



# Annual Report

# 2017

## BOARD OF DIRECTORS

**Doug Arrand, *Chair***  
**David Nolan, *Vice-Chair***  
**Meghan Davis, *Treasurer***  
**Cait Maloney, *Secretary***

**Jacqui Collier**  
**Eric Dinelle**  
**Tina Hinch**  
**Lisa MacInnis**  
**Catherine Purcell**

### Retiring Board Members

**Doug Arrand**  
**Eric Dinelle**  
**Lisa MacInnis**

**Retiring Board Advisor**  
**Tim Jamieson**

### Staff

**Chris Catry**  
*Director of Community  
Engagement*  
**Quint Tapscott**  
*Director of Special Projects*  
**Deb vanGelder**  
*Bookkeeper*  
**Teresa Zhang**  
*Programs Manager*  
**Susan Zambonin**  
*Chief Executive Officer*

## The Habitat Business Model

Habitat for Humanity removes the barriers to homeownership for families who are in financially vulnerable positions, but who otherwise are motivated to improve their situation.

Habitat for Humanity does not give homes away; we sell them at fair market value, as determined by an independent appraiser, to homeowner partners who have completed their partnership requirements.

Low-income working families purchase their Habitat for Humanity home with no down payment, and an interest-free mortgage. The monthly mortgage payments are based on household income rather than property value and are reviewed annually.

This approach allows families to have adequate cash for the other necessities of life while building equity for the future.

Just as important, it allows people to experience, for the first time, the feelings of home-ownership: joy, pride and security.

Monthly mortgage payments received from homeowners are used for the construction of new homes, allowing donations to keep on giving – building more homes in our communities for future years. A donation to Habitat for Humanity is a gift in perpetuity to affordable housing.

## **Message from Doug Arrand Chair of the Board of Directors**



2017 has proven to be one of the most exciting years in our history, including the successful completion of one home and start of two more in November. After moving to a modern and spacious building early in January 2017, the aged infrastructure housing the ReStore and Affiliate was sold. New operational staff were hired and immediately engaged in helping meet strategic objectives.

Together, the Board and CEO Susan Zambonin established an aggressive plan to raise our profile in the region, including vigorous marketing and lobbying local politicians to educate city leaders. Results were spectacular: the city has offered us four building lots and grants to cover development costs.

The Board approved a pilot project recommended by the CEO to create a Training & Event Centre (TEC) where participants of all ages can take Do It Yourself classes, with all proceeds invested into home builds and plans for program expansion.

The Affiliate made administrative and financial adjustments to substantially reduce banking charges and improve our line of credit. The Board continued to enrich governance and were delighted to host Sandy Hopkins, Habitat for Humanity Manitoba CEO to the annual board retreat, and everyone participated in educational and growth exercises for the future.

2017 was a pivotal year, undoubtedly going a long way to establish Habitat Kingston's credibility in the communities served.

Credit must go to the hardworking operational staff for their dedication and passion!

Much has been accomplished and the necessary momentum achieved to build more homes for deserving families.

# Committees

Habitat for Humanity couldn't do what we do without our hardworking and dedicated volunteers. We have committees that help keep our organizing running smoothly.

## Family Resource Committee

Beth Giberson (chair), Dana Bell, Aaron Buchner, Deborah Dowker, Debbie Gillis, Simone Kingdon & Bob Kozak

Beth Giberson retires after 12 years leading the family resource committee and serving families faithfully and whole-heartedly.

## Build Committee

Rod Stokes (chair) & Tiago Caldas

## Special Events Committee

Cliff Edwards, Heather MacArthur, Matthew MacArthur, Geoff Nichols, Catherine Purcell & Tim Wowk

## Safety Committee

Alan Carrick, Cait Maloney & Jim Milligan

## Marketing Committee

Jacqui Collier (chair), Doug Arrand, Dave Cunningham, Cliff Edwards, Lorne Matthews-Glasspoole & Kaitlyn McCain



## Training & Event Centre (TEC)

The TEC opened in October 2017 and is used to train staff & volunteers on the use of tools used in construction and fee for service woodworking activities. Classes offered include:

- All levels construction courses
- Power Tools for Women
- Do-It-Yourself classes
- Kids programs (PA Day, camps, etc.)
- Corporate team build days
- Birthday parties



## Mini University for Women (Mini-U for Women)



The Mini-U for Women was launched for the first time in the months of July 2017 with great success. Planning to host only 15 women, over 30 women from all walks of life joined the four-week training session where participants gained construction knowledge, confidence and applied their new skills into building a project from scratch.

## Robinson Community Initiative

Habitat for Humanity started a partnership with the Robinson Community Garden in 2017 that have resulted in more opportunities for our Homeowner Partners to gain sweat equity and a new way to fundraise for our building program.



## HOMEOWNER SELECTION

### Criteria

Need

Ability to Re-pay  
a Mortgage

Willingness to  
Partner



### **Mathias Family**

Construction began in August 2017 and James, Rachel, Dylan & Joseph moved into their home in November.



### **President's Build Day**

Doug Arrand,  
*Board Chair*  
Peter Milliken,  
*Habitat's Community  
Ambassador*  
Sophie Kiwala  
*MPP for Kingston & the  
Islands*

## Good Shepherd Legacy Project- Phase I



**Moedt Family:** Kaye & Tori

*“Home means a special place for Tori and I, where we can be ourselves. A place where Tori can dance and play her music and just be a kid.”*

- **Kaye Moedt**



**Lovelace Family:** Virginia, Nathaniel, Cody & Nathan

*“A place where I can hang my hat and call it my own. That’s home to me.”*

- **Nathan Lovelace**



We celebrated the announcement of our Good Shepherd Legacy Project with a neighbourhood block party in July. Construction began in November.



# 2018 – What’s Next?

## Good Shepherd Legacy Project- Continues

### **Phase II- Church Demolition**

This phase will see the aging church demolished and a new ministry centre built, continuing the legacy of the Church of the Good Shepherd opening doors for better opportunities while still serving and supporting their neighbourhood. Expected to start in early June.



### **Phase III- Units 3 & 4**

Laura Edwards and daughter Lily have started working on their 500 hours of required sweat equity for their new home at Cowdy Street.

We are still looking for a family to become the proud owner of Unit Three. If you know someone who could benefit from ‘a hand up, not a hand out’ from Habitat for Humanity, ask them to contact our office to apply.

We are also hosting monthly **Homeowner Information Nights** where the committee and current Homeowner Partners share their knowledge and experience in the homeownership application process. Dates can be found in our online calendar at [www.habitatkingston.com/events](http://www.habitatkingston.com/events)

**Do you know of someone that might benefit from Habitat for Humanity’s unique Homeownership Program?**

**Statement of Revenues and Expenditures** as of 31 December 2017

<b>Revenues</b>	<b>2017</b>	<b>2016</b>
Property Sales	135,792	3,597
Donations, fundraising, and other	297,730	155,330
Restore Operations	--	517,692
ReStore Transfers from NO	162,504	--
<b>Total Revenues</b>	<b>596,026</b>	<b>676,619</b>
<b>Expenses</b>		
Cost of property sales	6,640	34,488
Administration costs and amortization	312,101	490,697
<b>Total Expenses</b>	<b>318,741</b>	<b>525,185</b>
Year-end inventory & write up/down of mortgages	-48,396	88,423
<b>Excess Revenue over Expenses</b>	<b>228,989</b>	<b>239,857</b>

**Balance Sheet** as of 31 December 2017

<b>Assets</b>	<b>2017</b>	<b>2016</b>
Cash	236,127	754,360
Receivable and pre-paid	197,372	118,998
Short-term Investments	501,377	--
Properties held for sale	349,958	135,203
Tangible Capital Assets	31,472	313,137
Mortgages receivable	681,229	509,803
<b>Total Assets</b>	<b>1,997,535</b>	<b>1,831,501</b>
<b>Liabilities</b>		
Bank Indebtedness	--	130,000
Accounts payable/deferred revenue	173,937	95,855
Long term debt	--	11,037
<b>Total Liabilities</b>	<b>173,937</b>	<b>236,892</b>
Unrestricted Net Assets	557,440	735,555
Invested in Housing	1,234,686	693,734
Capital Assets	31,472	165,320
<b>Total Liabilities and Net Assets</b>	<b>1,997,535</b>	<b>1,831,501</b>

**Message from Gary Lees**  
**ReStore Manager**



It is a privilege to present a brief impact summary of the ReStore.

The ongoing success of the Good Shepherd Legacy Project is the most significant measure of success, allowing our Affiliate to focus efforts away from ReStore operations, freeing up resources to serve local families. Increased brand recognition of Habitat for Humanity and the ReStore in the community has been realized through a highly visible site, modern appearance, accessibility, advertising, and new and improved partnerships. The new facility has promoted accessible shopping and elevated donor awareness and ease. Waste diversion has been achieved through an ability to accept more products, i.e. e-waste and metal recycling, both generating revenue. These methods were recognized by municipal leadership, resulting in their willingness to minimize or reduce service fees, and likely influencing the donation of property by the City of Kingston.

Other successes include a new truck resulting in pick up efficiencies, a valuable income stream; being 'first on site' is accomplished with the right resources. This paid dividends with corporate donors, who appreciate our ability to donate with minimal interruption. Our forklift purchase has saved countless volunteer hours while significantly reducing damage. This has led to heightened safety awareness and comprehensive safety procedures.

An amicable culture has fostered quality and loyalty among staff and increased volunteer attraction and retention. Now possessing vital human resources, we are more task focused. It is no coincidence that the updated ReStore profile and resources have paralleled the Affiliate's recent build successes.

It has been an exciting journey. I am honoured to be part of those dedicated to Habitat's mission and look forward to being part of our collective brighter future in our community.

## Special Thanks to our Sponsors



**DIOCESE OF ONTARIO**  
The Anglican Church of Canada



**Fund for Humanity**

Homeowner Partners

Habitat for Humanity Kingston Limestone Region



**ReStore**

## **Grants & Donations of \$1,000+**

100 Men Kingston, 100 Women Who Care-Kingston, Beehler Bros. Electric, Bill McCutcheon, Bob Vankoughnet, Carloft.ca, CIBC, Cogeco Kingston, Community Foundation for Kingston & Area, EllisDon, FLY Fund, George Benn & Sons Construction, Harold Ballard Foundation, Ontario Ministry of Seniors Affairs, RFA Planning Consultant, Rotary Club of Cataraqui-Kingston, Rotary Club of Kingston Frontenac, The Davies Charitable Foundation, Visitation Province.

## **Donated Services and/or Gift-in-Kind**

American Standard, Asterisk Engineering, Battlefield CAT Rentals, Bob's Portable Toilet Rental, Canadian Institute of Plumbing & Heating, Canadian Tire Corporation, Capital Movers & Storage, Church of the Good Shepherd, Dal-Tile, Divine Hairstyling, Gable to Gable Renovations, HeatLink Group Inc., IKO, IPEX, Kristen Marshall, Leviton, Mitten / Ply Gem, Napanee Home Hardware, Professional Pumps & Water Treatment Systems, Robinson Group of Companies, Rod Stokes, SlantFin Limited, Standard Products, Tarion Warranty Corp., TBC Mechanical Design, Uponor, Whirlpool Canada, Wolseley, Yale Locks.



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