



Habitat
for Humanity®
Regina

Hareem & Nawal
Habitat Regina Partner Family

2018 Annual Report

Together, building strength, stability and self-reliance

Dear Friends,

As we complete another year at Habitat for Humanity Regina, we are reminded of the true meaning of community spirit. Once again, we have felt the unwavering support of volunteers, donors and community stakeholders, all of whom are committed to a world where everyone has a decent place to live.

We know that safe, decent and affordable homeownership plays a critical role in helping families build a foundation for a life with better choices and more opportunities. This year, through your generous support, we were able to give a hand up to seventeen more families in southern Saskatchewan. They have been empowered to overcome the barriers that stand between them and better, healthier, more financially stable lives. The outcomes are long-lasting and life-changing.

In this report, you'll see evidence of the growth we have achieved because of your support. We're proud to have achieved our second highest year on record, serving seventeen families. Our ReStore has grown tremendously with an 11% increase in revenue and a 24% increase in donated products, ensuring that more of your charitable dollars are going directly to helping families. Our talented team continued to improve the quality and effectiveness with which we provide our affordable homeownership program.

Every door unlocks the potential for a better life. Thank you for your heartfelt efforts in continuing to help us open doors to strengthen families in our communities.

Gratefully,



Reg Robinson
Board Chair



Kelly Holmes-Binns
Chief Executive Officer



Our commitment

vision

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

mission

To mobilize volunteers and community partners in building affordable housing and promoting homeownership as a means to breaking the cycle of poverty.

values

Housing

We believe that access to safe, decent and affordable housing is a basic human right that should be available to all.

Diversity

We believe there is a role for everyone committed to our vision, mission and values. We seek to enrich the organization through diversity.

Partnership

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

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. We recognize them as our greatest resource.

Highlights & milestones



Fostered strong families and welcomed **17 new Habitat homeowners** in Regina, Yorkton and Moose Jaw



Achieved record-breaking success in the ReStore, resulting in **\$1 Million** in revenue in 2018



Over **1,500 volunteers** rolled up their sleeves and committed over **10,500 hours** to build homes at Haultain Crossing



Over **300 volunteers** dedicated **6,200 hours** to stocking shelves, receiving merchandise and assisting staff at the ReStore



27 students enrolled in the Trades and Skills Construction Apprenticeship Program (TASCAP) in the 2017-18 school year



Through partnerships with non-profit organizations in Regina, the ReStore provided meaningful volunteer opportunities for those with employment barriers. These **46 individuals** volunteered almost **1,000 hours** in 2018

Transforming lives

Homeownership enriches the lives of families in countless ways. Stable housing decreases transiency among children, who do better in school, and lessens stress in adults, who are able to focus on advancing their future.

The 185 Habitat for Humanity partner families interviewed by the Canadian Mortgage and Housing Corporation shared these benefits:



86% report **being happier** since moving into their new home



54% noticed an improvement in **children's behaviour**



34% of income earners moved into **better jobs**



41% reported a marked increase in their **children's school grades**



78% report improvements in **family health**



36% were **less reliant** on social assistance and community services

Before moving into a Habitat home, one family reported using the Regina Food Bank regularly. Because this family's mortgage payment is now half of what they were previously paying in rent, feeding their family is no longer a daily worry.

Other Habitat families identified:

- **Enhanced employment:** Parents are able to work a stable number of hours across fewer jobs and earn more income;
- **Reduced use of Food Banks:** Partner families decreased their use of food banks by 60 percent, compared with a 40 percent reduction by control families;
- **Healthier lifestyles:** Partner families smoked less and displayed higher levels of physical activities, compared with the average Canadian family;
- **Greater community engagement:** Partner families were more active voters and volunteers in their community, compared with control families; and
- **Improved educational outlook:** The dropout rate for children in partner families is lower than that of children in control families. The proportion of children in partner families who graduate with a bachelor's degree or better is greater than that of children who do so in control families.

Finally home

Safaa and Marleen's Habitat story begins in Iraq. Safaa was employed as a chef in Baghdad, working for a Government restaurant. As Christians, Safaa and Marleen lived in fear daily, as the fighting and bombing moved closer to their home in Baghdad. The restaurant where Safaa was employed became the food supplier for American troops, putting Safaa in great danger. One day, eight of Safaa's co-workers were killed on their way to work. The next day, Safaa received a note at his home that he would be next.

Safaa and Marleen packed what they could carry and fled to Syria, where they lived in a refugee camp. Their eldest daughter, Madjeleena, was born in this camp. Eventually, Safaa and Marleen came to Canada, leaving everything they knew behind to build a new life for themselves. Once in Regina, they welcomed two more daughters, Sarah and Maritta, and set out to give their children a better life - a life without the loss and fear that Safaa and Marleen experienced in Iraq. They wanted to ensure they could provide opportunities for their daughters that would not have been possible in their homeland.

Despite working multiple jobs to make ends meet, Safaa and Marleen were unable to save for a downpayment to purchase a home of their own with a conventional mortgage. Their rental unit was not large enough for their family. All three girls shared a room and there was very little space for them to play. Safaa and Marleen wanted to invest their hard-earned money into their own home, a home that would fit the needs of their growing family. They saw owning a home as a chance to provide security for their family and a chance to give their daughters a better life.



Safaa and Marleen applied to become a Habitat partner family and, once accepted, worked hard to complete their sweat equity hours. They took possession of their new home in November 2018. Marleen fondly remembers the day they moved into their new home.

"We moved into our Habitat for Humanity home on November 29, 2018. It was a day filled with excitement and joy for our family. When I unlocked the door and entered, there was an unexpected deep emotion that came over me. I realized this was home."

Since the family has moved into the home, they have settled in and are building lasting ties to their neighbourhood. Their daughters love having their own rooms and enjoy spending time outdoors. Safaa and Marleen feel more confident, settled and proud of where they are. They are able to provide the life and opportunities that they desire for their daughters and are the happiest they have been since moving to Regina. They are excited for their future in this home and community and look forward to watching their girls grow up in their new home.





Building our community

Haultain Crossing is located in Regina's Eastview neighbourhood and is currently the largest Habitat for Humanity development in Saskatchewan and the second largest in Canada. Plans call for 62 townhomes and greenspace for recreational activities. Approximately 250 people, including over 150 children, will move into the homes after the construction is completed.

Some homes will have three bedrooms, others four, per Saskatchewan Housing Corporation guidelines. The first and second floors each measure 608 square feet, while the basement is 400 square feet. When necessary, homes can also be adapted to meet specific needs including wide doorways, accessible bathrooms and main floor bedrooms.

Thanks to committed donors and dedicated volunteers, Habitat Regina completed construction of ten homes in November 2018 and started construction on eleven more homes that are scheduled for completion in 2019. At the end of 2018, a total of 34 families live at Haultain Crossing.

Communities throughout southern Saskatchewan, like Yorkton, Estevan and Moose Jaw, also see a need for affordable homeownership. Operating in partnership with Habitat for Humanity Regina, volunteers work tirelessly to raise funds and recruit volunteers. Their goal is to help hard working families in their communities break the cycle of poverty through affordable homeownership.

In 2018, Habitat Regina celebrated two new homeowners in its Chapters - one in Yorkton and one in Moose Jaw. Because of the hard work of these volunteer committees, the dedication of the build volunteers and the donors in each community, Breana, Kathy and their families are experiencing the life-changing effects of homeownership.



Since its creation, **Habitat for Humanity Regina** has helped **139 families** overcome poverty through affordable homeownership



Since 2007, **19 homes** have been constructed throughout Southern Saskatchewan by Habitat Regina Chapters through the hard work of volunteer committees

ReStore

The Regina ReStore is owned and operated by Habitat for Humanity Regina and exists to support Habitat Regina’s home building and community partner programs. Through the sale of donated items within the second-hand market, the Regina ReStore works to raise as much money as possible for Habitat for Humanity Regina.

The Regina ReStore receives new inventory daily from generous individuals and corporate donors. Every trip to the Regina ReStore offers a unique opportunity to discover a fantastic deal, a one-of-a-kind item or the missing piece in your design inspiration.

The Regina ReStore offers various donation programs to make donations easier. These programs include Kitchen Salvage, Downsizing, Electronic Recycling, Garage Sale Clean-up, Community Clean-up and Metal Salvage.

Because of the support and generosity of donors, customers, and volunteers, the Regina ReStore had a record-breaking year. The Regina ReStore also partnered with other local non-profits in Regina to provide volunteer opportunities for people with employment barriers. In October, the Regina ReStore was honoured to receive the Citizen of the Year Award from Inclusion Regina celebrating this unique volunteer initiative.



\$1.2 Million worth of products donated to the ReStore in 2018



Over **\$1 Million** in revenues generated in 2018



Over **900 tonnes** of waste diverted from the landfill in 2018

Thank you to our partners

Major ReStore Donors

- | | |
|-----------------------------------|---------------------------------|
| 101144358 Saskatchewan Ltd. | New Life Renovations |
| 1080 Architecture Planning | Ledcor Construction Ltd. |
| 2001 Cornwall Suites | Long Creek Timber Mart |
| Allied Lumberland Limited | Lowes/Rona |
| (Regina & Moose Jaw) | Luminesque Lighting |
| Caltec Flooring | Marco Industries |
| Carpet Superstore | Miller Thompson LLP |
| Chatterson Lumber | Mitchell Developments |
| Do All Floors | Oxbow Building Supplies |
| DoubleTree by Hilton | Parkland Flooring Limited |
| Equinox Development Group Limited | Princess Auto |
| FYI Construction Inc. | Saskatchewan Health Authority |
| G R Flooring | Spartan Controls |
| Harvey’s Home Centre (Assiniboia) | Sterling Plumbing & Heating |
| Home Depot | Superior FD Coatings |
| Hornoi Leasing | Tony’s Home Solutions Limited |
| Intagra Group of Companies | Logic Renovations |
| Iron Workers Union #771 | Vipond Fire Protection |
| Hall Rental Homes | Wayne Building Products Limited |
| | Weber Supply |

Canadian Partners



Thank you to our partners

Platinum



Gold



Silver



Bronze

Annette Semple
Bruce Anderson
CAA Saskatchewan
Canadian Pacific
Christie Mechanical Ltd.
Cristian Barreno
Daniel Hemingway
Fidelity Investments Canada
Floform Countertops
Harry Allen Life Member Club
Harvard Western Insurance
Janet McIntosh
JLB Electric
Konica Minolta Canada
Ledcor Construction Limited
Linda Sinclair
NewRock Developments
Randene Rourke
Reg & Sheri-Dawn Robinson
Regina & Region Home Builders' Association
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SaskPower
Scotiabank
Shirley Williamson
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Ultimate Insulation Foam & Fire
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Mosaic
RBC Royal Bank
Revera
SaskPower
The Co-operators

Event Sponsors



Lunch Sponsors

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Dairy Queen
East Side Marios
Famoso East
Fat Burger
Joey's Only
Lancaster/The Capitol
Mary Brown's
Moxies
Peg's Kitchen
Pita Pit Quance
Subway McDonald St.
Swiss Chalet
Tangerine - Evolution
TJ's Pizza

Media Sponsors

Harvard Broadcasting
Rawlco Radio

Financial Statements

The complete set of 2018 Audited Financial Statements can be viewed at habitatregina.ca

HABITAT FOR HUMANITY REGINA INC.

Statement of Financial Position

December 31, 2018 with comparative information for 2017

	2018	2017
ASSETS		
Current assets		
Cash	\$ 82,713	\$ 224,426
Accounts receivable	168,720	98,436
Prepaid expenses	35,020	29,882
Mortgages receivable, current portion <i>(Note 3)</i>	534,490	212,529
Homes held for sale <i>(Note 5, Schedule 1)</i>	1,830,092	2,789,416
Construction in progress <i>(Note 5)</i>	1,610,826	2,029,144
Land for future builds <i>(Note 5)</i>	739,542	739,475
	5,001,403	6,123,308
Mortgages receivable <i>(Note 3)</i>	11,991,036	9,555,081
Capital assets <i>(Note 6)</i>	1,616,138	1,755,783
	13,607,174	11,310,864
	\$ 18,608,577	\$ 17,434,172

LIABILITIES AND NET ASSETS

Current liabilities

Bank overdraft (Note 8)	\$	1,593,808	\$	1,181,856
Accounts payable and accrued liabilities		240,735		269,492
Tenancy deposits		31,780		-
Deferred capital contributions, current portion (Note 7)		83,433		83,433
Debt, current portion (Note 8)		99,792		114,764
Capital lease obligations, current portion (Note 9)		35,582		35,582
		2,085,130		1,685,127

Deferred capital contributions (Note 7)	1,334,929	1,418,362
Debt (Note 8)	2,279,480	1,709,217
Capital lease obligations (Note 9)	64,982	98,853
	<u>3,679,391</u>	<u>3,226,432</u>

NET ASSETS

Invested in capital assets	97,212	119,553
Invested in programs	12,746,844	12,403,060
	12,844,056	12,522,613

	\$	18,608,577	\$	17,434,172
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Chair
Board of Directors

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Chair
Audit and Finance
Committee

HABITAT FOR HUMANITY REGINA INC.
Statement of Operations
Year ended December 31, 2018 with comparative information for 2017

	2018	2017
REVENUE		
Government grants	\$ 920,091	\$ 645,529
In kind donations	219,046	366,416
Other donations and fundraising	546,907	907,176
Other income	22,883	5,424
	<u>1,708,927</u>	<u>1,924,545</u>
SALES AND COST OF SALES		
Home sales	4,931,512	958,671
Mortgage discount income <i>(Note 3)</i>	635,941	613,826
Cost of home sales and building operations <i>(Note 3)</i>	(4,179,001)	(1,065,610)
Mortgage discount expense <i>(Note 3)</i>	<u>(1,497,226)</u>	<u>(208,755)</u>
	(108,774)	298,132
PROGRAM EXPENSES <i>Schedule 2</i>	<u>(366,793)</u>	<u>(225,842)</u>
NET PROGRAM ACTIVITY	1,233,360	1,996,835
RESTORE OPERATIONS <i>Schedule 3</i>		
Revenue	1,007,958	972,856
Expenses	<u>(857,476)</u>	<u>(757,500)</u>
	150,482	215,356
GENERAL AND ADMINISTRATIVE <i>Schedule 4</i>	<u>(1,062,399)</u>	<u>(867,246)</u>
EXCESS OF REVENUE OVER EXPENSES	<u>\$ 321,443</u>	<u>\$ 1,344,945</u>

HABITAT FOR HUMANITY REGINA INC.
Statement of Changes in Net Assets
Year ended December 31, 2018 with comparative information for 2017

	Invested in Programs	Invested in Capital Assets	2018	2017
Balance, beginning of year	\$ 12,403,060	\$ 119,553	\$12,522,613	\$ 11,177,668
Excess of revenue over expenses	321,443	-	321,443	1,344,945
- Amortization of capital assets	151,321	(151,321)	-	-
- Amortization of deferred capital contributions	(83,433)	83,433	-	-
Investment in capital assets				
- Capital asset additions	(11,676)	11,676	-	-
- Capital lease obligations	<u>(33,871)</u>	<u>33,871</u>	<u>-</u>	<u>-</u>
Balance, end of year	<u>\$ 12,746,844</u>	<u>\$ 97,212</u>	<u>\$12,844,056</u>	<u>\$ 12,522,613</u>

HABITAT FOR HUMANITY REGINA INC.
Statement of Cash Flows
Year ended December 31, 2018 with comparative information for 2017

	2018	2017
CASH PROVIDED BY (USED IN):		
OPERATIONS:		
Excess of revenue over expenses	\$ 321,443	\$ 1,344,945
Non-cash items:		
Amortization of capital assets	151,321	145,960
Amortization of deferred capital contributions	(83,433)	(83,433)
	389,331	1,407,472
Changes in non-cash working capital:		
Accounts receivable	(70,284)	163,693
Prepaid expenses	(5,138)	14,200
Homes held for sale	959,324	(2,072,751)
Construction in progress	418,318	(285,907)
Land for future builds	(67)	278,918
Accounts payable and accrued liabilities	(28,757)	26,627
Tenancy deposits	31,780	(59,140)
Deferred contributions	-	(21,295)
	1,305,176	(1,955,655)
	1,694,507	(548,183)
INVESTMENTS:		
Advances of mortgages receivable	(2,757,916)	(59,981)
Purchase of capital assets	(11,676)	(105,600)
	(2,769,592)	(165,581)
FINANCING:		
Proceeds of bank overdraft	411,952	911,116
Proceeds from debt	700,000	-
Proceeds from capital lease obligations	-	87,455
Repayments of debt principal	(144,709)	(182,746)
Repayments of capital lease obligations	(33,871)	(37,380)
	933,372	778,445
Increase (decrease) in cash	(141,713)	64,681
Cash, beginning of year	224,426	159,745
Cash, end of year	\$ 82,713	\$ 224,426

The accompanying notes to the financial statements may be viewed at habitatregina.ca

Board of Directors

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Managing Principal, Solvera Solutions

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Manager - Consulting, MNP

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Daytona Homes

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Partner, Miller Thompson LLP

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Tracey Mazur, MBA
Chief Operating Officer

Karen Mercier, CFRE, MInstF
Chief Development Officer

Juanita Pandya, CPA, CMA
Controller

Dale Metcalf
Project Manager - Build

Denis Simard
ReStore Manager

Benjamin Sipple
Family Services Manager

Tara Goulet
Family Services Manager



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