Habitat for Humanity Regina
2018 Annual Report

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,

Kelly Holmes-Binns
Chief Executive Officer

Reg Robinson
Board Chair

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.

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

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

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

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

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

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.

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

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

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
- 4% 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

86% report being happier since moving into their new home
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

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ReStore Volunteers

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.

Since its creation, Habitat for Humanity Regina has helped 133 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.

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.
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

Canadian Partners

New Life Renovations
Ledcor Construction Ltd.
Long Creek Timber Mart
Lowe’s/Rona
Luminex Lighting
Marco Industries
Miller Thompson LLP
Mitchell Developments
Oxbow Building Supplies
Portland Flooring Limited
Princess Auto
Saskatchewan Health Authority
Spartan Controls
Sterling Plumbing & Heating
Superior FD Coatings
Tony’s Home Solutions Limited
Logic Renovations
Vipond Fire Protection
Wayne Building Products Limited
Weber Supply

Major ReStore Donors

10114/3358 Saskatchewan Ltd.
1080 Architecture Planning
2001 Cornwall Suites
Allied Lumberland Limited
(Regina & Moose Jaw)
Caltec Flooring
Carpet Superstore
Chatterton Lumber
Do All Floors
DoubleTree by Hilton
Econoinx Development Group Limited
FYI Construction Inc.
G A Flooring
Harvey’s Home Centre
(Asiniboia)
Home Depot
Homic Leasing
Integra Group of Companies
Iron Workers Union #771
Hall Rental Homes

Thank you to our 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 Rouke
Reg & Sheri-Dawn Robinson
Regina & Region Home Builders’ Association
Rick Burton
SaskPower
ScotiaBank
Shirley Williamson
Simone Coffey
St Luke’s Anglican Church
Tom Lukiwski
Ultimate Insulation Foam & Fire
Victoria Taxi Inc.

Build Day Sponsors

Co-op Refinery Complex
Downtown Dental Centre
Farm Credit Canada
Graham Construction
Jump.ca
Mosaic
RBC Royal Bank
Revera
SaskPower
The Co-operators

Event Sponsors

Campari
Farm Credit Canada
Harvard Broadcasting
Original 16
PCL
RBC Royal Bank
Sobeys
Solventa
TD Greystone Asset Management
Viterra

Lunch Sponsors

Boston Pizza
Burger Baron
Canadian Brewhouse East
Costco
Creekside Bistro
Dairy Queen
East Side Marios
Famoso East
Fat Burger
Joey’s Only
Lancaster/The Capitol
Mary Brown’s
Moxies
Peg’s Kitchen
Pizza Prance
Subway McDonald St.
Swiss Chalet
Tangerine - Evolution
TJ’s Pizza

Event Sponsors

Media Sponsors

Harvard Broadcasting
Rawlico 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**

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Current assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash</td>
<td>82,713</td>
<td>224,426</td>
</tr>
<tr>
<td>Accounts receivable</td>
<td>168,720</td>
<td>98,436</td>
</tr>
<tr>
<td>Prepaid expenses</td>
<td>35,020</td>
<td>29,882</td>
</tr>
<tr>
<td>Mortgages receivable, current portion (Note 3)</td>
<td>534,490</td>
<td>212,529</td>
</tr>
<tr>
<td>Homes held for sale (Note 5, Schedule 1)</td>
<td>1,830,092</td>
<td>2,789,416</td>
</tr>
<tr>
<td>Construction in progress (Note 5)</td>
<td>1,610,826</td>
<td>2,028,144</td>
</tr>
<tr>
<td>Land for future builds (Note 5)</td>
<td>739,542</td>
<td>739,475</td>
</tr>
<tr>
<td>Total</td>
<td>5,001,403</td>
<td>6,123,308</td>
</tr>
<tr>
<td><strong>Mortgages receivable (Note 3)</strong></td>
<td>11,991,036</td>
<td>9,555,081</td>
</tr>
<tr>
<td><strong>Capital assets (Note 6)</strong></td>
<td>1,616,138</td>
<td>1,755,763</td>
</tr>
<tr>
<td>Total</td>
<td>13,607,174</td>
<td>11,310,864</td>
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</tbody>
</table>

**Total Assets**  

| $ 18,608,577 | $ 17,434,172 |

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### LIABILITIES AND NET ASSETS

**Current liabilities**

- Bank overdraft (Note 8) $1,593,808
- Accounts payable and accrued liabilities 240,735
- Tenancy deposits 31,780
- Deferred capital contributions, current portion (Note 7) 83,433
- Debt, current portion (Note 8) 99,792
- Capital lease obligations, current portion (Note 9) 35,582

**Total Current Liabilities**  

$2,085,150  

**Non-Current Liabilities**

- Deferred capital contributions (Note 7) 1,334,929
- Debt (Note 6) 2,279,490
- Capital lease obligations (Note 9) 64,682

**Total Liabilities**  

$3,799,531  

**Net Assets**

- Invested in capital assets 97,212
- Invested in programs 12,740,644
- Total 12,837,856

**Total Net Assets**  

$12,837,856

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**Reconciliation**

**Revenue and Expenses**

- Revenue 1,593,808
- Expenses 1,181,856

**Net Income**  

$401,952

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**Net Assets as of December 31, 2018**  

$18,608,577  

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**Net Assets as of December 31, 2017**  

$17,434,172
## HABITAT FOR HUMANITY REGINA INC.
### Statement of Operations
Year ended December 31, 2018 with comparative information for 2017

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>REVENUE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Government grants</td>
<td>$920,051</td>
<td>$645,529</td>
</tr>
<tr>
<td>In kind donations</td>
<td>219,046</td>
<td>366,416</td>
</tr>
<tr>
<td>Other donations and fund raising</td>
<td>546,907</td>
<td>907,176</td>
</tr>
<tr>
<td>Other income</td>
<td>22,883</td>
<td>5,424</td>
</tr>
<tr>
<td><strong>SALES AND COST OF SALES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home sales</td>
<td>4,931,512</td>
<td>958,671</td>
</tr>
<tr>
<td>Mortgage discount income (Note 3)</td>
<td>635,841</td>
<td>613,526</td>
</tr>
<tr>
<td>Cost of home sales and building operations (Note 3)</td>
<td>(4,179,001)</td>
<td>(1,005,610)</td>
</tr>
<tr>
<td>Mortgage discount expense (Note 3)</td>
<td>(1,497,226)</td>
<td>(208,755)</td>
</tr>
<tr>
<td><strong>PROGRAM EXPENSES</strong></td>
<td>(108,774)</td>
<td>298,132</td>
</tr>
<tr>
<td><strong>NET PROGRAM ACTIVITY</strong></td>
<td>(366,703)</td>
<td>(225,842)</td>
</tr>
<tr>
<td><strong>RESTORE OPERATIONS</strong></td>
<td>Schedule 3</td>
<td></td>
</tr>
<tr>
<td>Revenue</td>
<td>1,007,658</td>
<td>972,856</td>
</tr>
<tr>
<td>Expenses</td>
<td>(857,476)</td>
<td>(757,500)</td>
</tr>
<tr>
<td><strong>GENERAL AND ADMINISTRATIVE</strong></td>
<td>Schedule 4</td>
<td></td>
</tr>
<tr>
<td>(1,052,309)</td>
<td>(867,246)</td>
<td></td>
</tr>
<tr>
<td><strong>EXCESS OF REVENUE OVER EXPENSES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$321,443</td>
<td>$1,344,945</td>
<td></td>
</tr>
</tbody>
</table>

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

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

Kelly Holmes-Binns, MBA
Chief Executive Officer

Tracey Mazur, MBA
Chief Operating Officer

Benjamin Sipple
Family Services Manager

Tara Goulet
Family Services Manager

Juanita Pandya, CPA, CMA
Controller

Dale Metcalfe
Project Manager - Build

Denis Simard
ReStore Manager

Board of Directors

Reg Robinson, Chair
Managing Principal, Solvers Solutions

Boye Adetogun, Director
Manager - Consulting, MNP

Gail Lefebvre, Director
Retired

Terry Heavieside, Past Chair
Director of Wealth Management, ScotiaMcLeod

Paul Moroz, Director
Development Manager, Daytona Homes

Dezarae Senft, Director
Partner, Miller Thompson LLP

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

Reg Robinson, Chair
Managing Principal, Solvers Solutions

Terry Heavieside, Past Chair
Director of Wealth Management, ScotiaMcLeod

Rick Monsees, Treasurer
Partner, MNP

Dezarae Senft, Director
Partner, Miller Thompson LLP

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