



Habitat
for Humanity®
Okanagan

2022

ANNUAL REPORT



CEO MESSAGE



When I reflect on 2022, the words wow and amazing instantly come to mind! What the Habitat for Humanity Okanagan team accomplished last year was outstanding; ReStore revenue records broken, significant fundraising dollars achieved, our largest ever build and the revamp of our mortgage model, to name a few. We made progress in many of our initiatives and are growing in numerous ways. My report includes some of the most memorable highlights for me in 2022.

The Lake Country key ceremony was held at the beginning of October, we welcomed eight families into their new homes. Seeing the sheer joy on their faces at being given a chance to be homeowners, removing many of the struggles they had previously faced and having the prospect of a brighter future, brought a tear to many eyes. I was humbled to see so many of the people that have contributed to the success of this project celebrating with us on that special day. Construction of the final four units will take place in 2023 and expected to be ready for families in early 2024.

What I love about Habitat is our ability to say yes and then make it happen. An example of this was a brilliant idea presented to us by a member of the Habitat Canada marketing team, to help them create a story for the national winter holiday campaign. This project included one of our ReStores and fifty members of the Okanagan Youth Orchestra. Over a weekend part of the ReStore was transformed into a theatre and the camera crew worked their magic, with just four hours of filming, to produce an amazing video. With 200,000 views and 3,000 comments, it has become the most successful video ever released by Habitat Canada and was nominated for an award. We were delighted to be part of this creation and be a showcase for ReStores across the country.

In the summer we welcomed Julia Deans, President and CEO of Habitat Canada, the CEO of Vancouver and ED of Southeast BC. They spent a couple of days in the valley touring our stores and build site and left very impressed by our organization and quality of our homes.

ReStores had another strong year, we had some large product donations that were a great boost to our sales and considering our turbulent economic environment, the staff and volunteers did a great job to achieve this result.

With the restrictions of Covid removed, we were finally able to attend and host many events and our profile in the community is steadily growing. This has enabled us to connect with more people and expand our network of supporters. Our golf raffle was popular again as was the Jingle Bell build at the end of the year, both events are a great opportunity for the team to directly engage with the community. We also secured a large individual donation of \$50,000 that helped kick off the campaign to replace a much needed forklift. With the building in full swing we had many organizations approach us to do team builds on the build site, approximately 74 people helped to do some of the interior work and get the homes in this first phase over the finish line. A big thank you to all involved, we are very grateful for the help and look forward to hosting teams again later in 2023.

We are making progress on our strategic plan, which includes objectives to improve our government relations and engagement with developers. I'm delighted to share with you that we are very active in both areas. In October 2022 I was honoured to join a small delegate of Habitat leaders, that were invited to the first Habitat on the Hill in Ottawa. This was a busy couple of days meeting with MPs, to share the Habitat story and raise awareness of our work and the part we play in addressing the critical need for affordable housing. There have also been discussions at a municipal level and I expect to see some results materialise from these developing relationships in 2023/2024.

A lot of time in 2022 was spent refining our new mortgage model to fit our strategic goal to build more consistently. The new model sees us partner with a credit union, who will provide a first mortgage on our homes, enabling Habitat to recover funds faster for future builds and help families to build up their credit ratings.

Without the support of our community and the work done by the staff and volunteers we would not be able to change lives and we are so thankful to everyone that shares our desire to provide families the opportunity to thrive in safe and affordable homes.

Looking forward to 2023, the passion for our work continues, our goals are ambitious and there are new opportunities on the horizon.

Thank you!

Andrea Manifold, CEO

CHAIR REPORT

Here we are again, at the end of another year. How the time flies and the successes pile up! I could not be more proud than I am of this past year. My last year as board chair and a stellar year for achieving milestones.

The challenges of the last couple of years did not deter Habitat Okanagan from breaking records and having more impact than ever before. The leadership team and staff navigated their way through rising costs, staff shortages and a volatile external environment to produce another successful year.

In October I was honored to attend the Lake Country key ceremony and see firsthand what the Habitat team have achieved and the impact they have made on the lives of families. The community they have helped to build here speaks volumes for their sheer determination and passion for the Habitat mission.

Meeting the families as they start a new chapter and sharing this monumental day with them was very special and emotional for everyone. It really brought home to me what can be achieved when you have great relationships. I want to personally thank everyone that made it possible.

Looking forward and building on the success of the Lake Country project, we want to increase the frequency families can have a hand up to home ownership.

To achieve that we like many affiliates across the country realised that the new housing market environment was increasingly challenging. It became apparent a few years ago that with steadily increasing construction costs and rising house values the mortgage model needed to change to enable Habitat to provide more homes. We have responded by introducing a new model that was launched last year and is structured to help our families and Habitat be more successful.

2022-2025 Strategic Plan Update

We are two thirds of the way through our 2022 – 2025 strategic plan and I'm happy to report that the vision we had when this was created is already making good progress.



Objective – Consistent Build Cycle

We are now being recognized by local developers as a trusted brand that they can partner with to include affordable housing in their plans.

Future build opportunities are on the horizon.

Objective – Improving Government Relations

The CEO and other B.C. Caucus leaders are actively promoting the work we do with the provincial government and opposition parties. Additionally the CEO is also building relationships with local municipalities and MLA's to review the many barriers we experience to make our program more effective.

Objective – Resource Development Growth

New and existing donor relationships are having an impact on the amount of money we have raised in the community. Last year we received significant donations from businesses and individuals that recognize the work that we do. In 2022 the donation and fundraising budget was exceeded by 58%.

We still intend to have an annual signature event and the team are actively exploring options for this in 2023.

With the critical need for affordable housing the work Habitat is doing is vitally important to our communities.

Thank you to our many supporters for helping us to make a difference.

Sharon Conway, Chair

TREASURER REPORT

The 2022 fiscal year ended with the financial position remaining strong for Habitat for Humanity Okanagan. The financial performance overall reported an operational revenue increase of \$23,167 over 2021 despite being impacted by many challenges.

Throughout most of the year we remained ahead of our original budget and managed to retain good cash flow. This was partially due to successfully fundraising over budget and the ReStores performing well.

There were however some issues that did affect the ReStore operations. With higher wages, increasing fuel, utility and overhead costs, we had to review the ReStore pricing strategy to help maintain the momentum we have made in our financial growth. Price increases went into effect across all ReStores and most products in November. Retaining and hiring managers and staff was an ongoing challenge. With these challenges ReStores' revenues were only slightly under budget by less than 0.05%. The ReStores performance was helped by summer having a month with record breaking sales and historic highs, and statistics showing that our stores are performing well against the rest of the national ReStores.

Revenues may been higher but were affected by a few challenges that are being addressed.A major issue is that HFHO is experiencing difficulties getting product donations from the Habitat Canada eastern distribution center to western stores cost effectively and the B.C. affiliates are working on a solution to make it affordable. This transport issue has reduced the cost of goods sold as less shipments were brought in. The second issue is the kitchen salvage program sales being affected due to a shortage of resources and truck availability. As interest in the program and requests are high, addressing this was a priority. Options were explored to have a dedicated truck and expansion of the volunteer base.Some part time administration support improved our response time and coordination. Promotional banners were distributed to major cabinet companies which resulted in significant donations.

HFHO's expenses were lower than budgeted by 3%. This is primarily due to lower staff related costs affected by hiring gaps, along with the Habitat Canada fees being than expected and less legal fees than anticipated.

The new mortgage model was implemented for all new homeowners. This will introduce a cash injection on the title transfer to financially support new opportunities, along with a change to the equity split, which will allow us to take more advantage of opportunities to continue our mission and house families more frequently. We are happy to announce all families were moved into their homes for Christmas.

As the pandemic restrictions eased it allowed for communities to open and increase our opportunities for public engagement and activities. This permitted us to focus on fundraising to increase revenue. Our fundraising efforts included a marketing plan to promote sales of 50/50 tickets.A proactive approach to instore and online 50/50 sales was launched both resulting in increased sales. Bottle drives are popular and consistently bringing in revenue.



As of September 2020 our goal was to raise one million for the build. The total amount of funds raised, from all sources, except gaming, since the ground breaking event is \$1,108,670, as of the 2022 year end. This is quite the achievement given that the restrictions over the years on our ability to hold events due to the pandemic.

The effective control and management of funds and expenses along with the implementation of the many great initiatives and improvements is the key focus of HFHO's dedicated team, and we continue to be well serviced by their commitment and professionalism.

Thank you

Julie Pellizzari, Treasurer



OPERATIONS REPORT

Progress in Numbers

2022 RESTORE SALES

\$3,876,494

TOTAL TRANSACTIONS

174,921

BOOK SALES

\$39,767

KITCHEN SALVAGE

\$127,500

ReStore

In 2022, retail sales in general were still recovering from the residual effects of the pandemic in 2020. Even though Statistics Canada's 2022 retail sales report showed retail sales growth of 7.3 % which was mostly due to increases in gasoline prices. ReStore programs are usually able to compete against trends in general retail which appeared to happen once again and while we ended the year under budget our sales were only down 0.96% (\$37,000) from 2021 which was an exceptional rebound year, with our stores recording 16 historic sales months over 2021. Also, our new normal of abnormal weather was a concern with local fire situations and catastrophic flooding which had a serious effect on logistics for procured products.

Residential donation levels remained strong with a good mix of inventory. HFHC distribution center experienced challenges getting transport to B.C. and are continuing to work on a solution to make it affordable and cost effective for us to transport donations. We were only able to secure 2 shipments in 2022 which was only 50% of our planned budget. Loss of this product was evident in our sales.

Staffing

Staffing was and continues to be an issue in our stores. Locations struggle to find qualified candidates from a very limited pool of job seekers. This has placed additional pressures on current staffing and volunteers who have truly stepped up to find ways to keep our businesses running at a record pace. Our successes in the ReStore program truly rest on their shoulders and they should be proud of their accomplishments. A regional manager role was implemented in September of 2022 to help with onboarding of ReStore managers and to help build the ReStore model to become more efficient and profitable.

Safety

Our safety program continues to grow and develop expected standards. Near miss reporting is raising awareness, although we are still finding several injuries due to soft tissue strain, usually caused by improper lifting. Daily toolbox talks continue to re-enforce safety on the job.



OPERATIONS REPORT

Kitchen Salvage Program

The kitchen salvage program had an excellent year, but sales and salvages have been affected as we are short on the resources with the same staff being focused on getting the Lake Country build. It produced total sales of \$104,500 in kitchen cabinets and added an additional \$23,000 in other products into our stores. There was a total of 67 salvage projects throughout the year.

Planning ahead

2023 will see some of the Restores re branding, painting, and remodelling, the goal of these projects will be to increase foot traffic and engage a new target audience. This will increase our revenue per square foot and bring in potential new donors. In March we will celebrate the 10 year anniversary of the West Kelowna ReStore, with many of its original volunteers still apart of the team.

Thank you

\$54.93

REVENUE \$ PER SQ FT

20,101,722 LBS

**DIVERTED
FROM LANDFILL**

\$17,230

TOTAL RECYCLED METALS



Trina Carroll,
Manager, Regional Retail Operations

COMMUNITY ENGAGEMENT AND FUNDRAISING



Great events, amazing volunteers and incredible community partners kept our mission moving forward in 2022:

Throughout 2022 many amazing third-party community events took place in support of Habitat Okanagan which brought thousands of dollars to our mission.

Local companies and partners like local Isabey Interiors who held a Christmas fair and pizza night and generously donated the proceeds from that event, and the thousands of Central Okanagan Realtors (COR) through their COR committee held several fundraisers and a charity luncheon to support us. The Urban Development Institute (UDI) held a great golf event to support Habitat Okanagan. Along with the Okanagan Society of Interior Designers through their annual design expo that collectively donated \$3200. Through all these amazing third-party events and efforts more than \$16,000 has been donated to Habitat for our Lake Country project.

Our partners at Norelco Cabinets, Budget Blinds, Gateway Casinos, and the Kelowna Chamber of Commerce added their financial support too throughout 2022.

**THE OKANAGAN GOLF
EXPERIENCE RAFFLE**

RAISES \$17,000

\$18,000

JINGLE BELL BUILD

\$50,000

ANONYMOUS DONOR GIFT



CHBA Central Okanagan – A growing partnership with Habitat

Throughout 2022 Habitat Okanagan's partnership with the Canadian Home Builders Association – Central Okanagan has been growing. In 2022 Habitat for Humanity Okanagan has been the recipient of thousands of dollars raised by fellow CHBA members at many of their member engagements events the CHBA holds each year.

Events like their building after hours networking events, the Woman in construction's Gingerbread Build and their annual golf tournament has helped Habitat for Humanity give a hand up to 8 more families in 2022.

New team member – Katie English – Marketing and Communications

In Aug 2022 Katie English arrived at Habitat Okanagan as our new Marketing and Communications Coordinator. Katie's role since joining the HFHO team has been instrumental in bringing more attention to our social media presence. She has worked closely with our ReStore Managers to create a welcoming environment for new volunteers and has been on the ground at the store level wherever possible to ensure all of our volunteers feel connected to our mission.

Her creativity is most notable with our monthly e-blasts, her stylish and engaging social media posts have grown our audiences this past year. Her organization and incredible flair for design made our first corporate Jingle Bell Build night in November a smashing success.





COMMUNITY ENGAGEMENT AND FUNDRAISING



Harmony Homes

As we welcomed 8 new families to their new affordable homes in 2022, it was thanks to our local builder Harmony Homes that we completed the first phase of the Lake Country build just before Christmas.

Not only was Harmony Homes our builder they were also a donor to the project. In 2022 they donated \$40,000 to the project as well.

Habitat 50/50 lotteries change lives of the winners while helping Habitat families.

In 2022 we raised significant funds through our quarterly ReStore 50/50 and our online 50/50 lotteries. The net proceeds raised in 2022 was over \$30,000 and we dedicated most of those dollars to supporting our volunteer recognition program throughout the year.

\$30,000

RAISED IN
50/50 RAFFLES






Bottle Drives

With the help of dedicated volunteers our bottle drives throughout 2022 in West Kelowna, Kelowna and the community of Predator Ridge once again came together to raise close to \$28,000.

\$28,000

RAISED IN BOTTLE DRIVES

Hockey helps Habitat give a hand up to affordable home ownership

The West Kelowna Warriors dedicated a night in March 2022 to raise dollars in support of Habitat for Humanity Okanagan.

Habitat families and volunteers were treated to a great night of hockey, and we raised over \$800 in proceeds from the 50/50 raffle. The winner of the 50/50 also donated a portion of their winning back to Habitat too.

We want to thank the West Kelowna Warriors hockey team and the many great fans for including us in their season.

HOCKEY HELPS HABITAT NIGHT



VERNON YIPERS @ WEST KELOWNA WARRIORS
50/50 GOING TOWARDS HABITAT FOR HUMANITY OKANAGAN
2:30PM PUCK DROP

POST GAME FAMILY SKATE
SUNDAY MAR 20TH | ROYAL LEASE PLACE | 250-769-7051
WWW.WESTKELOWNAWARRIORS.CA

COMMUNITY ENGAGEMENT AND FUNDRAISING



Jingle Bell Build – First Corporate Build Challenge a Big Success

A special thank you goes out to Jerry Redmond owner of the RE/MAX Kelowna brokerage and his entire team for making our Jingle Bell Build possible again in 2022.

Their sponsorship and participation in 2022 was instrumental in the event's growing popularity and success.

We must also give a great big shout out to Peter Boyd from Peter's Your Independent grocer for all that he has done to make the Jingle Bell Build photo contest another great success. We raised a lot of fun and over \$18,000 dollars with this annual event.



Meet "Gingy Manifold"

The things people will do in support Habitat for Humanity Okanagan never ceases to amaze us. This includes Habitat's own CEO, Andrea Manifold AKA "Gingy Manifold" Andrea was a willing volunteer who spent a couple of weekends in November at Orchard Park Mall selling our Jingle Bell Build gingerbread kits to make our 3rd annual Jingle Bell Build an even bigger success. She did all of this while donning an inflatable gingerbread man suit and walking throughout the mall greeting mall patrons. Gingy was taking pictures with small children and adults of all ages and even some furry friends coming to visit Santa.

Who knew golfing could build affordable housing?

The Habitat FORE! Humanity Okanagan golf experience raffle was back, bigger and better thanks to our many partners from Predator Ridge, Sparkling Hills, PlayGolf Kelowna, Black Mountain, Sunset Ranch, MichaelBrook Golf, Shannon Lake Golf, The Rise Golf Club, and many more local sponsors who donated some amazing golf experiences to make this raffle another success. Over \$17,000 was raised.



Danielle Smith,
Director Resource Development

HOMEOWNER SERVICES REPORT

2022 was an amazing year for the family services team and for our whole organization. Eight families received the keys to their wonderful new townhomes in Lake Country that we celebrated with a fabulous key ceremony which moved many of us to tears, it was so emotional. This is what we have achieved as a team. Every hour worked by our volunteers, board, members, and staff together with the amazing support of our donors, sponsors and supporters.



At the beginning of 2022, Habitat for Humanity Okanagan and our affiliate in Southeast BC came to an agreement to share our family services resources/team. This new agreement meant Alison and Barb gained eighteen new families.

During the year we were able to provide personal financial support to our families through our partnership with Launch Okanagan (a partner not for profit financial literacy program). Some of our families have been able to use this program to help them be more financially stable and independent.

In 2022, we received 69 online enquiries about our homeownership program. This is a much-reduced number from 2020 when we received 205 online enquiries or 2021 when we received 134, however this does not mean there is not as much interest in affordable housing but instead that we simply were not actively advertising to recruit families to our program as we had no available homes.

There was a lot of focus on our new mortgage model to ensure we are paving the way to be more sustainable in the future. Lots of different ideas were explored and tested to find a model that works for our demographic in the Okanagan, taking into account the value of homes and the costs to buy land and build. The new mortgage model has now been board approved which is a huge step forward. One family in Vernon officially moved on to mortgage in late summer 2022 having moved into her new home back in 2020 while still working on her service hours.



Homeowner Services



Ibrahim and Nuliyfer and their three adorable children moved into their Habitat home in Rutland in August 2010. After only 12 years in our program, they were able to pay off the remaining balance owing on their mortgage and are now mortgage free. They are very grateful to Habitat Okanagan for giving them the opportunity to own their home and be financially stable. What a success story for them and for our affiliate!

One of the highlights of 2022 was being able to be a part of recruiting the new families for our Lake Country build and having them share their story with us of what affordable homeownership would mean for them. We were able to capture their reactions as we told them the news that they were accepted into our program and watch them help to build their homes on the Lake Country project. We witnessed the magical and poignant moments at the Lake Country key ceremony where Amanda, one of our new families, shared her very moving story about the challenges she faced as a single mum of six amazing kids trying to afford market rental housing in the Okanagan. She explained how relieved she was to finally have an affordable home to call their own that will provide consistency and stability for her family.

Finally, we had the pleasure of being welcomed to visit with some of the families in their new homes over the Christmas holidays and our film crew got some lovely shots of the kids decorating the Christmas tree or showing our team their new rooms. A very special year indeed and wonderful to be able to capture some of those moments to share with our team of staff and volunteers, our sponsors, and donors and also with the public to help raise awareness of the need for more affordable housing and the amazing work we do at Habitat.

We are excited for 2023 with the build underway for the four-plex in Lake Country. We anticipate that in early 2024 we will have another key ceremony to welcome four new families to their new homes!

Alison Miller,
Homeowner Services Manager





VOLUNTEER PROGRAM

2022

Gold Hammer Volunteers
who dedicated 500+ hours



Bill Lipsett
Carol Finlayson
David Ouwendyk
Jerry Heickel
Ken Finlayson
Klauss Grimm
Martina Harper
Tom Hanik
Ty Stewart

Our organization's infrastructure has come to depend on volunteers and the work they do to support the needs of our community. From ReStore volunteers, to the board and committee level involvement, Habitat Okanagan volunteers are engaged in critical and necessary activities that allow Habitat to do what we do; build affordable homes for families in need.

In 2022 Habitat volunteers from all walks of life showed their solidarity through their volunteering.

2022

Silver Hammer Volunteers
who dedicated 250-499 hours



Abel Martins
Bentley Feddersen
Bill Brussee
Chris Bilocerkowec
David Drysdale
Colleen Stefan
Gerry Betts
Glenn Hutton
Grant MacWilliam
Jane McKay
Karen Michaud
Marcel Knittel
Shirley Peterkin
Terry Cochrane
Thelma Viker
Vickie Biddlecombe

The many events and highlights throughout this report are examples of the importance of coming together to care for one another. It is a reminder that everyone has a role to play in our mission. A mission where we welcomed 8 more families into the Habitat Home-ownership program in 2022.

2022 was year where all Habitat Okanagan volunteers did their part to forge a better future for these new Habitat families.

They volunteered where it mattered most; in our own community alongside some of these families, empowering them to significantly improve their own lives.

24,208

**TOTAL #
VOLUNTEER
HOURS LOGGED IN
2022**

20,267

**TOTAL # VOLUNTEER
HOURS LOGGED AT
THE RESTORE IN
2022**

\$378,855

**DOLLAR VALUE OF
VOLUNTEER HOURS
IN 2022**

2022

AT A GLANCE







THANK YOU!