ANNUAL REPORT 2017

hard work & possibilities



Building in Brampton, Caledon, Toronto & York Region



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letter from our Chair and CEO

hardwork and possibilities

There is no better feeling than putting a key in the hand of a new Habitat homeowner and congratulating the family on achieving their goal of homeownership. We know from our years of working with Habitat homeowners, that each one of these key ceremony moments reflects immeasurable hard work and gives rise to infinite possibilities.

We know how hard Habitat homeowners have worked for these transformational moments - often juggling multiple jobs and long commutes while making time for 500 volunteer hours of sweat equity as a down payment on their Habitat home. We also know that homeownership creates not just the possibility, but the near certainty of improved wellbeing for their families, increases in their income, and better education outcomes for their children.

In 2017, we celebrated hard work and possibilities with 26 new Habitat homeowners, bringing our count to 360 working, lower income families who have become homeowners through Habitat for Humanity GTA. Moreover, we ended the year with a land pipeline of build opportunities through which we can deliver homeownership to at least another 200 families over the next five years. All of this has been achieved in what is recognized to be one of the most challenging real estate markets in North America.

This report looks back on the hard work of 2017 and the achievements that have resulted from it. It chronicles the efforts and generosity extended by our volunteers, Habitat homeowners, donors, community partners, and Habitat for Humanity GTA staff.

As you read these pages, join us in celebrating and being inspired by all that has been achieved. We urge you to read and reflect on the story of Dionne and her family on page 8, and think about the hundreds of families like hers who could benefit from the possibilities that we create when we work together through Habitat for Humanity GTA.

Finally, we extend to each of you our sincere gratitude for your hard work and belief in the power of the Habitat for Humanity model. We hope you share the sense of excitement we feel about the opportunities that lie before us to deliver even more possibilities in 2018 and beyond.

Dennis Moir Chair

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Ene Underwood CEO





hard work & possibilities by the numbers

26 families:

started building strength, stability, and self-reliance in a Habitat home.

10,000+ donations:

processed by our Habitat ReStore to help support Habitat for Humanity GTA's mission.

173,300+ hours:

spent by volunteers, on our build sites, in our ReStores, offices and events.

8,800+ volunteers:

invested their time, talent, and passion into helping us build more homes. 54 homes: under construction

in Brampton, Caledon, Toronto, and York Region.

13,000+ hours:

of sweat equity invested by Habitat homeowners.

\$6.0 million

raised through financial donations and gift-in-kind support.

1,815 lives:

2017

impact

that have been transformed through Habitat homeownership since 1988 (360 homes built).



what we do

Mission:

We mobilize volunteers and communities to help working, lower income families build strength, stability and selfreliance through affordable homeownership.

Vision:

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

About us:

Founded in 1988, Habitat for Humanity Greater Toronto Area (GTA) is a nonprofit housing organization working toward a world where everyone has a safe and decent place to live. We mobilize communities to help working, lower income families build strength, stability, and self-reliance through affordable homeownership. With the help of volunteers, donors, and community partners, we provide a solid foundation for families in the GTA to live healthier lives. Since 1988, we have built more than 360 homes for families, including close to 1,300 children, in need of a safe, decent, and affordable place to call home. Through our unique affordable homeownership model, we offer families a hand up, empowering them to build better lives for themselves and their children.

In support of our homebuilding mission, we operate retail home improvement stores called Habitat ReStore. Our ten locations across the GTA sell new and used donated home furnishings, appliances, and renovation materials to the public at a fraction of the original price. Habitat ReStore collects donations from the community, and proceeds from sales help fund our homebuilding projects across the GTA.

building homes & possibilities





Hard work completed:

1. Torbram Road, Brampton: 18 homes (five families moved into homes in 2017)

Thanks to the hard work of our volunteers, donors, and community partners, our multi-year Torbram Road homebuilding project in Brampton was completed in 2017.

2. Olivia Marie Garden & Sunny Meadows, Brampton: two homes

Thanks to The Daniels Corporation, two Habitat families moved into homes in Daniels FirstHome[™] communities in 2017.

Hard work underway:

1. Pinery Trail, Toronto: 50 homes (15 families moved into homes in 2017)

The Pinery Trail site is our largest homebuilding project to date. The site consists of 3 blocks of stacked townhouses for a total of 50 Habitat homes. In 2017, we gave the keys to the first 15 families now living at this build. In 2018, we will finish our second block of homes and get the final block underway for completion in 2019.

2. Kennedy Road, Caledon: ten homes (four families moved into homes in 2017)

Kennedy Road is our first homebuilding project in the Town of Caledon. The site consists of ten two-storey townhouses. In 2017, the first four families at this project received the keys to their Habitat homes. From spring through summer 2018, we are completing the remaining six homes.

Hard work to come:

McLaughlin Road North, Brampton: 13 homes

In 2017, we completed preparations for the construction of 13 townhouses at our McLaughlin Road North homebuilding project in Brampton. We are building one three-storey building and three two-storey buildings for a total of 13 Habitat homes. The hard work is beginning with excavation and framing in spring 2018.

habitat homeownership creates possibilities

Hard work of Habitat homeowners

Research has shown that Habitat homeowners are happier, healthier, and become more financially stable after moving into their Habitat home. Children of Habitat homeowners are more confident and do better in school. And in the regions where we build, we witness tangible evidence that Habitat homes help build stronger communities.

In 2017, 26 working, lower income families received the keys to their new home and became Habitat homeowners. Bringing Habitat for Humanity GTA's total roster of homeowners to more than 360 families, including over 1,300 children.

A Habitat homeowner's path to homeownership requires hard work, time, and dedication. The families who became Habitat homeowners in 2017 worked hard to get a permanent foot into homeownership. They went through a series of workshops from budgeting and financial planning through to move in and warranty training, and put in 500 or more volunteer hours of *sweat equity* as a down payment on their Habitat home. All while juggling the demands of work and parenthood. The hard work continues as these 26 families take on the responsibility of maintaining their homes and paying their Habitat mortgage. "It means so much to finally have a home of our own. I worked so hard for this Habitat home, and I can't wait to see the possibilities homeownership opens up for my daughters and I."

- Dionne, Habitat homeowner in 2017





Dionne's Story

Dionne, a single mother of three, wanted a stable home for her children.

"In 1993, I had my first daughter," explained Dionne. "I went to college and got a job. Being a single mother and having a career in the advertising industry was not as realistic a goal as I thought."

Dionne found herself many years later with a family of three daughters, working a full-time job, and living in the basement of her parent's house. Separated from her husband, the family started to regain stability living alongside her parents. But it didn't last.

Dionne received the news that her parents will be selling their home, and that she needed to find a new place for her family to live. She set out to find a 3-bedroom unit to rent, and quickly discovered that she couldn't afford one in the GTA.

The family decided to move into a 2+ bedroom apartment in Brampton with her sister. But the apartment was over-crowded, and the neighbourhood was unsafe.

"My two daughters slept in the solarium, while my eldest slept in the living room," explained Dionne. "Police, firefighters, and ambulances often came to our building and there were incidents of suspected predators and crime in the area. I was afraid to let my kids outside to play."

Dionne couldn't take it anymore.

"I knew about Habitat for Humanity GTA since 2004, but the thought of being a Habitat homeowner seemed like a distant fantasy," said Dionne. "Since I had nothing to lose, I decided to make the call."

She is glad she did. After receiving news that her family will be moving into a Habitat home in 2017 at our Kennedy Road project in Caledon, her outlook on life changed.

Being able to give her daughters their own bedrooms, and the freedom to go outside without worrying about their safety, relieves a lot of stress. Dionne will no longer have to lose sleep worrying about her children's safety and well-being as she builds strength, stability, and self-reliance in a Habitat home.

"It means so much to finally have a home of our own. I worked so hard for this Habitat home, and I can't wait to see the possibilities homeownership opens up for my daughters and I," says Dionne. "My daughters are excited to have their own bedrooms and start painting and decorating them, something they could never do before."

we're all in it together

Volunteers make our work possible

Whether you are a CEO of a company, a co-op student or a recent retiree, **all 8,800+ volunteers who generously gave over 173,300 hours to Habitat for Humanity GTA in 2017**, worked hard toward a common goal – providing families with a decent, affordable place to call home.

The hard work of Habitat for Humanity GTA volunteers in 2017 has not gone unnoticed. Thank you to our long-standing volunteers who came out six days-a-week in the winter snow and summer heat; to the new volunteers that brought their enthusiastic energy with them onto the build site; and to the hundreds of volunteers that gave time at our ReStores, our offices, and our many events. Their collective efforts and combined hard work ensured that 26 Habitat families had a place to call their own in 2017. We look forward to building on this momentum to deliver Habitat homeownership opportunities for 200 more families over the next five years.







"Even though it's hard work, it never felt like it because of how much you enjoy what you're doing, and the satisfaction you get knowing you're helping other families."

- Mike Blake, Volunteer Crew Leader for 13 years

Mike's volunteer story

Mike Blake's 13 years as a volunteer Crew Leader with Habitat for Humanity GTA is a case study of the possibilities hard work creates. At 75 years of age, his commitment to volunteering on Habitat build sites has seen him help build 180 Habitat homes, lead and work alongside thousands of volunteers, and mentor co-op students looking to get into the trades.

"When I retired, I started looking for volunteer opportunities where I can be active and learn new skills," said Mike. "I also wanted to work alongside a team and meet new people. This is exactly what volunteering with Habitat for Humanity GTA has given me."

Mike first learned about volunteering with Habitat for Humanity when shopping at a local ReStore. He started volunteering on our build sites once a week, which soon progressed to him coming out to build five days-a-week.

"I love the work you do on site and the camaraderie you build with other volunteers and Habitat homeowners you're building with," said Mike. "But what is most satisfying to me is when the home is built and you see families receive their keys. Knowing that a family will have a decent home to raise their children as a result of your hard work, and that we're freeing up a rental unit for another family, makes it that much more rewarding."

A typical day for Mike on a build site includes framing, installing windows and doors, and teaching new volunteers the skills they need to be successful building homes. He has even brought his wife, daughter, and granddaughter out to volunteer with him over the years.

Mike is one of our longest standing Crew Leaders and an inspiration to many. He is a great example of the hard work and dedication that goes into creating new possibilities for working, lower income families through Habitat homeownership.

"From a young age I always wanted to learn how to build homes," said Mike. "Habitat for Humanity GTA gave me the opportunity to do so. If you want to learn how to be handier around your own home, volunteering with Habitat for Humanity is a great way to learn new skills. Even though it's hard work, it never feels like it because of how much you enjoy what you're doing, and the satisfaction you get knowing you're helping other families."

ReStore: possibilities created for used stuff

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"The hard work spent implementing Salesforce in 2017 has paid off. Salesforce was instrumental in materializing several improvement initiatives the team developed. With Salesforce, processing times for a ReStore donation pickup decreased from up to three weeks to a couple of days, and has significantly improved our communication with donors."

Reza Akbari, Donations
Coordinator and former
volunteer and Rafael Gonzalez,
Donations Coordinator

A foundation for growth & expansion

It was a busy year for Habitat ReStore in 2017. The year ended with 10 ReStore locations across the GTA, which raised approximately seven million dollars in revenue, collected more than 10,000 in-kind donations from the community, and conducted over 200 home deconstruction visits. All increased numbers from 2016.

It was also a year for scaling operations. The ReStore received pro bono support from the CGI group to implement a new Salesforce system to streamline its donation management process, and build stronger relationships with donors.

More hard work led to the relocation of our Newmarket store, and a new lease signed to relocate the Vaughan store in early 2018. Meanwhile, future possibilities are on the horizon with a plan to open three more ReStores in 2018.

possibilities through donor generosity



Making hard work possible

It's more expensive than ever to build homes in the GTA. Land and government fees alone account for half of the costs. Even though the hard work of volunteers is vital to our mission, we simply could not create possibilities for working, lower income families without the generosity of our donors.

In 2017, thousands of donors – individuals, foundations, businesses, community groups, faith groups and other partners – made a difference by generously making financial donations or gifts-in-kind of building materials, services, etc. Together, this sense of shared purpose resulted in \$6 million in cash and gift-in-kind donations.

Thank you to our donors and partners for making 2017 a great year at Habitat for Humanity GTA. Our accomplishments were made possible thanks to their belief in our work and investment in the 26 working, lower income families that became Habitat homeowners in 2017. We extend our deepest thanks to our donors and partners for believing in the possibilities brought by accessing a decent, affordable Habitat home.



creating possibilities through time & money

Habitat Build Days

Our corporate donors do more than just write cheques, they are partners in our work. Not only do they donate funds and gift-in-kind donations, but they also bring their hard work and enthusiasm onto our build sites through the Habitat Build Day program. Habitat Build Days give corporate donors the opportunity to make a hands-on difference by volunteering to help build homes, and experience the possibilities their investment in Habitat for Humanity GTA's mission creates. In 2017, over 3,216 employees from 155 companies gave their time to help build Habitat homes across our build sites.

Signature events

For many people, Habitat for Humanity GTA's various events provide the opportunity to support the organization for the first time. Whether it's a group of female colleagues working hard to fundraise and swing hammers at Women Build, or families coming together to build *Habitat Sweet Home* gingerbread houses at Gingerbread Build, new possibilities begin when people come together at Habitat for Humanity GTA events.

Women Build

Our 8th annual Women Build brought more than 500 women together over the course of eight days to learn new skills and help build homes at our Pinery Trail build site. The hard work of women builders both fundraising and rolling up their sleeves to help build homes in 2017, raised more than \$450,000 for Habitat homebuilding projects while helping make progress on the first and second block of homes at Pinery Trail. Since 2009, Habitat Women Build events have now rallied over 5,000 women to raise more than \$4.0 million, and help build 85 homes in the GTA.

Gingerbread Build

The 15th annual Gingerbread Build saw more than 1,000 *Habitat Sweet Home* Gingerbread kits sold to families, friends, and colleagues. The 2017 Gingerbread Build also empowered children of all ages to give back to the community by building gingerbread houses alongside their family. Hundreds of new and returning families joined Habitat for Humanity GTA at City Hall this past year to take part in the annual tradition. **The 2017 Gingerbread Build raised more than \$55,000 bringing the total funds raised since 2002 to over \$300,000 in support of local Habitat homebuilding projects.**

Third Party Events

Third party events open new possibilities for community members to plan their own event in support of Habitat for Humanity GTA. **From hockey tournaments to yard sales, community members worked hard in 2017 to host events, which raised over \$69,000 toward local Habitat homebuilding projects.**

donor spotlight: The Daniels Corporation



"The Daniels Corporation has always been about community building. We believe that residential

developers have a responsibility to give back to their communities and to focus at least part of that giving back on affordable housing. We are proud to have been innovating with Habitat GTA in this area for 20 years and look forward to many more."

- Mitchell Cohen, President, The Daniels Corporation



Trailblazers in helping provide affordable homeownership

This past year marked the 20-year anniversary of partnering with The Daniels Corporation (Daniels) to deliver homeownership to Habitat families across the GTA. Daniels was the first developer to partner with our Habitat for Humanity Toronto legacy affiliate back in 1997. Over the last 20 years, Daniels has contributed fully and partially completed townhomes and units to Habitat for Humanity GTA at a significantly reduced cost to become Habitat homes. In addition, they have donated land and leveraged relationships to get more partners involved in our homebuilding projects. Their exceptional generosity and willingness to go above and beyond has equated to more than three million dollars in land and newly-built homes, helping 35 working, lower income families achieve the strength, stability and self-reliance of affordable homeownership.

From day one, Daniels believed in the Habitat for Humanity model and has helped find new and innovative ways to make affordable homeownership possible for Habitat families. They are a trailblazer in the development industry and have been a model of how other developers can give back to nonprofit housing organizations to ensure more families in our community have a safe, decent, and affordable place to call home.

Financial Position (\$'000s)

As of December 31, 2017	2017	2016
Assets		
Current assets	\$ 5,643	4,974
Mortgages receivable (1)	26,038	23,584
Projects under development	23,560	19,758
Capital assets	6,231	6,207
	61,472	54,523
Liabilities and Net Assets		
Long-term debt	15,100	13,711
Current liabilities	4,563	7,870
Deferred revenues	465	1,014
Obligation under capital Lease	206	-
	20,334	22,595
Net Assets	41,138	31,928
	61,472	54,523

Operations (\$'000s)

Year end December 31	2017	2016
Revenue		
Donations (2)	\$ 5,981	5,377
Deferred revenue	536	(527)
ReStore	6,977	6,604
Government grants	2,270	466
Interest and other	75	55
	15,839	11,975
Expenses		
Administration	1,340	993
Fundraising	1,756	1,709
Program	3,463	3,491
ReStore	4,896	4,563
	11,455	10,756
Excess before other items	4,384	1,219
Proceeds of houses transferred	7,842	11,672
Costs of houses transferred	(7,104)	(12,193)
Write-down of mortgages receivable	(3,127)	(4,505)
Interest income from mortgages	1,260	995
Donations in Kind-Land and Building	4,380	424
Forgiveness of long-term debt	973	-
Loss on disposal of capital assets	(29)	-
Mortgage realization	631	685
	4,826	(2,922)
Excess revenue over expenses	9,210	(1,703)

Cash Flow (\$'000s)

Year end December 31	2017	2016
Dperating		
Excess revenue over expenses	\$ 9,210	(1,703)
Items not affecting cash	(6,336)	2,782
	2,874	1,079
Change in non-cash working captial	1,129	(469)
	4,003	610
Financing		
Proceeds from debt	1,897	4,755
Repayment of debt	(3,694)	(1,885)
	(1,797)	2,870
nvesting		
Purchase of capital assets	(47)	(71)
Mortage receipts	4,548	3,331
Project expenditures	(5,823)	(5,260)
	(1,322)	(2,000)
Increase in cash and cash equivalents	884	1,480
Cash, beginning of year	2,298	818
Cash, end of year	3,182	2,298

Mortgages have a principal value of \$71,315,726 as of Dec 31, 2017 and \$66,728,254 as of Dec 31, 2016. Donations include cash and gift-in-kind received.

our donors make our work possible



pillar society

Habitat for Humanity GTA recognizes individuals, foundations and corporations who have made cumulative cash donations since 2001 of:

\$1M+ from Individuals

Ed and Fran Clark & Clark Family Foundation Susan and Cecil Hawkins

\$80,000+ from Individuals and Foundations:

- Martin Blake Building Owners and Managers Assoc. of GTA City of Toronto Peter, Catherine, Michael & Graham Clark Purdy Crawford Davie Family D'Arcv and Jane Dohertv Habitat for Humanity Canada Foundation 360 JBS Foundation Inc. Lawrence Park Community Church Anne Mackay Michael Pinball Clemons Foundation Judy Nyman and Harley Mintz Lorrie and Alec Morley K. Erik Parnoja Edward S. Rogers The Catherine and Maxwell Meighen Foundation
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\$250,000+ from Corporations:

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legacy society

The Legacy Society recognizes donors who have made an estate or planned gift to Habitat for Humanity GTA:

Robyn Allin Chris Atkinson Thelma Beaudry Tom Brown Floyd and Aimee Esparaz Tara George Joan Hart Neil and Laura Hetherington Sylvia Holland Mrs. Amir S. Khan Sheri Leasa Anne Marie Lees Pedro and Anne Leon Anne Mackay Ann Moriarty Douglas Napier Surjit Parhar Don Parker Deborah Trouten Ene Underwood Barbara Volk Frank Wolf Anonymous(5)

cash gifts in 2017

Donations from individuals and organizations are the cornerstone of our fundraising efforts. Thank you to the following supporters who have made gifts of \$500 or more to us in 2017:

Visionaries \$150.000+

Ed and Fran Clark & Clark Family Foundation Enbridge Gas Distribution Inc. Susan and Cecil Hawkins TD Bank Group

Groundbreakers

\$80,000 - \$149,999

BILD DUCA Financial Services Credit Union Ltd. Estate of Sally Filosa GWL Realty Advisors Macquarie Capital Funds Canada Ltd. Manulife TACC Developments and Mid Park Construction The Great-West Life Assurance Company Toronto Real Estate Board

Innovators \$50,000 - \$79,999

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\$10,000 - \$24,999

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