

ANNUAL REPORT
2019

**build the
beyond**



Habitat
for Humanity®
Greater Toronto Area

Brampton, Caledon,
Durham Region, Toronto
& York Region





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letter from our Board Chair and CEO

building more than just homes



The topic of housing affordability in the GTA dominated headlines in 2019. Over the course of the year, the headlines spoke of housing supply reaching an all-time low, while the price to rent hit a record high. All of this is occurring against a backdrop of average home prices increasing at 4.5 times the rate of average income in the last decade. We've heard the personal stories of the families impacted by this growing imbalance and these are the families we are building homes and communities for.

Now, in 2020, all things are viewed through the lens of COVID-19. The global pandemic has made our societal shortcomings even more visible, including the lack of safe, decent, affordable housing. There are so many new, vitally important priorities that currently require the complete focus of those who are leading our collective response efforts. We are so thankful to the leaders who are navigating our path forward and the essential workers who are helping us get through each day. Habitat for Humanity GTA is focused on doing what we do best: helping more families have the safety and stability of a home of their own. Though COVID-19 is currently the biggest hurdle, the need is clear that housing remains one of the most critical issues facing our citizens and public policy makers.

In 2019, we had much to be proud of and much to build on – all through the determined efforts of our volunteers, donors, partner families, staff and so many of our other friends. Together, we completed two new vibrant communities, and broke ground on a third in York Region. Thirty families, including 76 children became Habitat homeowners in 2019, and plans moved forward to make the dream of homeownership a reality for many more families in the years to come. The Daniels Corporation led by example in building on its 23 year commitment with the announcement of contributing 10 fully built homes to Habitat in their projects across the GTA.

The real power of a Habitat home exists beyond the build in ways that are not immediately visible. It not only enhances the lives of children and their families, it also strengthens neighbourhoods through diversity, inclusion and community building. We regularly hear stories of the friendships formed and networks strengthened through the communities we build together.

At Habitat for Humanity GTA, we are building communities and brighter futures. We are building a better GTA for us all. We invite you to read of our accomplishments in 2019 – and to continue to build better futures with us in 2020 and beyond.

Christine Pacini
Chair

Ene Underwood
CEO

top 10 of 2019

1

We completed Pinery Trail, the biggest build in our three-decade history. Fifty families (228 people), including 145 children and 83 parents, have a house they are proud to call home and are building a new, vibrant community that enhances the livability of the GTA.

2

On World Habitat Day, our partner for more than two decades, **The Daniels Corporation** continued to lead by example, announcing that it will make available **10 fully built units to become Habitat homes** in current and upcoming development in Regent Park, Pickering, Brampton and Mississauga.

3

We announced our **launch of a historic \$17M Affordable Housing Trust (AHT)**, in collaboration with Capital Developments and Metropia, the City of Toronto, St. Clare's Multifaith Homes and the Build a Better Bloor Dufferin community group. This new partnership demonstrates how the government, the private sector, non-profit groups and community residents can generate innovative solutions to achieve affordable housing. The AHT will develop up to 180 new affordable housing units and additional downtown community space.

4

We modified our homeownership model to ensure the long-term affordability of our Habitat homes, enabling us to help even more families in need of a decent place to live. The model restricts the equity gain for the homeowner rather than have it move with the market, thereby enabling the home to be affordable at the time of its sale to another qualified Habitat GTA homeowner.

5

Nearly 6000 volunteers contributed over 140,000 hours of time with us. They completed 17,547 full days of contributing to our vital work of helping working families in the GTA and Durham. Thank you to our incredible volunteer base!

6

Our Habitat for Humanity GTA ambassadors hosted an **industry-leading discussion on affordable housing and its impact on the bottom line of GTA businesses**. Panelists Derek Ballantyne, Chair, CMHC, Mitchell Cohen, President, The Daniels Corporation, Jan De Silva, President & CEO, Toronto Region Board of Trade and Bill Maurin President & CEO, Meridian Credit Union contributed their unique perspectives on the inter-relationship between affordable housing and the economic vitality of the GTA.

7

We **collaborated with Habitat Canada and Habitat Durham** on ways to financially and operationally assist Habitat Durham in pressing forward with the next phase of their Centretown build. By year-end, what had been just four foundations and limited framing, became four townhouses with roofs and walls.

8

As part of its National Housing Strategy, the Federal Government through **Canada Mortgage and Housing Corporation (CMHC) announced a \$32.4 million financial commitment to Habitat for Humanity Canada** and its affiliates, with some funds having gone directly to current Habitat GTA build projects.

9

An expansion of our major gifts strategy was undertaken with the **creation of a Volunteer Cabinet**, whose focus is to broaden Habitat for Humanity GTA's donor network of socially conscious and committed individuals who can help drive our impact.

10

Continuing our year over year growth, **Habitat ReStore had its highest sales year yet**, reaching over \$8 million in revenue. They received \$4 million in corporate donations and also acquired two new stores through the GTA/Durham amalgamation, bringing our total to 13 retail locations.

community in numbers

**Close to 1 in 5 households
in the GTA live in
substandard housing...
Together, we can change that!**



our impact

2019

2 New Habitat Communities

Built by volunteers, donors and community partners. That's 22 Habitat GTA communities built to-date.



30 Families

128 people, including 76 children moved into Habitat GTA homes. That's 417 families since 1997.



5,700+ Volunteers

Gave over 140,600 volunteer hours to help families build strength, stability and self-reliance through affordable homeownership.



10,920 ReStore Donations

Were recycled and given new life through the operation of Habitat ReStore in the GTA.



donor spotlight:

Cathy and Peter Clark

Cathy and Peter Clark started their philanthropic journey with Habitat for Humanity GTA twenty years ago. Over two decades, the family has volunteered with us at home and abroad, engaged with Habitat homeowners, and generously donated funds to help build Habitat homes and communities.



The Clarks first learned about Habitat for Humanity through a presentation made at their church where stories of families benefiting from a Habitat home were being shared. The pride of ownership, the positive impact on the children, the sense of community being built all resonated with Cathy and Peter. Cathy took that first step and became a volunteer.

Since then, the entire family's involvement with the organization has been far-ranging. Peter organized build days for his company. Cathy learned more about the work of the Family Services Department, specifically how families are selected for this life-changing process, as well as how data-oriented studies measure the positive direct and indirect impact of home ownership on Habitat families and their lives. Cathy travelled on a Global Village trip to Nepal where the experience impacted her as much as or even more than the soon-to-be local homeowners. Finally, one of their sons completed an operational study of a ReStore. All this, in addition to the family's meaningful financial annual contributions.

As part of their life-changing experience as volunteers, they participated in the ever-special Welcome Home ceremonies. And it was at one of these occasions where their most vivid memory lays a single mother, a daughter and a son. They won't forget the smile of the girl who was thrilled to have her own room with space for a desk (neither of which she had in the past), where she pictured herself starting to apply to universities, and taking concrete steps for her future. And, they won't forget the palatable relief of both the mother and daughter on behalf of the son who would benefit from the safety and security that went with a stable home in a safe community.

Twenty years into this journey (and still going), the Clarks believe that affordable housing is now more important than ever. As the city grows and aspires to reach its full potential, affordable housing is a must. Cathy and Peter believe that Habitat's mission to assist in the delivery of affordable homeownership to the overall housing landscape not only helps provide families with the foundation upon which to build a solid family structure and to give back to their neighbourhood, but also contributes to the building of diverse and healthy communities.

When asked of the Clarks, why Habitat for all these years, their response was: because you can have an impact not just on one family, but on a whole community, over a long period of time. Albeit only a roof and four walls, it is so much more.

The Clarks, and people like them, help to form our own vibrant Habitat community. Impactful, energized around the work that the organization does, able to bring so many dimensions to bear on the driving objective of getting more families into homes. As so amply demonstrated by Cathy and Peter, participation at Habitat doesn't just need to be volunteering on one end of the spectrum and it doesn't just need to be a financial donation at the other. Involvement can be multi-faceted, with positive outcomes not just for the families in their new homes, but also for those engaged in its delivery.

Generous with their time, their support, and their belief in our mission, we are deeply thankful for the Clarks passion to the cause.

PINERY TRAIL

our largest build yet

The completion of our 50-home build, the largest Habitat for Humanity GTA community in our three-decade history, showcases our mission in action as we build a better GTA.

228 people, including 83 parents and 145 children live in the 50 home community and have gained the strength, stability and self-reliance of owning a home of their own.

- ✦ 10,335+ volunteers
- ✦ 162,317+ volunteer hours
- ✦ 505 build days
- ✦ 557 corporate donors

“

There is something incredibly meaningful about standing shoulder to shoulder with community members and future Habitat homeowners, and literally building walls that will later raise up as new homes and possibilities for families. I was tremendously proud to have been at the Pinery Trail Ribbon Cutting, to have been one of the first to swing a hammer there, and to have watched from a distance as this strong and vibrant new community has come to life. I will remember that experience always and extend my very best wishes for every new Pinery Trail homeowner.

– His Worship John Tory, Mayor City of Toronto

”

“

Owning a home allows our family to feel stable and secure. Since we moved into our home, the kids have become happier, and made a lot of new friendships. They enjoy playing and participating in new activities with our neighbors. Habitat creates a beautiful community which makes every family feel a part of it.

– Mai, Habitat homeowner, Pinery Trail

”

“

Habitat for Humanity continues to be a strong partner with the City of Toronto and I always welcome the opportunity to work with them collaboratively to meet the housing challenges facing our City.

– Ana Bailao, Deputy-Mayor & Councillor, Ward 9

”

“

Last winter, I looked down at the street leading to the other two blocks of homes. A school bus had just dropped off 20-30 kids. They were happily walking, talking, running and laughing as they made their way to their Habitat homes. At that moment I knew that my efforts, no matter how small, were making a big difference.

– John Sanderson, Volunteer Crew Leader

”

“

To me Habitat for Humanity GTA Build Days are about teams coming together to learn new skills and give back to our community. We all leave Build Days with a strong sense of pride, knowing that we've helped build a home that will improve the lives of people. It's an exhausting, yet amazing and fulfilling experience!

– Mike Daicoff, VP, Application Development, IT, IVARI

”

“Habitat truly gave me a second lease on life. It set up the foundation for my future.”

– Dominique Naipaul



beyond the build: **a volunteer transformation**

Meet Dominique Naipaul, a dedicated Habitat for Humanity GTA volunteer who is proud to be a woman in construction. Dominique had an unusual start in the construction industry, settling into her new career at the age of 49. After spending much of her work life at a desk job as a film and television editor, a life changing accident and her mothers passing led her to reconsider her career path, and pursue her talents in carpentry.

Dominique was extremely nervous on her first day at the Torbram Build, but her anxieties quickly disappeared as she was welcomed by the crew. “Working at the build site, surrounded by all these kind souls, I felt myself healing and getting over my grief,” says Dominique. Over the course of her Crew member volunteer sessions, Dominique gained confidence and stability. Teaching young student volunteers and helping them develop skills led to Dominique finding her own voice – her purpose.

“I’ve learned a lot from the build site, and the people around me. It was such an exhilarating feeling working with a diverse group of volunteers, teaching them, and learning from them. Habitat saved me, and helped me start conversations and defy stereotypes in my community. I was happy making memories with these people, and giving them a positive memory they can take away in return,” says Dominique. “Habitat truly gave me a second lease on life. It set up the foundation for my future. I met some incredible people who were kind and compassionate and made such a difference.”

Dominique found her confidence and passion for construction on a Habitat Build site and continued to forge her path in the construction industry. She now is a fully licensed Red Seal carpenter, and continues to strive to be the best role model for women in construction.

**Dominique has been accepted to the Technological Education Teaching program at Brock University and is working towards her certification so she can continue to teach construction to high school students.*

16 homes in 16 years:

Canada Life Assurance Company, GWL Realty Advisors Inc, a donor in action

Canada Life Assurance Company, GWL Realty Advisors Inc. (Canada Life and GWL Realty Advisors) helps build strong communities in the regions where their employees live and work. Their ongoing investment in Habitat for Humanity demonstrates their support of community-based real estate projects and commitment to the development of vibrant, healthy communities.

Each year, Canada Life and GWL Realty Advisors staff members volunteer their time to help build homes for families in need of safe, decent and affordable housing. In 2019, their staff volunteered over 1,100 hours with Habitat for Humanity, participating in build days in their respective cities with Habitat GTA. Through employee volunteerism and financial donations, Canada Life and GWL Realty Advisors helped build 16 Habitat homes in 16 years, forever changing the lives of 16 families.

In 2019, Canada Life and GWL Realty Advisors contributed to the completion of Pinery Trail, the largest build in Habitat for Humanity GTA's thirty year history. Because of donors and volunteers like Canada Life and GWL Realty Advisors, we were able to build 50 homes, housing 50 families and creating an entire community of Habitat homeowners to prosper in together. With the stability of a safe, decent place to live, these families have begun to move beyond the build, creating a new network of support and comradery.

"I worked side by side with my now neighbours, which has created a bond moving forward. I know their kids, they know mine. Their life experiences have taught me lessons and vice versa" said Dionne Carter, Habitat homeowner. "I feel safe that if I am not around, my kids will have people they can reach out to. If I can't see something happening, that my fellow neighbours will ensure my kids and home are okay."

Habitat for Humanity GTA is honoured to work with Canada Life and GWL Realty Advisors to deliver strength, stability, and self-reliance through affordable homeownership to our partner families, and build a better GTA together.



our donors **make our work possible**

Our deepest gratitude to our community of passionate supporters, donors and volunteers. Your dedication drives us.

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