



Habitat
for Humanity®
Regina

2019 Annual Report

Our commitment

Building strong, stable communities

vision

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

mission

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

values

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.

Partnership

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

Responsiveness

We believe in proactively responding to our changing environment and ensuring we communicate in a timely, effective manner.

Accountability

We believe in honouring our commitments and being accountable to all stakeholders.



STRENGTH



STABILITY



SELF-RELIANCE



SHELTER

Cover photo (left to right): Aqeel, Kanooz, Sobia & Minahil moved into their new home in November 2019.
Photo credit: Peter Scoular Photography

Creating brighter futures

A letter from our leadership

As every family knows, a safe and stable home is foundational to a healthy and self-reliant family. It's the driving force for Habitat for Humanity Regina's mission and the reason we exist today. It's the reason our volunteers consistently show up and our donors continue to drop off donations at the Habitat Restore. It's the reason businesses maintain their support and staff stand with us – because every one of us deserves the opportunity for a better future and everyone deserves a safe and decent place to live.

Haultain Crossing welcomed 11 families home in 2019 with the completion of Phase IV in December. It has been a hub for over 1,000 volunteers and staff and is a testament to the hard work, planning and execution of our build department. This Habitat community still stands as the largest in Saskatchewan and the second largest in Canada. Along with donors, supporters and volunteers, we're not only building homes, but communities with our future homeowners.

We continued to gain strength in our Chapter communities by building homes in all three locations: Moose Jaw, Yorkton and Estevan. Our ability to offer affordable homeownership in our Chapter communities is fueled by passionate volunteers committed to strengthening their communities. Under the strong leadership of our Chapter Chairs, each community began construction in 2019, with one Estevan family moving into their home in December.

We were thrilled to move our administrative team to a new home at 1445 Park Street in May 2019 to allow more space for our team to grow and serve families in need of affordable housing. This new office allows us to host meetings, information nights, press conferences and staff huddles while giving our Habitat Regina ReStore more retail space to display treasures.

The Habitat Regina ReStore flexed its creative muscle by piloting a three-month pop-up location in the Southland Mall this winter. Showing that customers still desire a more tactile experience, this highly visible location opened us up to a different area of the city and allowed more customers to discover Habitat for Humanity Regina and the Habitat Regina ReStore.

This new year ushers in a new decade, with new hopes and plans, new families and a renewed focus on our mission – that everyone deserves a safe and decent place to live – and we look forward to making that happen with the help of each and every one of you.

***“every one of us
deserve the
opportunity for
a better future.”***



A handwritten signature in blue ink that reads "Reg Robinson".

Reg Robinson
Board Chair



A handwritten signature in blue ink that reads "K. Holmes - Binns".

Kelly Holmes-Binns
Chief Executive Officer



7

Amazing things

Made possible in 2019 by our donors

Your gifts of time, products and money has changed the lives of so many families!



14 families moved into their new homes - 13 families in Regina and one family in Estevan

Construction started on **13 new homes** - ten in Regina and one in each Chapter community - Estevan, Moose Jaw and Yorkton



Over **1,000 volunteers** committed around **18,000 hours** at Haultain Crossing and in the Habitat Regina ReStore

Record-breaking revenues at the Habitat Regina ReStore, generating **\$1,169,000** for Habitat Regina's mission



The 4th Annual Doors & More Art Auction & Soirée raised more than **\$75,000** through the sale of upcycled art pieces

198 youth were impacted through partnership - 33 moved into their new homes and 165 participated in the Habitat build



Habitat Regina moved into **new offices**, allowing the Habitat Regina ReStore to expand to better serve customers and donors

Pictured (left to right): Building together - Habitat Regina Construction Supervisor Karli Doidge, her mother Sheila Doidge and her fiancé Cody Kretschmer build homes together at Haultain Crossing. Not pictured: Karli's sister, Kerri Doidge.

A place to call home

A Habitat home reunites a family

Dessie spent 16 years in a refugee camp before he and his son immigrated to Regina. He looked forward to building a strong future for his family in Canada. Then disaster struck in his home country of Ethiopia.

“My dream was to graduate as a nurse, get a good job, buy a home to call my own and plan for my family’s future,” recalls Dessie of his move to Canada in 2007. And he began to do just that. But in his second year of nursing school, he received the shocking news that his sister and brother-in-law had passed away in a tragic car accident, leaving their four children without a guardian.

Dessie took responsibility for “his orphans”, as he affectionately calls them, sponsoring them to immigrate to Canada. Unfortunately, one of the children suffered a back injury in the crash that was not treated properly. Dessie would need to provide a wheelchair accessible home for his nephew before he could come to Canada.

Even though Dessie had now graduated from nursing school and had a full-time job, he could not afford to purchase or rent the wheelchair accessible home that his nephew needed in order to be reunited with his family. Dessie was heartbroken for the child and searched for a solution.

His life changed when he successfully applied to become a Habitat homeowner. Dessie and his family moved into their wheelchair accessible home in November.

“We are so excited to be a whole family and to live in our new home. I have achieved the dreams I held dear for my family when we first came to Canada. I am a nurse and I have purchased a home I can call my own. Paying a mortgage will help build a strong future for my family,” said Dessie. “After all that we have been through, providing my family with stability and a safe neighbourhood is a dream come true.”

“*After all that we have been through, providing my family with stability and a safe neighbourhood is a dream come true.*”





“Mosaic is proud to partner with Habitat for Humanity Regina to provide families with a safe and affordable place to live. Through homeownership, we are helping end the cycle of poverty and give families the opportunity for a brighter future. Our partnership began over ten years ago, and we have proudly invested more than \$1.8M,” - Sarah Fedorchuk, Vice President, Public Affairs & Government Relations.

With each build phase at Haultain Crossing, **The Mosaic Company** partners with a Habitat family and works alongside them as they journey to homeownership. In 2019, The Mosaic Company partnered with Dessie's family. They organized

a volunteer day with Dessie where employees were able to work with him and get to know him. They also invited Dessie's family to join them for lunch, giving the volunteers a chance to meet and interact with Dessie's children.



“Though we all have many differences, we were able to work together to build homes to help some very deserving families. TASCAP has been an amazing opportunity to gain life-long skills and experiences that will benefit us all throughout our lives. This experience has truly changed my life.” -Holly Moore, grade 11, Kelliher School.

In partnership with Habitat Regina, The Regina Trades & Skills Centre offers students in Regina a unique educational opportunity - the **Trades and Skills Construction Apprenticeship Program (TASCAP)**. This program gives grades 11 and 12 students the chance to build homes with future homeowners at the Haultain Crossing build site.

In the 2018-19 school year, there were 23 students enrolled in TASCAP. Our team worked with 12 students from the Regina Public School Division, five from Regina Catholic schools and six from the Prairie Valley School Division and their instructors. We are pleased to build alongside these talented and dedicated students.

Building relationships

Every connection can help create a bright future

Families are the compass that guide our organization – we take our relationship with families seriously and work hard to ensure this relationship is at the forefront of our mission and values every day.

The Family Service Team meets with interested applicants throughout the year and works alongside them to ensure the most successful outcome and, hopefully, a Habitat home. Once a family has been selected to purchase a home they are part of the Habitat Regina family! This means we are there for them from the sod turning on their new home to key ceremony and well after they have moved home.

As we move into 2020, we are steadfast in our pursuit of helping hardworking, low-income families into homeownership. We will offer more information sessions in-house, present Lunch & Learns throughout the city and continue to meet with interested families one-on-one in our office. Seeing our families grow and succeed is a key indicator of our success and nothing feels better.

By the numbers:



Family Services hosted **seven Homeownership Information Sessions** for interested families



Over 90 families applied to become future Habitat homeowners



Future homeowners attended **13 education classes** designed to prepare them for homeownership



14 families purchased and moved into their new homes - 13 in Regina and one in Estevan



Since its creation, **Habitat for Humanity Regina has helped over 150 families overcome poverty** through affordable homeownership



Building community

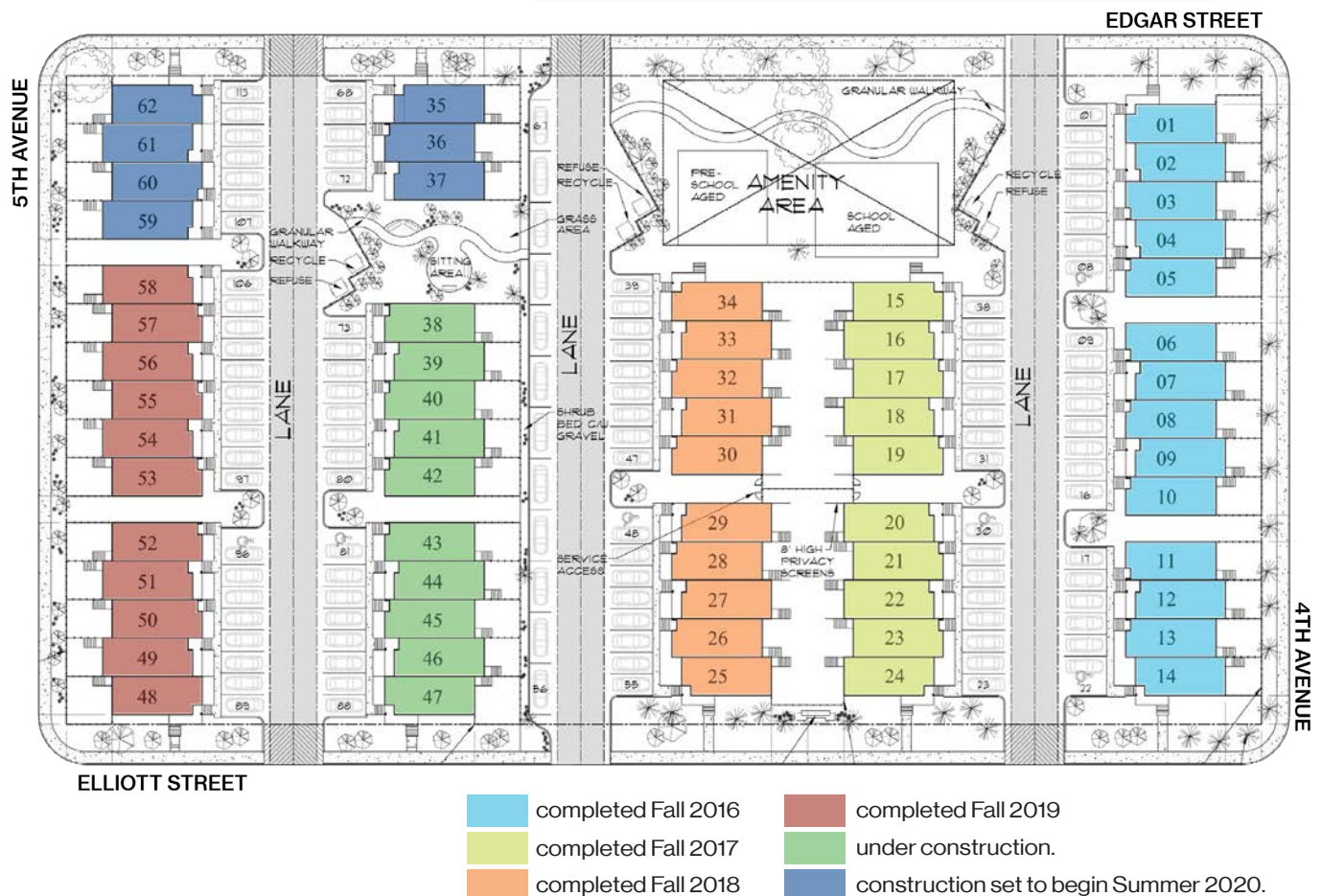
Every brick is a building block for a better life

Everyone deserves a safe and decent place to live. Because of the dedication of the communities we serve, families are experiencing the life-changing effects of affordable homeownership.

In November 2019, 11 families moved into their new homes at Haultain Crossing - homes that were constructed with much care and attention by our dedicated build team, skilled tradespeople, eager students and enthusiastic volunteers. The lives of the families that have purchased these homes are already changing and will continue to change as they settle into their new neighbourhood, surrounded by other Habitat homeowners in this unique, multicultural community.

We gathered with donors and supporters, volunteers, current and future homeowners in August to turn sod for the next phase of construction. Ten hardworking families are anxiously waiting for their possession day in late 2020. They are working alongside staff, volunteers and future neighbours to build their homes.

Haultain Crossing is the largest Habitat development in Saskatchewan's history, that 62 families will call home. There are only 17 homes left to complete, with ten of those currently under construction. As we plan for the next Habitat project in Regina, we are reminded of the generosity of the community in serving those that call Haultain Crossing home.



Building together

Every hand makes a difference

Volunteers are the reason that Habitat for Humanity Regina can serve the number of families we do every year. From serving on committees to stocking shelves at the Habitat Regina ReStore to swinging a hammer on the build site, volunteers are the heart of our organization.

In 2019, our community of volunteers included retirees, students, corporate employees, community groups and even hockey teams, who were inspired to give back to their communities in a meaningful way. At the build site, these volunteers worked with staff to learn

new skills. Many volunteers were even able to build alongside the families that purchase these homes. At the Habitat Regina ReStore, volunteers worked with staff and future homeowners to receive and organize donations, stock shelves and assist staff as needed. In our Chapters, volunteer committees rolled up their sleeves to bring the Habitat mission into their communities. These dedicated individuals took care of selecting families, fundraising, recruiting volunteers and more!

As we move into 2020, we are looking to enhance our volunteer experience by reaching out to new partners, community groups and high school students to engage them in the Habitat vision of a world where everyone has a safe and decent place to live. We are excited to further connect with youth through strategic partnerships within the communities we serve.

Thank you to everyone who contributed their time and talent to building communities in 2019.

By the numbers:



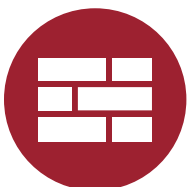
Volunteers enjoyed meals and snacks that were donated from **15 local restaurants**



Over 1000 volunteers donated over 18,000 hours at Haultain Crossing and Habitat Regina ReStore



92 corporate and volunteer groups donated their time and worked alongside future homeowners



15 dedicated volunteers rolled up their sleeves on a weekly basis to build homes at Haultain Crossing



Habitat Regina ReStore

Shop • Donate • Volunteer

The Habitat Regina Restore is a donor-centric business. Our success and growth rely on the continuous flow of quality donations of new and used merchandise from both individuals and businesses in our community.

The Habitat Regina ReStore is proudly owned and operated by Habitat Regina. When residents support the Habitat Regina ReStore by shopping, donating or volunteering, they are not only helping protect the environment by diverting waste from the landfill, they also support our mission of bringing communities together to help families build strength, stability and self-reliance through affordable homeownership right here in Saskatchewan.

In 2019, we were excited to pilot a pop-up store, the Habitat Regina ReStore Boutique, at the Southland Mall from September 20th to December 31st. This location provided customers with a boutique-style shopping experience, introducing them to the many hidden gems that are often found in the Habitat Regina ReStore.

When businesses donate discontinued products and customer returns to the Habitat Restore, they can substantially reduce waste. Individuals can also help reduce waste by donating items of value that might otherwise be thrown out. Last year, our donors diverted more than 650 tonnes of material that would have otherwise ended up in the landfill!

Our Electronic Recycling, Metal Recycling, Kitchen Salvage, Garage Sale Clean-up, Community Clean-up and Downsizing programs are all vitally important to generating revenue for Habitat Regina's homebuilding program and diverting waste from the landfill.

By the numbers:



\$1,169,711 in revenues generated in 2019 to support the building of homes in Regina



\$1.2 Million worth of products were donated to the Habitat ReStore in 2019



More than **300 volunteers** gave of their time to stock shelves, receive merchandise and assist staff as needed



Over **650 tonnes** of high quality products diverted from the landfill in 2019



Building the future

Everyone deserves to live in stability

Of the **14** families that moved into a Habitat home in **2019**:



46% were single-parent families



1

was of Indigenous ancestry



54% were two-parent families



10

families included one or more newcomers to Canada



33 children moved into Habitat homes



1

family moved into a home designed with accessibility accommodations



69% of families moved from market rental housing

31% of families moved from social or subsidized housing



Almost

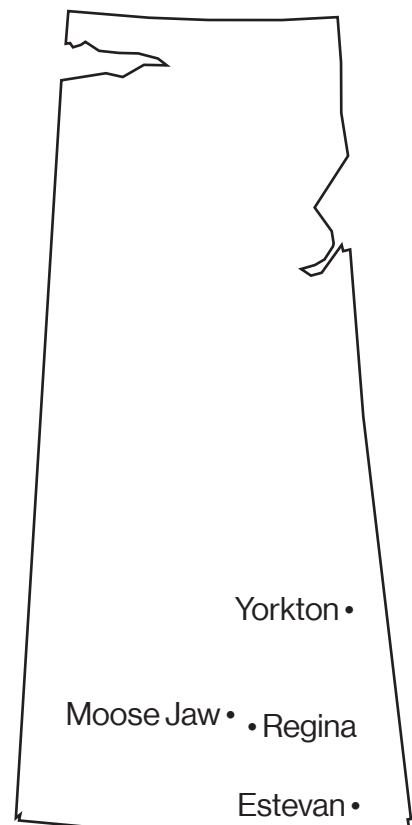
\$1.9 million in societal benefits were returned to our communities.

Research shows that **for every dollar donated, \$4 in social benefits are returned to the community.**



Almost

\$3 million added to the affordable housing portfolio in Southern Saskatchewan, representing the new Habitat homes bought by Habitat homeowners in 2019.



Our partners

Every gift makes a difference



Canadian Partners



Major Partners (cont'd)

Choice Hotels Canada
Floform Countertops
Jamieson Family Legacy Fund
JLB Electric
Pro Braun Enterprises
RBC Wealth Management
Regina & Region Home Builders' Association
The Diocese of Qu'Appelle
Ultimate Insulation Foam & Fire
United Way of Regina

Major Habitat ReStore Donors

101306930 Saskatchewan Ltd.
Affinity Credit Union
Allied Lumber - Moose Jaw
Atlas Hotels
BMO Bank of Montreal
Builders Choice Products Ltd.
Canridge Construction Group
Costco Wholesale
Clutter X Organizing Systems
Crawford Homes
District Sales Company West
Elite Kitchens & Decor
Ground Effects Environmental
Harvey's Home Centre - Assiniboia
Home Depot
Ideal Cabinets & Decor
Leadon (Regina) Operations LP
Lowe's
Luminesque Lighting
McKenna Distribution
Mengel Floor and Window Fashions
Redline Hobby
Richardson Lighting
Superior FD Contracting
The Floor Show
Wascana Window and Exteriors
Wayne Building Products Ltd.
Weber Supply Distributors
Woodland Home & Building Products
University of Regina

Event Sponsors



FCC
Harvard Developments
Kare 4 Kids
Olive Waller Zinkhan & Waller LLP
TD Asset Management
Transition Estate Services
WestJet

Lunch Sponsors

Boston Pizza Regina East
Canadian Brewhouse (East)
Cobbs (Grasslands)
Creekside
Dairy Queen
East Side Mario's
Joey's Only Seafood
Mary Brown's (Rochdale)
Original Joe's
Prairie Donair
Red Lobster
Robin's Donuts (Sask & Albert)
Subway (McDonald St)
Tangerine (Evolution Catering)
The Capitol
TJ's Pizza



Financial statements

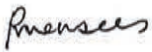
The complete set of 2019 Audited Financial Statements can be viewed at habitatregina.ca

HABITAT FOR HUMANITY REGINA INC.
Statement of Financial Position
December 31, 2019 with comparative information for 2018

	2019	2018 (Restated – note 3)
ASSETS		
Current assets		
Cash	\$ 277,069	\$ 82,713
Accounts receivable	249,904	168,720
Prepaid expenses	33,339	35,020
Mortgages receivable, current portion (Note 4)	589,931	534,490
Homes held for sale (Note 6, Schedule 1)	1,412,182	1,830,092
Construction in progress (Note 6)	1,460,311	1,366,826
Land for future builds (Note 6)	523,111	739,542
	<u>4,545,847</u>	<u>4,757,403</u>
Mortgages receivable (Note 4)	13,232,009	11,991,036
Capital assets (Note 7)	<u>1,502,035</u>	<u>1,616,138</u>
	<u>14,734,044</u>	<u>13,607,174</u>
	<u>\$ 19,279,891</u>	<u>\$ 18,364,577</u>
LIABILITIES AND NET ASSETS		
Current liabilities		
Bank overdraft (Note 9)	\$ 2,357,400	\$ 1,593,808
Accounts payable and accrued liabilities (Note 11)	390,196	240,735
Tenancy deposits	42,740	31,780
Deferred capital contributions, current portion (Note 8)	83,433	83,433
Debt, current portion (Note 9)	1,744,922	99,792
Forgivable loans, current portion (Note 10)	185,825	105,556
Capital lease obligation, current portion (Note 12)	32,320	35,582
	<u>4,836,836</u>	<u>2,190,686</u>
Deferred capital contributions (Note 8)	1,251,496	1,334,929
Debt (Note 9)	1,368,945	2,279,480
Forgivable loans (Note 10)	1,976,073	1,511,898
Capital lease obligation (Note 12)	33,820	64,982
	<u>4,630,334</u>	<u>5,191,289</u>
NET ASSETS		
Invested in capital assets	100,966	97,212
Invested in programs	9,711,755	10,885,390
	<u>9,812,721</u>	<u>10,982,602</u>
Commitments (Note 18)		
Subsequent Event (Note 20)		
	<u>\$ 19,279,891</u>	<u>\$ 18,364,577</u>

See accompanying notes to the financial statements.


 Chair, Board of Directors


 Chair, Audit and
 Finance Committee

HABITAT FOR HUMANITY REGINA INC.
Statement of Operations
Year ended December 31, 2019 with comparative information for 2018

	2019	2018 (Restated – note 3)
REVENUE		
Government grants	\$ 513,988	\$ 350,647
In kind donations	96,397	219,046
Other donations and fundraising	610,068	546,907
Other income	129,561	22,883
	<u>1,350,014</u>	<u>1,139,483</u>
SALES AND COST OF SALES		
Home sales	3,056,541	4,931,512
Mortgage discount income (Note 4)	572,836	635,941
Cost of home sales and building operations (Note 4)	(3,500,780)	(4,497,880)
Mortgage discount expense (Note 4)	(1,060,878)	(1,497,226)
	<u>(932,281)</u>	<u>(427,653)</u>
PROGRAM EXPENSES Schedule 3	<u>(465,936)</u>	<u>(291,914)</u>
NET PROGRAM ACTIVITY	(48,203)	419,916
RESTORE OPERATIONS Schedule 2		
Revenue	1,169,711	1,007,958
Expenses	(1,070,864)	(857,476)
	<u>98,847</u>	<u>150,482</u>
GENERAL AND ADMINISTRATIVE Schedule 4	<u>(1,220,525)</u>	<u>(1,062,399)</u>
DEFICIENCY OF REVENUE OVER EXPENSES	<u>\$ (1,169,881)</u>	<u>\$ (492,001)</u>

See accompanying notes to the financial statements.

HABITAT FOR HUMANITY REGINA INC.
Statement of Changes in Net Assets
Year ended December 31, 2019 with comparative information for 2018

Year ended 2019	Invested in Programs	Invested in Capital Assets	Total
Balance, beginning of year	\$ 10,885,390	\$ 97,212	\$ 10,982,602
Deficiency of revenue over expenses	(1,169,881)	-	(1,169,881)
- Amortization of capital assets	142,200	(142,200)	-
- Amortization of deferred capital contributions	(83,433)	83,433	-
Investment in capital assets			
- Capital asset additions	(28,097)	28,097	-
- Capital lease obligation	(34,424)	34,424	-
Balance, end of year	\$ 9,711,755	\$ 100,966	\$ 9,812,721

Year ended 2018 (Restated – note 3)	Invested in Programs	Invested in Capital Assets	Total
Balance, beginning of year	\$ 11,355,050	\$ 119,553	\$ 11,474,603
Deficiency of revenue over expenses	(492,001)	-	(492,001)
- 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 obligation	(33,871)	33,871	-
Balance, end of year	\$ 10,885,390	\$ 97,212	\$ 10,982,602

HABITAT FOR HUMANITY REGINA INC.
Statement of Cash Flows
Year ended December 31, 2019 with comparative information for 2018

	2019	2018 (Restated – note 3)
CASH PROVIDED BY (USED IN):		
OPERATIONS:		
Deficiency of revenue over expenses	\$ (1,169,881)	\$ (492,001)
Non-cash items:		
Amortization of forgivable loans	(105,556)	(105,556)
Amortization of capital assets	142,200	151,321
Amortization of deferred capital contributions	(83,433)	(83,433)
	(1,216,670)	(529,669)
Changes in non-cash working capital:		
Accounts receivable	(81,184)	(70,284)
Prepaid expenses	1,680	(5,138)
Homes held for sale	417,910	959,324
Construction in progress	(93,484)	662,318
Land for future builds	216,431	(67)
Accounts payable and accrued liabilities	149,461	(28,757)
Tenancy deposits	10,960	31,780
	621,774	1,549,176
	(594,896)	1,019,507
INVESTMENTS:		
Advances of mortgages receivable	(1,296,414)	(2,757,916)
Purchase of capital assets	(28,097)	(11,676)
	(1,324,511)	(2,769,592)
FINANCING:		
Proceeds of bank overdraft	763,592	411,952
Proceeds from debt	840,000	700,000
Proceeds from forgivable loans	650,000	675,000
Repayments of debt principal	(105,405)	(144,709)
Repayments of capital lease obligations	(34,424)	(33,871)
	2,113,763	1,608,372
Increase (decrease) in cash	194,356	(141,713)
Cash, beginning of year	82,713	224,426
Cash, end of year	\$ 277,069	\$ 82,713

See accompanying notes to the financial statements.

Board of Directors

Reg Robinson, Chair
Managing Principal,
Solvera Solutions

Gail Lefebvre, Vice-Chair
Retired

Rick Monsees, Treasurer
Partner, MNP

Boye Adetogun, Director
Consultant

Bruce Anderson, Director
Managing Partner,
b-creative group

Rick Burton, Director
Deputy Minister of Agriculture,
Government of Saskatchewan

Jennifer Clark, Director
Director of Skills Training,
Ministry of Immigration and Career Training

Terry Heavisides, Past Chair
Director of Wealth Management
ScotiaMcLeod

Greg Honey, Director
Executive Vice President &
Chief Human Resources Officer,
Farm Credit Canada

Paul Moroz, Director
Land Development Manager
City of Regina

Graham Topp, Director
Retired

Katie Cooper, Member at Large
Lawyer
Miller Thomson LLP

Leadership Team

Kelly Holmes-Binns, MBA
Chief Executive Officer

Karen Mercier, CFRE, MInstF
Chief Development Officer

Juanita Pandya, CPA, CMA
Controller

Dale Metcalf
Project Manager - Build

Julie Hughes
Habitat ReStore Manager

Tara Goulet
Family Services Manager





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