Together, building strength, stability and self-reliance
Thank you for a successful 2017! Because of your generous support, we forged ahead on our Haultain Crossing project, the second largest Habitat development in Canada. We welcomed 10 families to their new homes in Phase 2 and continued to make homeownership dreams a reality by breaking ground on homes for another 10 families in Phase 3. Through your support financially and through volunteerism, you are making dreams a reality for our Habitat families. We are so grateful!

Our Chapters also received overwhelming support from each community. Estevan, our newest Chapter, completed their first home and welcomed their partner family home in December. In Yorkton, they formed a new partnership with the Ministry of Policing and Corrections to serve another family and teach employable skills to trainees from the Whitespruce Provincial Training Centre. Moose Jaw was able to serve an additional family, thanks to a very special donation of a renovated home from members of the community.

The Regina ReStore completed a major redesign of the interior store space, donation centre and the outside yard space resulting in the best sales year ever. The ReStore also recorded significantly increased donations and foot traffic in the store. Thank you for supporting our ‘social enterprise’. Increased store sales directly assist our ability to build more homes.

Sadly, at the end of the year, we lost a stalwart Habitat founder in Yorkton, George Plews. With his charismatic persuasion, George was able to rally the community to start a Habitat Chapter in 2009. Through George’s vision and tenacity, the Chapter has now built 7 Habitat homes, serving 7 low income families, and has raised thousands of dollars. Yorkton’s success has outpaced many smaller affiliates across Canada and that was due, in no small part, to George’s efforts. Thank you to George and his family for your commitment and persistence to bring the Habitat cause to Yorkton.

To mark Canada’s 150th birthday, Habitat Regina contributed 10 builds towards Habitat Canada’s Carter Work Project, which saw the construction of 150 homes across Canada. Thank you for volunteering and celebrating this accomplishment with us! President Jimmy Carter and First Lady Rosalynn Carter made a special trip to Canada for the occasion, travelling for the last time outside the USA to participate in this project.

Thank you to Mandy McGregor and Jamie McDougall for their service to the Habitat Regina Board of Directors. We appreciate all you did for the organization. We are pleased to have Rick Burton, Deputy Minister of the Saskatchewan Ministry of Agriculture, join our Board at the AGM. Thank you for joining us, Rick!

In closing, we would like to thank you, our supporters, volunteers, families, staff and board members for making 2017 such a successful year.
**Our impact in 2017**

- **10** new partner families in Regina building strength, stability and self-reliance through homeownership in 2017.
- **118** families in Regina have accessed a safe and decent place to live by partnering with Habitat since 1993. We have built 109 homes.
- **90** tonnes of materials diverted from local landfills to be used as inventory in the ReStore to raise money for Habitat Regina's administrative, operating, and project costs in 2017.
- **30** homes built with nearly 500 TASCAP students since our partnership began in 2009. Incredible!
- **16** families served in 2017.
- **16** of families that partner with Habitat report improved health after moving into their Habitat home.
- **78%** of families that partner with Habitat report improved health after moving into their Habitat home.
- **70%** of families that partner with Habitat return the favour and volunteer or donate to charitable causes.

**Research shows that:**

- The children of families that partner with Habitat achieve greater educational outcomes and parents’ employment prospects improve.

**Families served in 2017**

<table>
<thead>
<tr>
<th>Location</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regina</td>
<td>10</td>
</tr>
<tr>
<td>Yorkton</td>
<td>0</td>
</tr>
<tr>
<td>Moose Jaw</td>
<td>0</td>
</tr>
<tr>
<td>Estevan</td>
<td>1</td>
</tr>
<tr>
<td>TOTAL</td>
<td>11</td>
</tr>
</tbody>
</table>

**Sources:**

- Building Families’ Futures and Opportunities through Habitat Homeownership, CMHC, 2013

**1500+ volunteers** rolled up their sleeves to build with Habitat Regina in 2017. That’s over 16,000 hours spent on the build site and in the ReStore!
Highlights & milestones

March 3
There’s No Place Like Home Art Auction & Soirée
Your generosity made this year’s gala fundraiser a great success, raising over $84,000. Through the live and silent auctions, we sold doors and furniture from the ReStore that were upcycled into works of art by well-known Saskatchewan artists.

June 16
Trades & Skills Construction Apprenticeship Program Celebration
Thanks to our partners for making this program possible! Our partnership with the Regina Trades and Skills Centre, Regina Public Schools, Regina Catholic School Division, and Prairie Valley School Division allowed grade 11 and 12 students to work with us to build houses for two local Habitat families. 30 students participated and earned their high school credits and 500 apprenticeship hours. We hosted a barbecue to celebrate the students’ success and to thank them for their hard work.

June 19
Build Love Launch Day
In partnership with NWL Contemporary Dresses, we launched Build Love to raise money for our “Build Love House” at Haultain Crossing. We launched the event on CTV Morning Live with NWL and Project Barre Studio. The launch included Build Love apparel for our volunteers and at NWL, and karma classes at Taylor Field at Mosaic Stadium with Project Barre Studio.

July 9 to 14
The 34th Annual Jimmy and Rosalynn Carter Work Project
From July 9 to 14, we celebrated Habitat for Humanity’s 34th Annual Jimmy and Rosalynn Carter Work Project with the community. Thank you for joining us at the build site and at our family barbecue at the Eastview Community Centre. We hope you enjoyed the bouncy castle and cake!

October 26
Haultain Crossing Sod Turning Ceremony - Phase 3
This sod turning ceremony marked the start of construction on 10 new Habitat homes and the beginning of the halfway point of the Haultain Crossing development. Families, dignitaries, Habitat staff, and generous corporate and individual donors gathered to celebrate this exciting event. Thank you for contributing to these homes through your volunteerism and donations. Because of you, neighbours are helping neighbours build homes that provide a safe and affordable foundation for a better life.

November 17
Moose Jaw Sod Turning Ceremony
During this emotional sod turning ceremony, the Moose Jaw Chapter welcomed two families, Kathy and Tanya and their children, to the site of their future homes. This is the first time in its 10 year history that Moose Jaw has served two families at the same time. Thank you for the generous community contributions that have made these builds possible, and for all those who came out to celebrate with the families!

November 27
Haultain Crossing Key Ceremony - Phase 2
Habitat Regina welcomed 10 enthusiastic families home, bringing the community at Haultain Crossing to 24 families. It was a milestone day, as Habitat supporters gathered to celebrate the new homeowners, the unveiling of the new laneway, and the completion of Habitat Regina’s 100th home. Thank you for your contributions and support, and for all who came out to officially welcome our new homeowners into the Haultain Crossing community.

December 1
Habitat Estevan’s 1st Key Ceremony
With overwhelming community support, the Estevan Chapter welcomed Stephanie and her daughter, Teal, into their new home, just in time for Christmas. Thank you to the generous contributions from the community for making this build possible, and for all those who came out on a cold winter day to welcome Stephanie and Teal home.
Haultain Crossing Update

A successful year - thanks to you!

Work at Haultain Crossing continues on schedule thanks to your generous contributions, both financially and through volunteering at our build site. We could not undertake this massive development - the second largest in Canada - without the support of our donors, communities, and families. Thank you!

2017 marked the completion of phase 2 and the beginning of phase 3 at Haultain Crossing. On October 26, we hosted the sod-turning ceremony for phase 3, surrounded by our Habitat partner families and our generous donors. The following month, on November 27, 10 deserving Habitat families moved home, just in time for Christmas.

Jackie, a new homeowner, addressed those in attendance. She closed with this statement:

“I know words can never really say or show how thankful all 100 of us [phase 2 families] are. How happy you’ve made our families. You are changing the way for our future generations. We are all proud to be a part of that. Thank you so much.”

Thank you to all the volunteers, both corporate and individual, for taking the time to volunteer at Haultain Crossing. Because of your hard work and dedication to the cause, we are able to stay on schedule with our builds so that more deserving families can become homeowners.

Habitat partner families in phase 3 are expected to move into their new homes in mid-November. Ramona, a phase 3 homeowner with four children, one of whom is medically fragile:

“Our home will have a bedroom and bath on the main floor, as well as a wheelchair accessible. To obtain such a home that will be accessible for my son is very important. It will provide a safe environment for him to grow, and for me and his siblings to enjoy each and every day together without stress and uncertainty of our future.”

Regina ReStore Update

Thank you for helping us break records in our redesigned ReStore!

The Regina ReStore is very proud of what it achieved in 2017. In every measurable way, it was a record year and we are sure the ReStore will continue to serve our community. The huge support and outpouring of donations in the last year has made so that the store can continue to strive to generate revenues for Habitat for Humanity Regina so that the organization can continue to build homes right here in Regina. As the Regina ReStore manager, I would like to thank you for all the support in the last year and remind you that we will continue to be better and do better from year to year with your continued support. Would you believe that we now average about 10,000 people a month in our store? I would also like to thank the staff and volunteers of the Regina ReStore without whom none of our successes would have been possible. You are an incredible team and I am honoured to work beside each and every one of you. I would like to try to end by inviting everyone who has never been in the ReStore to come check us out. I promise you won’t be disappointed.

-Denis Simard, ReStore Manager

ReStore Highlights

May - Over 200 volunteers came out to help us redesign the ReStore.

July - We delivered the pub shed to the lottery winner, Ron Dong. He was very enthusiastic and continues to tell us how much he appreciates his new shed.

Black Friday - The largest sale day in the history of the Regina ReStore! Our sales totaled over $29,000 worth of sales, despite a 50% discount.

Canada’s 150th - We celebrated Canada’s 150th celebration by offering a 50% discount to all first responders for the full calendar year.

Donations - Our generous donors helped us achieve another important milestone in 2017 by donating more than twice the amount they ever had in the past. Our donor list has also grown to be four times what it has ever been.

Sales Growth - Our sales growth for 2017 was 11%.
how habitat’s affordable homeownership program works

1. We identify eligible homeowners and prepare them for homeownership.

2. We help families build their homes with grants, donated funds, materials, and volunteer labour.

3. Families work 500 hours of sweat equity as the downpayment for their home.

4. Families’ interest-free mortgage payments are never more than 25% of their income.

5. We reinvest all mortgage payments back into the Fund for Humanity.

Your donation goes into the fund for humanity

Families selected for Habitat homeownership help build their homes assisted by volunteers and community support.

Habitat homeowners pay an interest-free mortgage geared to their income.

Mortgage payments are invested into a revolving fund, which is used by Habitat Regina to build more homes for families in the community.
Statement of Financial Position

As at December 31, 2017
(stated in thousands of Canadian dollars)

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>$ 224</td>
<td>$ 160</td>
</tr>
<tr>
<td>Accounts receivable</td>
<td>95</td>
<td>262</td>
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<tr>
<td>Prepaid expenses</td>
<td>30</td>
<td>44</td>
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<tr>
<td>Mortgages receivable, current portion</td>
<td>213</td>
<td>219</td>
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<tr>
<td>Homes held for sale</td>
<td>2,789</td>
<td>717</td>
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<tr>
<td>Construction in progress</td>
<td>2,029</td>
<td>1,743</td>
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<tr>
<td>Land for future builds</td>
<td>739</td>
<td>1,018</td>
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<tr>
<td>Total assets</td>
<td>6,123</td>
<td>4,163</td>
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<tr>
<td>Mortgage Receivable</td>
<td>9,555</td>
<td>9,489</td>
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<tr>
<td>Capital assets</td>
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<td>1,796</td>
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<td>Total assets</td>
<td>11,311</td>
<td>11,265</td>
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<tr>
<td>$ 17,434</td>
<td>$ 15,448</td>
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Statement of Operations and Changes in Fund Balances

As at December 31, 2017
(stated in thousands of Canadian dollars)

<table>
<thead>
<tr>
<th>REVENUE</th>
<th>2017</th>
<th>2016</th>
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<tbody>
<tr>
<td>Government grants</td>
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<td>$ 854</td>
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<tr>
<td>In kind donations</td>
<td>366</td>
<td>243</td>
</tr>
<tr>
<td>Other donations and fundraising</td>
<td>907</td>
<td>821</td>
</tr>
<tr>
<td>Other income</td>
<td>5</td>
<td>10</td>
</tr>
<tr>
<td>Total revenue</td>
<td>1,925</td>
<td>1,928</td>
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<table>
<thead>
<tr>
<th>SALES AND COST OF SALES</th>
<th>2017</th>
<th>2016</th>
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</thead>
<tbody>
<tr>
<td>Home sales</td>
<td>$ 959</td>
<td>$ 4,159</td>
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<tr>
<td>Mortgage discount income</td>
<td>614</td>
<td>282</td>
</tr>
<tr>
<td>Cost of home sales and building operations</td>
<td>(1,066)</td>
<td>(3,442)</td>
</tr>
<tr>
<td>Mortgage discount expense</td>
<td>(209)</td>
<td>(1,092)</td>
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<tr>
<td>Total expenses</td>
<td>298</td>
<td>(93)</td>
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<table>
<thead>
<tr>
<th>PROGRAM EXPENSES</th>
<th>(226)</th>
<th>(220)</th>
</tr>
</thead>
<tbody>
<tr>
<td>NET PROGRAM ACTIVITY</td>
<td>1,997</td>
<td>1,614</td>
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<table>
<thead>
<tr>
<th>RESTORE OPERATIONS</th>
<th>2017</th>
<th>2016</th>
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</thead>
<tbody>
<tr>
<td>Revenue</td>
<td>$ 973</td>
<td>$ 930</td>
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<tr>
<td>Expenses</td>
<td>(758)</td>
<td>(713)</td>
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<tr>
<td>Net operations</td>
<td>215</td>
<td>217</td>
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<table>
<thead>
<tr>
<th>GENERAL AND ADMINISTRATIVE</th>
<th>(867)</th>
<th>(796)</th>
</tr>
</thead>
<tbody>
<tr>
<td>NET ASSETS</td>
<td>3,226</td>
<td>3,359</td>
</tr>
</tbody>
</table>

| EXCESS OF REVENUE OVER EXPENSES | $ 1,345 | $ 1,035 |

These financial statements represent a subset of our full audited financial statements. Full audited financial statements can be found on habitatregina.ca.
Everyone deserves a safe and decent place to live. We bring communities together to help local families build strength, stability and self-reliance through affordable homeownership.

Affordable Homeownership Program
With the help of volunteers and generous donors, we build safe and affordable homes that provide a solid foundation for people to build better, healthier lives in Regina, Moose Jaw, Yorkton, and Estevan. Habitat homeowners contribute 500 hours of sweat equity and pay an interest-free, affordable mortgage—geared to their income—to buy their home. All Habitat homeowners go through a rigorous application process so that we can determine their level of housing need, their ability to repay Habitat’s interest-free mortgage, and their willingness to partner with us. The affordable mortgage payments go into a revolving fund that allows Habitat Regina to build more homes and provide more people with affordable homeownership opportunities.

Habitat for Humanity ReStore
The Habitat for Humanity ReStore is a home and building supply store that accepts donations of quality new and used building materials, furniture, appliances and home accessories and resells it to the public. Shopping at a Habitat ReStore is a socially conscious decision, as the money generated is used to fund Habitat Regina’s homebuilding projects and operations. It’s also an environmentally conscious decision, as much of what is sold is new or gently used product that might have otherwise ended up in a landfill.

Volunteer Engagement
Without volunteers, Habitat Regina would not be able to build safe and decent homes for local, low-income families. We appreciate the hard work of our volunteers, whether they volunteer once as an individual, as part of a corporate group, or are a frequent volunteer. Volunteers support both the Hautain Crossing build site and ReStore, ensuring that we can continue to partner with families to provide affordable homeownership through Habitat Regina.

Trades & Skills Construction Apprenticeship Program Partnership (TASCAP)
In partnership with the Regina Trades and Skills Centre, Regina Public Schools, Regina Catholic School Division, and Prairie Valley School Division, we are pleased to be a part of the Trades and Skills Construction Apprenticeship Program (TASCAP). This unique initiative allows grade 11 and 12 students to explore the trades while earning their school credits, as well as 500 apprenticeship hours. Students spend a semester working alongside local Habitat families building Habitat homes. These students are integral to Habitat Regina’s building efforts.

Fundraising Initiatives
The Fund Development team is critical to procuring corporate sponsorship and individual donations to help Habitat Regina meet its building goals. The fundraising initiatives for 2017 included:
- There’s No Place Like Home Art Auction & Soirée (now Doors & More)
- 200K Women’s Build
- 200K Men’s Build
- Square Foot for Habitat
- Pub Shed Raffle
- Habitat for Humanity Build Days
Our Local Chapters

Habitat for Humanity Regina has three Chapters in Southern Saskatchewan.

Estevan
2017 was a very exciting year for the Estevan Chapter, culminating in welcoming the first ever Habitat Estevan family home on December 1. Stephanie and her daughter, Teal, settled in just in time to celebrate Christmas in their new home. “It’s made a big difference to be in a house, and it’s nice,” said Stephanie. We broke ground on July 29 and, thanks to our sponsors and volunteers, we were able to complete the build in just four months.

Thank you for supporting our fundraising events in the first half of the year! Our community was generous in its support, both from businesses and individuals in both cash and gift-in-kind donations. We look forward to working with our partners for our next build in 2018.

- Doug Barnstable, Estevan Chapter Chair

Moose Jaw
Known for years as “The Friendly City”, an increasing number of Moose Jawians have come aboard since our Chapter’s 2008 launch. That includes new members to our Fund Development committee, which boosted the enthusiasm level to be sure! Thank you to all our volunteers and committee members, new and old, who help make our Moose Jaw Chapter a success.

We held two major fundraisers in 2017 - our inaugural Spring Gala in March and the 2nd Annual Colour Fun Run in September. Thank you for supporting each of these events, which together raised around $35,000. Your generous support and participation in these events allowed us to welcome two new families to Habitat Moose Jaw on a chilly November day.

Thank you for your continued support of the Moose Jaw Chapter! We look forward to what we can accomplish in 2018.

Yorkton
Thank you to all those who made 2017 an eventful year for the Yorkton Chapter. In partnership with the Ministry of Corrections and Policing, we were able to build our seventh home. Trainees from the Whitespruce Provincial Training Centre were involved in almost every aspect of the build, working in 12 week cycles. Because of the affiliation with Saskatchewan Indian Institute of Technologies, participants receive certificates and credit hours toward apprenticeship. We plan to have the key ceremony in Spring 2018.

Our first Colour Fun Run was very successful. Thank you to the more than 400 participants who raised over $14,000!

George Plew, the co-founder and inspiration for our Chapter, passed away in December. George was a great motivator for us all and is greatly missed.

We continue to benefit from our enthusiastic group of dedicated volunteers who are motivated by our mission to build safe and decent homes for our Habitat families.

- Tom Seeley, Yorkton Chapter Chair

Board of Directors
Thank you to our Board of Directors for the dedication and leadership you provide to Habitat for Humanity Regina.

Leadership Team
Contact us

Habitat for Humanity Regina
1740 Broder Street
Regina, SK   S4N 2H7

Charitable Registration Number
891927030RR0001

Phone: (306) 522-9700
Fax: (306) 522-9703

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