	3,222,766	\$ 3,507,842
		4,699,543	4,340,505

Statement of Revenues and Expenses

REVENUE		2017		2016
Home sales	\$	529,227	\$	1,341,246
Fundraising/Grants		610,338		1,237,790
Sponsorships		45,000		45,000
ReStore		983,398		918,830
		<u>2,167,963</u>		<u>3,542,866</u>

EXPENSES		2017		2016
Fundraising	\$	36,089	\$	54,033
Building Costs		415,321		1,261,288
ReStore		699,598		691,273
Administration Expenses		1,188,350		1,093,078
		<u>2,339,358</u>		<u>3,099,672</u>

EXCESS OF REVENUES OVER EXPENSES		2017		2016
Excess of revenues over expenses before other program expenses		-171,395		443,194

OTHER PROGRAM EXPENSES		2017		2016
Write-down of mortgage receivable to amortized cost		129,431		302,073
Gain(loss) on sale of assets		-15,750		4,134
		<u>113,681</u>		<u>306,207</u>

		-285,076		136,987
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every sponsor helps turn dreams into reality.

Corporate \$10,000 +



20 MacDonald Avenue,
Dartmouth, NS B3B 1C5

t. 902-468-8040
foundation@stevensgroup.ca



Corporate \$1,000 - \$9,999

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Mara Consulting
Metro Business Association

Miles T Sweeney Limited
NSLC
Patterson Law
Paul Raymond
QueenPins/Crescendo Events
RBC
RJ Bartlett Engineering Ltd
ServiceMaster of the Valley
Summer Wind Holdings United
Way of Halifax
Westwood Developments Ltd.
W. McNeil Contracting Limited
Zareski Law Inc

ReStore In Kind \$5,000+

Able Electrical ADP	Home Depot	Progressive Cabinets	Sears
Canada	Lord Nelson Hotel	Rhino Environmental	Wicker Emporium
Best Western Hotel	Lumbermart Limited	RODD Hotels	Wicker Emporium Distribution Center
Centura Tile	Maritime Demolition	RONA	
CP Stairmasters	Nelson Investments Limited	Royale Floors	

thank you all

Our Adopt-A-Day Corporate Partners

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Ellis Don
Exxon Mobile
Fleetway
Great West Life
Hothead Games
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SHSH
Siemens
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TD
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Nova Scotia Power
Exit Realty
Johnson Insurance
Stevens Group
Stewart McKelvey

Our Women-Build Corporate Partners

NS Nurses Union
Steele Auto Group
Steele Auto Group
Cherry Street Team
NS Apprenticeship Agency
Dream Builders
Team Wendy Brookhouse
Team Colleen Stockall



Our Build Supporters

Cape Breton

AMD Landscaping
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Cape Breton Drywall Ltd.
Carmichael Custom Building Inc.
CBRM
Congregation fo Notre Dame
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Heating
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Eric Clark
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Seaboard Industrial
Servicemaster
Sisters of Saint Martha
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The Carpenters Union
The Gutter Shop
Troy White
United Brotherhood of Carpenters
and Joiners Local 1588
W. McNeil Electrical Contracting
Whitney Pier Inter Faith Committee
Wilsons Home Hardware
Wilson's Home Hardware
Women Unlimited (Marconi Campus)
Your Interior Solutions

South Shore

ABCO Industries Limited
Balcome Resources
Bell Aliant
Bernard Mailman Projects
Bridgewater Family Dental
Bridgewater Pharmasave
Chester Building Supplies
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CKBW
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Delta Halifax
Dr. Matt Carmichael
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LaHave Paving
Len's Plumbing
Leon's
Lunenburg Foundry
Maritime Travel
Mary Anne LeFrank & Ted Scovil
Meisner & Zwicker Construction
Nick Lenco
Nova Scotia Building Supplies
On Track Physio
Pete Luckett
Peter Matyas
Piotr Luzack
Rochelle Furey
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Taylor and Silver Barristers & Solicitors
Taylor Flooring
The Atlantic Museum of Fisheries
Tim Freeman
Tim Horton's
West Nova Fuels
White Point Beach Resort

Oxford

All Wire Electrical Ltd.
Amherst Adult Hockey League
Blakeney's Plumbing and Heating
Elmsdale Landscaping
Fagan Brothers Concrete Formwork
Fantech
Kent Building Supplies, Amherst
Leicester Volunteer Fire Department
Lowther Trucking & Excavation
Manufactured Housing Association of Atlantic
Canada
Mary Ellen Stevenson and the Walking Club
North Nova Heating and Refrigeration
NSLC
Oxford Home Hardware
Springhill Volunteer Firefighters

**On behalf of our
Chapters,
Thank-you!**

our board of directors

Kevin W. Riles, Board Chair

Stephen Vaslet, Vice-Chair

Bill MacAvoy, Past Chair

Michael Olson, Treasurer

Glenn Munro, Member

Richard Hirsch, Member

Kimberly Stephens, Member

Angela Langille, Member

our staff

Stephen Doane, Chief Executive Officer

Dustin Joldersma, Assistant Store Manager, Halifax ReStore

Greg Cooper, Project Coordinator

Kathryn Toope, Director, Marketing & Communications

Kyla Williams, Manager, Dartmouth ReStore

Mallory Malloy, Volunteer & Family Services Coordinator

Melanie Matheson, Manager, Corporate & Community Engagement

Michelle Mouzar, Manager Halifax ReStore

Mike Burke, Assistant Store Manager, Dartmouth ReStore

Mike Ewing, Manager ReStore Operations

Steve Davies, Build Site Supervisor

81 Wright Avenue, Dartmouth NS, B2V 1A3



Habitat
for Humanity®
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SOLD!



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Special thanks to our
home sponsors for
their generous support
in this project.



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Housing
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