



2024 Impact Report

every one

needs a place to call home

What We Do

Habitat for Humanity Waterloo Region brings communities together to help families build strength, stability and self-reliance through affordable homeownership.

Vision

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

Values

Housing for all
Human dignity
Partnership
Diversity and inclusiveness
Accountability



Message from our Board and CEO

What an exciting year 2024 has been for us! We've seen incredible growth and progress across all areas of our organization. We've made a real impact—not only through our homebuilding efforts but also in the continued success of our ReStores. This year marked the end of an important chapter. After 10 years, we held our final home dedication on Kehl Street. As we closed this build site, our volunteers moved to new areas, and our community partners embraced fresh Team Engagement opportunities, continuing their strong support for Habitat Waterloo Region.

2024 was also a year of preparation. We've laid the groundwork for the Shantz Hill Towns project, benefiting 24 families, and we're excited about our upcoming project on St. George Street, where we'll welcome four new families into homes of their own.

It was also the year BUILD NOW: Waterloo Region moved from concept to action. We're proud to see the initiative gaining traction, with ongoing negotiations underway with several municipalities on a range of affordable and attainable housing projects. This marks the start of a promising new chapter—one defined by collaboration between cities and community organizations—and we're proud to be part of it.

A special thank you to all our volunteers, donors, staff, and community partners for your unwavering support and hard work. Together, we are creating lasting change and building a brighter future for families in our community.



Philip Mills
CEO



David Lin
Board Chair



\$2.1 million

in sales at our ReStores



1,250 tons

of solid waste diverted
from landfills



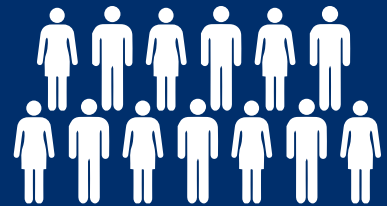
8,500

donations received



70 Kitchens

salvaged through our
kitchen salvage program



Board of Directors

David Lin - *Chair*
Sarah McLellan - *Vice-Chair*
Trevor Archer - *Treasurer*
Deb Bergey - *Secretary*
Mark Crowell
Carl Coelho
Lee Ann Hundt
Rebecca Little
Ian McDonald
Russ Parnell
Rebecca Petricevic
Angela Singh
Stephanie Whitney

ReStore ReVive Challenge

Creativity at Work

Last September, we hosted the ReStore ReVive Challenge, bringing together teams from local organizations for a unique upcycling competition. Participants worked collaboratively to select second-hand items from our ReStore and transform them into beautifully reimaged pieces, showcasing their creativity and craftsmanship.

This challenge highlights the incredible potential of donated items, proving that with a little ingenuity and effort, second-hand goods can find new purpose and value. By breathing new life into these items, the event not only promotes sustainability but also reinforces the mission of the ReStore - reducing waste and supporting affordable housing in our community.

Big thanks to the teams who joined us from the Coalition of Muslim Women of K-W, Josslin Insurance, Google and OTTO by Rockwell Automation!



Upcoming 2025 Habitat for Humanity events

MAY 26TH-30TH | Women Build Week

JUNE 14TH | Pride Build

SEPTEMBER 11TH | Cornerstone Charity Golf Tournament

UPCOMING EVENTS IN FALL 2025

ReStore ReVive Challenge

Big House Party

Follow us on our socials for updates on upcoming events

every volunteer

builds up the community

“It’s always a joy to see the people that are getting homes [...] They tell us how it has changed their and their families lives, I think that’s what it’s about and it makes it all worthwhile [...] Thank you for giving me the opportunity to do this”

- Jim, King Charles Award Recipient



Volunteer Impact

Through Thick and Thin, We Thank You

2024 was a unique year for our Habitat Waterloo Region community. With the final family moved into their home on Kehl Street and no active builds underway, we faced an important question: would our volunteers and donors stay connected? The answer was a resounding yes - and we are deeply grateful.

Our dedicated build and hospitality volunteers remained engaged, gathering for regular socials to maintain the bonds they’d formed with each other and with Habitat Waterloo Region. Many stepped up in other ways, organizing tools, assisting in ReStores, leading special events, and joining salvage teams as they awaited future builds.

Our hospitality donors showed equally inspiring commitment. Gold Roast continued to supply coffee, while St. Louis Adult School’s culinary students stood ready to serve again. The Granite Club welcomed our volunteers with open arms, and corporate teams shifted their support to ReStore events without hesitation.

This ongoing dedication has allowed us to head into our next project on St. George Street with renewed strength and optimism. Together, this community of volunteers and hospitality donors continues to build more than homes, they’re building hope, resilience, and a stronger future for all.

To everyone who stayed connected during this pause: thank you. Your unwavering support is the true foundation of everything we do.

Did You Know

In 2024, Habitat ReStore’s Kitchen Salvage Program successfully salvaged 70 kitchens, preventing valuable materials from ending up in landfills. These kitchens are carefully deconstructed, with cabinets, countertops, and appliances refurbished and sold in our ReStores. The funds raised from these sales help to cover part of our administrative costs, allowing donation dollars to go directly into our build program. The Salvage Program not only supports sustainable practices but also provides an affordable alternative for homeowners looking to remodel or renovate. We couldn’t do this without our dedicated volunteers, whose hard work and passion make the salvage team stronger. Your efforts help make a significant impact in our communities, and we are incredibly grateful for your continued support. Thank you!

every family

can build a brighter future

A Legacy of Community and Gratitude

One Habitat Story, Decades Later

From time to time, we have the privilege of reconnecting with individuals whose lives have been shaped by Habitat for Humanity Waterloo Region. One such story came full circle recently when we heard from Aaron, who grew up in a Habitat home built during the historic 1993 Jimmy & Rosalynn Carter Work Project.

At just eight years old, Aaron watched a powerful moment unfold — President Jimmy and Rosalynn Carter, alongside hundreds of local volunteers, donors, and ten future homeowners, came together to build ten homes in ten days. He remembers his grandparents and uncle pitching in, President Carter swinging a hammer, and the sense of unity that filled the air. He and his brothers each had the chance to hammer a nail into what would become their new home — a small act that made them feel part of something much bigger. That week left a lasting mark, not just in bricks and mortar, but in the spirit of community that surrounded it.



Aaron (center) and his siblings hammering a nail into their house

As he grew, so did the sense of belonging. The street was his playground, the neighbours his childhood friends. Winters brought backyard ice rinks, summers were filled with bike rides until the streetlights flicked on, and community barbecues brought everyone together. Their new school played a key role in shaping Aaron and his brothers, helping them grow as students and as people. His family's Habitat home offered not just shelter, but the foundation for a stable and joyful upbringing.

Today, Aaron still calls Waterloo Region home and is active in the local arts community. His parents continue to live in that same house, now a cherished gathering place for weekly family dinners. In reflecting on how affordable homeownership shaped his life, he felt moved to give back.

To celebrate his 40th birthday, Aaron set an ambitious fundraising goal of \$40,000, to be shared between Habitat for Humanity Waterloo Region and three other organizations that helped shape his journey. His story is a powerful reminder that affordable housing has a lasting impact and that when a community comes together to lift up one family, it can change generations.



Aaron's family outside their new Habitat Home

Thank You to Our Partners

LIST OF 2024 DONORS BY GROUP

PROPERTY DONORS

- Paul Singh

LEGACY GIFTS

- Estate of Elfriede Euler
- Estate of Josephine Weiland

FUNDERS

- Kindred Credit Union
- Ontario REALTORS Care® Foundation
- Waterloo Region Community Foundation

PARTNER IN HOME

\$50,000

- Cornerstone Association of REALTORS®
- Traine Charitable Foundation
- Wagner Family

PARTNER IN STRENGTH

\$25,000 - \$49,999

- Sagen
- Sierra Construction Group

PARTNER IN STABILITY

\$10,000 - \$24,999

- Carrier
- Warburton Family Foundation

PARTNER IN SELF-RELIANCE

\$5,000 - \$9,999

- BuildSafe - Construction Safety Services Inc.
- Joe Denys and Carol Dietrich
- Habitat for Humanity Waterloo Region Board of Directors
- Rita Krueger
- OpenText
- John Pym
- Ross & Doris Dixon Charitable Foundation
- Carol Unruh
- Rebecca Veitch

HOPEBUILDERS

- Trevor Archer
- Robert Baxter
- Richard Budding
- Karen Coviello
- William and Valerie Cuthbert
- Kristine Dearlove
- Dale and Donna Finch
- David and Susan Fish
- Frey's Plumbing Works Inc.
- Kathy Gottfried
- Susie Gutri
- Mark and Sue Havitz
- Heffner Lexus Toyota
- Scot Holland
- John Kast
- Donald Kaufman
- David Kerr
- Maresa MacAskill
- Ian McDonald
- Christopher Olekas
- Jennifer Peacock
- Lynne Quigley
- Maggie Raposo
- Zelda Thomas
- Heather Trakalo
- Jennifer Uttley
- Cristina Vanin
- Alison & Alistair Watson
- Nathan Wells
- Robert Weston
- Ross White

BUILD & RESTORE TEAMS

- City of Kitchener
- Coalition of Muslim Women of Kitchener-Waterloo
- Google
- Josslin Insurance
- Kitchener Rangers
- McAfee
- OTTO by Rockwell Automation
- YWKW

IN-KIND RESTORE

- Costco Kitchener
- Costco Waterloo
- Dulux Paints
- Forddun Contracting

- Golden Windows Ltd.
- Home Depot Cambridge
- Home Depot Gateway
- Home Depot Waterloo
- Home Hardware (Head Office)
- Horizon Coatings
- IKEA
- Indigo
- Mar-Span Truss
- Pickles Home Exteriors
- Ridgeview Homes
- RONA Cambridge
- RONA Waterloo
- Stonex Granite & Quartz
- Swanson's Home Hardware
- TJX
- Z Modular

IN-KIND BUILD

- Blinds Are Us
- Cambridge RIVERS' EDGE Gardeners
- Diamond J Roofing
- Forwell Construction
- Heffner Cabinetry
- IBEW 804
- Reep Garden Solutions

IN-KIND HOSPITALITY

- Benton Street Baptist Church
- Concordia Club
- Gold Roast Coffee
- Granite Club
- Martin Ellard
- Wanner Mennonite Church

EVENT SPONSORS

- ABA Architects
- Cowan Insurance
- Doane Grant Thornton Kitchener-Waterloo
- Drewlo Holdings
- HIP Developments
- JG Group
- MTE Consultants
- TD Wealth Ferrara Wealth Advisory Group
- Vive Developments
- Woodhouse Group



every donor makes an impact

HopeBuilders

Lasting Impact Through Monthly Giving

HopeBuilders are the backbone of our mission, dedicated supporters who make monthly donations, providing us with a steady and reliable stream of funding throughout the year. Ranging from \$10 to \$400 each month, every contribution adds up to make a significant difference over time. With the unwavering support of our HopeBuilders, we can continue working together to build homes and create hope for families in our community.

every dollar helps

\$10-\$400

the dollar range of monthly donations

20+ Years

HopeBuilders have been supporting our work

\$22,000 +

raised each year through monthly donations

Meet Cristina

Habitat HopeBuilder since 2002

For Cristina, housing is the foundation of dignity, security, and opportunity. After volunteering at Habitat Waterloo Region's Women Build, she joined the Board of Directors in 2002, driven by a desire to support families through long-term, meaningful change.

During her board service, she became a monthly donor - a HopeBuilder - and has continued giving ever since. Even years after leaving the board, her commitment hasn't wavered. She values how Habitat Waterloo Region staff walk with families through every step of their journey and she knows that consistent monthly giving provides critical, stable funding. Recently, as her circumstances allowed, she generously chose to increase her monthly gift, further deepening her impact.

Some of Cristina's most memorable moments include Home Dedications and Key Days, where families receive the keys to their homes and children excitedly choose their bedrooms, finally gaining that unmistakable sense of "a home of their own". But what inspires her most are the long-term stories: children raised in Habitat homes graduating, pursuing post-secondary education, and building brighter futures for their own young families.

As a faculty member at the University of Waterloo, Cristina shares these powerful stories with her students as real-life examples of how stable housing creates lasting impact for generations.

You can be part of that impact. Join our community of monthly donors and help lay the foundation for a better future - one family, one home, one month at a time.

Paul Singh's Generous Land Donation

Paving the Way for Affordable Housing

At Habitat for Humanity Waterloo Region, we believe that every contribution—big or small—helps build a stronger, more resilient community.

This year, we are honoured to recognize Paul Singh for his remarkable generosity in donating a portion of the value of a land parcel on Clive Road.

Land is one of the most significant barriers to creating affordable housing, and Paul's donation is a game-changer. This gift allows us to move forward with plans to build safe, stable, and affordable homes for families who need them most. By transforming this lot into a thriving neighbourhood, Paul's generosity will have a lasting impact for generations to come.

"Homeownership is a powerful tool for building stronger communities," Paul shared. "I believe that everyone deserves a place to call home, and I'm proud to support Habitat's mission in this way."

This donation exemplifies the power of philanthropy and the profound difference one person can make. Paul's kindness and vision will not only provide shelter but also create opportunities for hardworking families to build brighter futures.

On behalf of the entire Habitat for Humanity Waterloo Region community, we extend our deepest gratitude to Paul Singh for his unwavering support and commitment to affordable housing.

Together, We're Building a Brighter Tomorrow

In June 2024, Traine proudly completed their Lumina project in Kitchener. In the spirit of giving back, the Traine Foundation contributed over \$25,000 to Habitat for Humanity Waterloo Region. Thanks to the generosity of their remarkable project partners who matched the donation, the total gift exceeded \$50,000.

Partners like Traine who lead with heart and inspire generosity among those they work with, are instrumental in advancing our mission. Their commitment empowers us to build stronger communities and create brighter futures for families across the Waterloo Region.

We extend our heartfelt thanks to Traine and the other following partners for making a lasting impact on affordable housing in our community:

Adams Building Supply

Hersey Bins

AGF-Rebar

James Hardie

Brampton Brick

Combina Global

MTE Consultants

Cornerstone BB/
PlyGem

North Shore Safety

Kieswetter Excavating

Delmarc Drywall
Contractors

R3 Cleaning

EasyTrim

Ryze Electric

Gillies Lumber

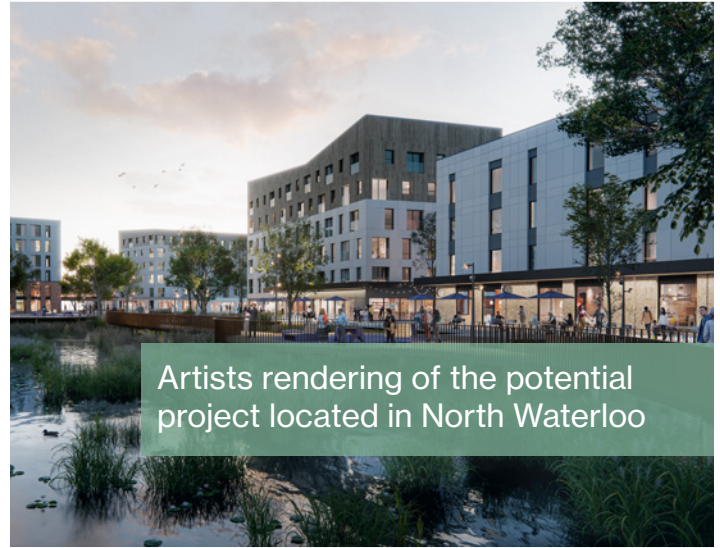
Western Fire
Protection

BUILD NOW

— WATERLOO REGION —

BUILD NOW: Waterloo Region had an exciting 2024, achieving key milestones and making significant progress toward the goal of 10,000 homes by 2030. Homes developed through BUILD NOW will remain affordable and attainable in perpetuity, ensuring long-term access to housing for future generations of Waterloo Region.

In collaboration with the City of Kitchener, the inaugural project of BUILD NOW was launched. More than 70 homes will be built in Kitchener's Stanley Park neighbourhood, made possible through the generous donation of 1.7 acres of City-owned land. The City of Kitchener's bold and innovative approach, alongside its partnerships with other levels of government, private sectors, non-profit organizations, and the community, has been crucial to this success.



Artists rendering of the potential project located in North Waterloo



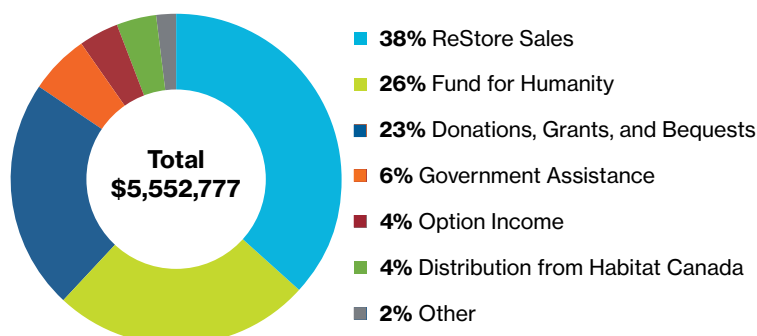
The first parcel of donated land is located in Kitchener's Stanley Park neighbourhood

The City of Waterloo announced they had unanimously selected Habitat Waterloo Region through BUILD NOW as their preferred candidate to develop an affordable housing project on 25 acres of City-owned land in north Waterloo. While negotiations are ongoing, the City of Waterloo is commended for its collaborative leadership in tackling the unprecedented housing crisis by opting to partner with experts to drive meaningful change by creating 1,000 new homes. This could be the largest ever Habitat for Humanity project in Canada, reaching more families and building more homes than any before.

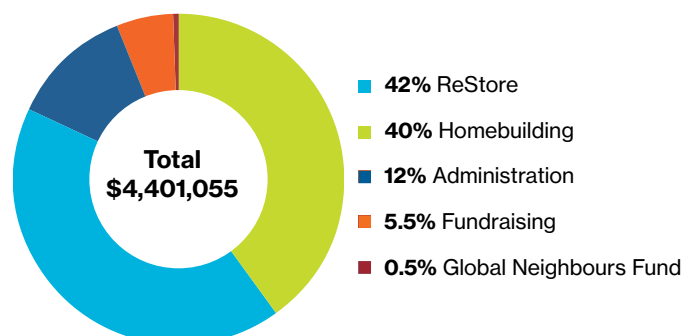
BUILD NOW extends their appreciation to the visionary leadership of Habitat Waterloo Region's Board of Directors, the invaluable endorsement from Habitat for Humanity Canada, and the generous contributions of the Waterloo Region Community Foundation.

Accountability is key

Total Cash Inflows



Breakdown of Expenditures





ASSETS	2024	2023
Current Assets		
Cash and Cash Equivalents	1,462,628	1,195,851
Investments	-	1,400,000
Accounts Receivable	487,655	401,148
Finished Homes & Construction in Progress	935,573	427,756
Properties Held for Resale	-	370,737
Prepaid Expense	52,965	59,194
Current Portion of Mortgages Receivable	380,000	393,000
	3,318,821	4,247,686
Non-Current Assets		
Mortgages Receivable	7,009,816	7,399,867
Loan Receivable - BUILD NOW: Waterloo Region	100,000	-
Capital Assets	25,342	31,280
Properties Held for Future Development	3,523,630	1,236,785
	10,658,788	8,667,932
Total Assets	13,977,609	12,915,618
LIABILITIES		
Current Liabilities		
Accounts Payable & Accrued Liabilities	267,213	239,736
HST Payable	477,899	433,802
Deferred Revenue	1,130,505	459,311
	1,875,617	1,132,849
Total Liabilities	1,875,617	1,132,849
NET ASSETS		
Invested in Homeownership Program	10,718,514	9,368,834
Invested in Capital Assets	25,342	31,280
Unrestricted	1,358,136	2,382,655
	12,101,992	11,782,769
Total Net Assets and Liabilities	13,977,609	12,915,618

For additional information on the financial position and results of operations including the Consolidated Financial Statements for the year ended December 31, 2024, audited by Clarke Starke & Diegel LLP, please visit habitatwr.ca



Habitat for Humanity Waterloo Region brings communities together to help families build strength, stability and self-reliance through affordable homeownership

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