



# WHY YOUR GIFTS MATTER



## Habitat for Humanity®

Peterborough & Kawartha Region





# table of contents:

**1-2**

Table of Contents  
Board of Directors

**3-4**

A Message from the CEO,  
Susan Zambonin

**5-9**

Your Impact as  
Building Blocks

**10**

Meaning of Home

**11-12**

Leahy's Lane Phase 2 Build Update  
High Investment Impact Program

**13-18**

Meet the Homeowners  
Homeowner Stories

# board of directors:

CHAIR

**Hope Lee**

VICE CHAIR

**Fay Martin**

TREASURER

**Rayna Li**

SECRETARY

**Sandy Thomas**

DIRECTOR

**Cindy Windover**

DIRECTOR

**Bob Carter**

DIRECTOR

**Sandra Arroyo**

DIRECTOR

**Mohamad Alhalta**

DIRECTOR

**Colleen Dermody**



# a message from the CEO

Thanks to your continuous support and generosity, 2023 was a year of success for building strength, stability and self-reliance through affordable homeownership. Habitat for Humanity Peterborough & Kawartha Region (Habitat PKR) made a remarkable impact in your local community as we continued onwards and upwards with our strategic pursuit of building multi-unit developments, allowing us to address the deepening need for affordable housing throughout our region.

In May 2023, we kicked off construction for Phase 2 of the Leahy's Lane development in the City of Peterborough - an attractive energy efficient, 12-unit condo development located next to Habitat PKR's Phase 1 development.

The entire Leahy's Lane development when Phase 2 is complete will provide 53 local families and individuals the opportunity to become homeowners through Habitat PKR's model of affordable homeownership. Collectively, these developments will more than double the number of families served since Habitat PKR's founding in 2002.



As we have ventured full-force into building multi-unit developments, we have also embraced that our mission is more than just building homes, but about building a thriving and diverse community. At a time when our region needs connection the most, we have seen 41 families in Phase 1 become more than neighbours, but build a community of friendship and support. All of which would not have been possible without your continued and unwavering support.

Yet, while we celebrate our expanding impact, the ongoing need in our community continues to grow at unfathomable rates. Impacts from the COVID-19 pandemic on housing, along with rising inflation, mean we are receiving more and more calls from our community who are in desperate need of a hand-up into an affordable home. With your support, we can continue to build homes that become a lasting safe space where families can grow, and thrive for generations to come.

We thank you for joining us in our fight towards building a world where everyone has a safe and decent place to live. As we head into 2024, we are excited to serve more families through affordable homeownership across the Peterborough and Kawartha Regions, and the Haliburton Highlands - all because of YOU!

With much gratitude,



Susan Zambonin  
CEO, Habitat PKR





# your 2023 impact as building blocks

We couldn't build homes without YOU! Every time you donate, volunteer, shop, and fundraise, you make an impact by becoming a building block towards a safe and affordable home in the Peterborough and Kawartha Region.

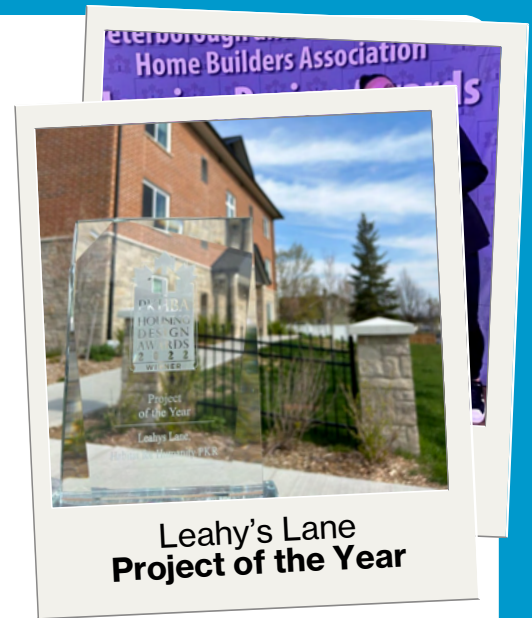


# 7 families accepted as Habitat Homeowners in 2023

Because of YOU, we were able to accept 7 new homeowners into our Habitat family this year! Our mission to help families build strength, stability, and independence through affordable homeownership is at the root of everything we do, and we wouldn't be able to do it without you!

## Leahy's Lane Phase 1 Won Local and National Awards!

Because of our generous community partners, supporters, donors, and incredible trade partners, Phase 1 of the Leahy's Lane multi-unit project became an award-winning development. At the 2022 PKHBA Housing Design Awards, Habitat PKR took home the awards for [Project of the Year](#) and [Condo Suite Over 801 sq.ft!](#)



Leahy's Lane Project of the Year

There was continued success for the development when it also won the [Expanded Impact Award](#) at the Habitat for Humanity Canada National Conference held in Winnipeg, MB, for the expansion of the homeownership program to include individuals, seniors, and smaller families.



# VOLUNTEERING



## 14,639 Hours Volunteered by 250 Volunteers

Did you know that that's equivalent to approximately 610 days? Because of the commitment, skills, and dedication of our volunteers we were able to empower more families through shelter this year. Our ReStores, office, build, Peterborough Tool Library, and special event volunteers are the driving force that makes Habitat PKR's work possible. They selflessly donate their time on the front lines and behind the scenes to transform local families lives through homeownership!

## Corporate & Community Volunteer Groups

In 2023, corporate and community volunteer groups lent a hand at our ReStores, in support of our Leahy's Lane Phase 2 Build.

In November and December, 19 SGS employees from Lakefield volunteered at all three ReStore locations. Trinity College School students participated in service learning outside the classroom through 'Week Without Walls', while Trent University students joined us to learn about our work and how ReStores support us through Community Service Learning.






# 331,730 Items Diverted from Landfill

Because of ReStore customers, donors, and volunteers, we were able to divert over 331,730 items from landfill in 2023 - a 13% increase from 2022 and a great step towards protecting our environment! The ReStores are an important revenue source towards our mission, by funding our operational costs and construction of affordable homes.

## ReStore Yard Sale on the Lawn



Because of generous ReStore supporters, the first-ever ReStore Yard Sale on the Lawn was a huge success this past summer! We had huge community engagement and many went away with great deals on furniture, appliances, home decor, and more - all while supporting local families in their community into affordable homeownership.



## 2,532 Tools Borrowed from the Tool Library

Over the past year, the Peterborough Tool Library located in the Peterborough North ReStore has also acquired 98 new members - bringing the total active members to a whopping 188!

## 1,576 Donation Pick-Ups 374 ReStore Deliveries 78 Home Deconstructions

Did you know that the Habitat ReStores offer free donation pick-ups and also free kitchen and home deconstruction services? Thanks to our generous donors, over 1,576 ReStore donation pick-ups were completed in 2023!



# ReStore Voucher Support

Habitat PKR partners with the New Canadians Centre and the YES Shelter to provide their clients with ReStore vouchers to source furniture and home goods to support their resettlement.

In 2023, the Habitat ReStores provided 35 vouchers totalling \$4,475 to support newcomers, youth, and families thanks to the generous ReStore donations from the community.



## Community Fundraisers

Because of Kawartha Credit Union's generous donation of \$1,500 toward the Youth Volunteer Program, we were able to engage and empower more young people through volunteerism.



In November, at their Convention Conference, OSMWRC and SMART Canada provided Habitat PKR with a generous donation of \$10,000 towards our Phase 2 Leahy's Lane Build Project.

The Congregation of the Sisters of St. Joseph in Canada donated \$5,000 from the Central Funding Committee grant to support repairs and renovations for a Habitat PKR home in Lindsay.



Local students offered huge support throughout 2023! The TKE Fraternity's 'TKE in a Box' Fundraiser raised over \$6,000 and TrentU Orientation raised \$1,700 at their Charity Auction.

The Grant Thornton Foundation gave Habitat PKR a generous donation of \$2,500 in support of the Leahy's Lane Phase 2 Development, contributing towards strength and resilience through affordable homeownership!



PKHBA's 2023 Annual Holiday Charity Auction was the most successful auction to date raising a total of \$21,188 for Habitat PKR's affordable home building efforts.

# Meaning of Home



## what home means to me

winning entry by, **Ellyot W.**

Home isn't a place, it's a feeling, it's the feeling of love and happiness. It is a feeling of safety and comfort with your family and friends.

Home is the neighborhood where I've grown up, the beautiful birds singing their morning song, the laughter of all the kids playing at the park, the smell of fresh baked chocolate chip cookies that I can bake with my grandma, the smile on everyone's faces as we laugh and joke around together. Home is the feeling that I can be myself whenever I want.

Home is the country I live in, the tasty smell of sticky maple syrup on our pancakes, the two beautiful languages we speak, the hunting and fishing we are able to do, the place where everyone is equal, the sound of our national anthem and all the Indigenous peoples that teach us so much that we've never known before. Home follows me everywhere when I'm with people I love the most.

Home is the beautiful nature around us, the trees that blow in the wind, the lakes that are filled with gorgeous fish, the wildlife that fills the forests, all the leaves changing in the fall, the different seasons that are all so unique and the flowers that grow every spring. Home is wherever you are when you're surrounded with the things you love.

Home is not just a place or building, it's the feeling of love, care, happiness, joy and confidence. Wherever you are, you are loved and that's a home for me.

Ellyot is a Grade 6 student from Peterborough, ON. Her piece "What Home Means To Me" was a winning entry, out of the 12,265 entries submitted, for the 2023 National Meaning of Home writing contest sponsored by SAGEN.

Thanks to Ellyot, Habitat for Humanity PKR has received a \$10,000 grant towards building more safe, decent, and affordable homes in the community. Way to go, Ellyot!

A photograph of a young girl, Ellyot W., standing at a wooden podium and speaking into a microphone. She is wearing a black top with white floral patterns and light-colored pants. The background is a solid blue color.

## about the author

# Leahy's Lane Phase 2

# build update



Since the kick-off in June 2023, the build site crew at 21 Leahy's Lane has been working diligently to build 12 brand-new affordable homes! In November, our teams were busy installing first and second-floor windows, ensuring our homeowners will have lots of bright natural light in their spacious new homes. The inside of the building also began to take its shape, with floor slabs, framing, and kitchen walls all being installed. Finally, in the lead-up to the holidays, our masons left no brick unlaidd while the rest of our team completed the last of their infrastructure in the ground just before the minus temperatures. Throughout December, focus was also given to fire protection and sound transmission, an essential process to the multi-unit build.

We want to express our [deepest gratitude](#) to all our trade partners and donors that have made this project possible! Your hand in building these affordable homes is making a difference in your local community and the lives of Habitat PKR families.

## With a lot of help from our friends:



**NEW!**

# High Impact Investment Program

## how the program works



Community supporters lend Habitat PKR a sizeable loan at an agreed interest rate and receive annual payments for the accrued interest.

\*Lenders can receive their money back at anytime.



Habitat PKR uses the investment to fund the construction of affordable home-building projects without relying on high interest loans from financial institutions.



After the investment period ends, Habitat PKR will repay the loan in full with the opportunity to provide the accrued interest in the form of a charitable tax receipt for additional benefit to the lender.

## how it helps



With high-impact investments, Habitat PKR can use existing capital to purchase available land and construct more affordable homes across our region.



Cost savings with high-impact investments increases our ability to approve more homeowner families on the lower end of the financial spectrum.

With your help, we can build more homes, and help more families and individuals achieve stability through a safe, decent, and affordable home of their own. **Every helping hand makes a difference.**



Interested in learning more about how you could help Habitat PKR with a high-impact investment? Contact Susan Zamboni, CEO at 705-874-0201 or [susan@habitatpkr.ca](mailto:susan@habitatpkr.ca)



**In 2023, we had the joy of accepting an additional five new Habitat homeowners for our Leahy's Lane Phase 2 Condo build - all because of YOU!**

Alongside, two families approved in 2022, our Leahy's Lane Phase 2 now has a total of seven families lined up and ready to move into their brand-new homes when construction is complete in 2024!

When we build together, we make a lasting impact for local families. By providing them with access to affordable homeownership, they can focus more on their quality of life and gain strength, stability, and self-reliance for their futures. This creates a foundation for a stronger and thriving community. That's how significant your gift is.

**Thank you for your support.**

We hope as you read the stories of the families whose lives you have changed, you are reminded of the hope that still remains in our community for affordable housing. With your help, we can continue to build more safe and affordable housing in Peterborough, the Kawartha Region, and the Haliburton Highlands in the coming years!

# meet the homeowners

# Meet Jennifer & Anisa

## Leahy's Lane Phase 2 Homeowners

The struggle of finding a safe and stable place to live is a reality for many families including Jennifer, a hard-working mother, and her daughter Anisa.

They currently live in an apartment with a leaking bathroom ceiling, poor insulation that leaves Anisa's room colder than the rest of the place, and thin walls causing noise disturbance from next-door neighbours. On top of that, the apartment has no storage for Anisa's medical equipment and supplies.

**“Home means safety, security, and a place to rest. It means a return to peace.”**

Jennifer and Anisa have had to move multiple times in the past few years due to landlords wanting to sell their property or to make space for their own family members. It seemed that each time Jennifer and Anisa moved to a new home, their space got smaller and more expensive, which unfortunately was beyond their control. The constant moving from one home to another has taken a toll on their emotional and physical well-being, especially for Anisa, who needs to heal and recover after her medical procedures.

“I want the security of knowing that I don't have to move again without it being my choice. I want to provide a safe, healing and consistent home for my daughter,” says Jennifer.

Jennifer learned about Habitat PKR's affordable homeownership program



through community advertisements and was encouraged by a friend to apply. In December of 2022, on the date of her late brother's birthday, Jennifer received the amazing news that she and Anisa were approved to be homeowners in the upcoming 12-unit condo development in the City of Peterborough.

Outside of work and school, Jennifer and Anisa enjoy hanging out and spending time with their extended family. Jennifer likes to go to the gym and crochet, while Anisa is involved in competitive dancing.

“To have a home that is ‘ours’, to not be at the mercy and whim of another landlord, will allow for a sense of security and consistency and be the home we go to at the end of the day.”

# Meet Dharmik & Shaili

## Leahy's Lane Phase 2 Homeowners

**D**harmik and Shaili have always wanted to have their own space, but with rising market prices being at an all-time high, finding a decent and affordable home to purchase in the Peterborough area was challenging.

“Everything else in our life is good – we just currently live in a rental apartment and desperately want to have the security of our family owning a home,” shared Dharmik.

Dharmik and Shaili first learned about Habitat PKR's affordable homeownership program from a close friend. After doing more research, the couple stepped into the opportunity with an open mind and completed the application process. There was good news ahead for them, as they were approved to be one of the 12 new homeowners who will move into Leahy's Lane Phase 2 this year.

A Habitat home provides a strong foundation for a young family – it is an opportunity to build a better life as it provides homeowners with the security to invest in other areas of their lives such as education, finances, and other opportunities.

Before they move in, Habitat Homeowners must complete 500 volunteer hours, including the hours spent at workshops that help prepare them for homeownership. Dharmik and Shaili plan to have some of their generous friends help them finish their hours by helping at the ReStore in any way they can.

“We had no proper guidance on owning a home before this. The dedicated and mission-driven team at Habitat PKR has helped us every step of the way,” shared Dharmik.

In their free time, the couple have a wide range of shared interests together and can often be found cooking, painting, taking pottery classes and playing chess.

“We plan to work hard to pay off our mortgage after we move in and we're looking forward to celebrating this new milestone in our life together!”

**Do you know a family like Dharmik & Shaili who would benefit from affordable homeownership?**

**VISIT [HABITATPKR.CA](http://HABITATPKR.CA) TODAY**



# Meet Janelle

## Leahy's Lane Phase 2 Homeowner

**“B**efore Habitat for Humanity Peterborough & Kawartha Region, I felt stuck, unsafe, and I was constantly anxious about my living situation in my rental apartment,” says Janelle.

The struggle of finding a safe, decent and affordable place to live amidst the current housing crisis is a reality for many families in the Peterborough and Kawartha Region but, it can be an even tougher battle as an individual on a single income like Janelle.

Her current apartment is riddled with ongoing electrical problems that leave her feeling unsafe and on top of that the lack of heating makes it freezing cold during the Canadian winters.

After learning about the process through his experience, Janelle decided to take the first step and applied to Habitat PKR's homeownership program. A few months after submitting her application, Janelle was ecstatic to learn that she had been approved to be a homeowner of one of the new Leahy's Lane Phase 2 Condos currently under construction in the City of Peterborough.

“I never thought something like this could happen to me! To own a home means I'll finally have a place that is truly mine – a safe space for me. My money will finally go towards something that is for me!”

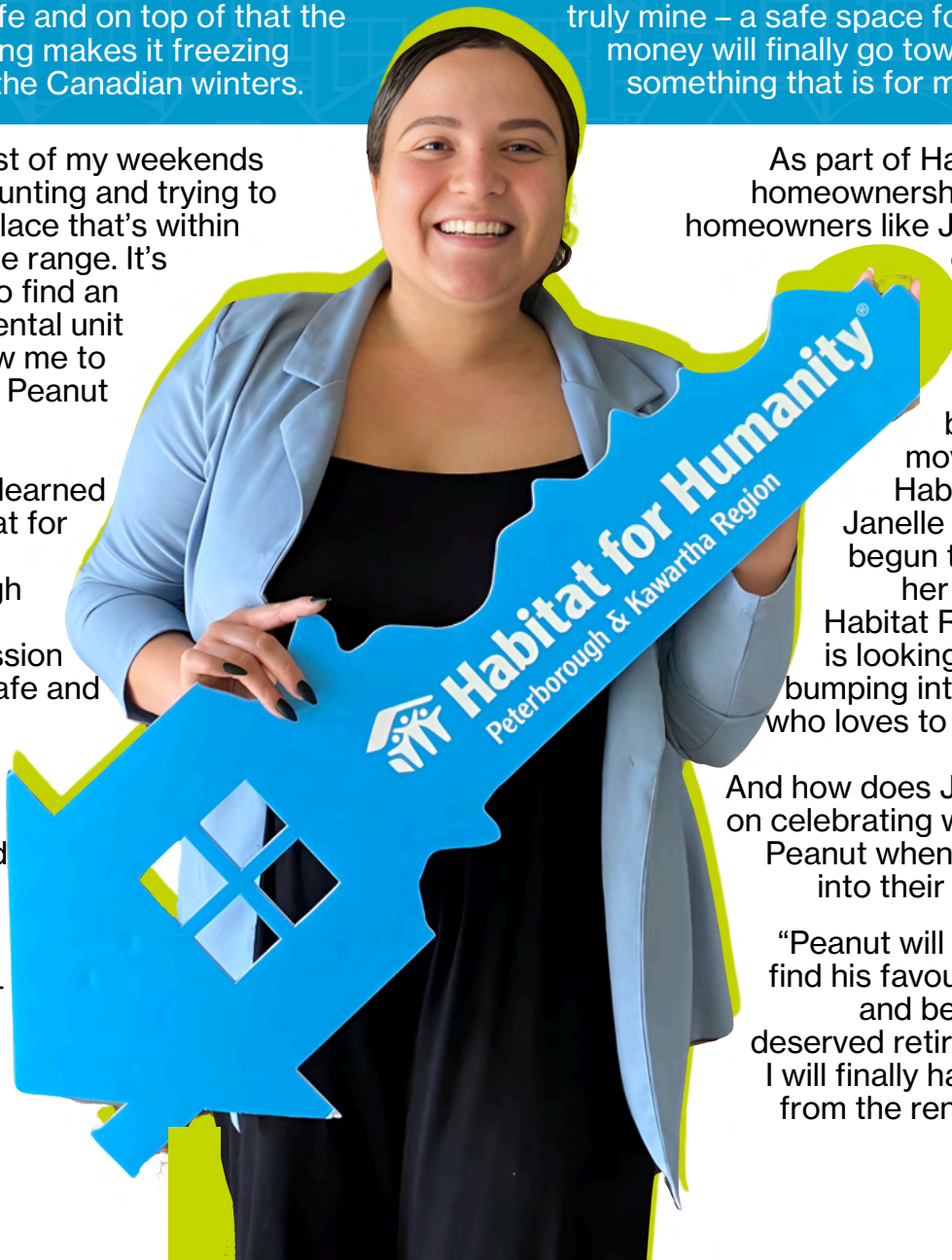
“I spend most of my weekends apartment hunting and trying to find a safe place that's within a livable price range. It's impossible to find an affordable rental unit that will allow me to keep my cat Peanut too!”

Janelle first learned about Habitat for Humanity Peterborough & Kawartha Region's mission to provide safe and affordable housing from a co-worker who had received a hand-up into affordable homeownership from the charity himself.

As part of Habitat PKR's homeownership program, homeowners like Janelle must complete a minimum of 500 volunteer hours before they move into their Habitat homes. Janelle has already begun to volunteer her time at the Habitat ReStore and is looking forward to bumping into her Nana who loves to shop there!

And how does Janelle plan on celebrating with her cat Peanut when they move into their new home?

“Peanut will immediately find his favourite window and begin his well-deserved retirement while I will finally have freedom from the rental market!”



# Meet Ariel & Hugo

## Leahy's Lane Phase 2 Homeowners

**A**riel and her son Hugo live in an old and beautiful downtown building that is now in poor deteriorating condition. Like many families in the City of Peterborough, the rising rental costs and increasingly high-interest rates for housing made the opportunity of finding an alternative affordable home to rent or buy feel far out of reach. "As a single parent with a single income, affordability is so important and essential to my family, yet in today's climate it is such a challenge. I was unable to envision being able to ever move," shares Ariel.



**“With this support from Habitat PKR... a sense of belonging and hope is taking hold.”**

After being encouraged by a co-worker to attend one of Habitat for Humanity Peterborough & Kawartha Region's virtual homeownership information sessions, Ariel found out she met the eligibility requirements to the affordable homeownership program and made the decision to apply.

A few months later, Ariel was overjoyed to find out that she had been selected to become a homeowner of a Phase 2 Leahy's Lane Condo.

Becoming a Habitat homeowner allows a family to grow in strength and self-reliance by allowing them to root themselves in the strong foundation of affordable homeownership. A safe place to call home and an affordable mortgage helps homeowners save more, invest in education, pursue new opportunities, and have more financial stability.

As part of the habitat homeownership program, Habitat homeowners must complete at least 500 volunteer hours before they move into their home, in addition to completing workshops to help prepare them for homeownership. Ariel and Hugo plan to complete their 500 homeowner volunteer hours through the Habitat ReStore, at a local seniors' focused agency, and at special Habitat PKR fundraising events.

"For the first time in nine years, we will get to eat a meal together at our kitchen table instead of the living room," beams Ariel.

"Being a single parent of an only child, I've had to really rely on myself. With this support from Habitat PKR and a connection to a movement and a community, a sense of belonging and hope is taking hold!"

# Meet Derrick & Maelyn

## Leahy's Lane Phase 2 Homeowners

**D**errick and his daughter Maelyn are one of many families in the area struggling with the high rising costs of rent and are currently living in a two-bedroom apartment that is not very well insulated, making their heating costs very expensive each winter.

Derrick has been worrying about being able to afford a respectable place for his daughter and himself to live in in the future, and being a homeowner seemed very far out of reach.

**“Home is everything! A home is a place where you feel completely comfortable and safe. It’s a sense of pride and security.”**

After learning about Habitat PKR’s homeownership program from a past colleague who personally went through the process and moved into one of the condos in Phase 1 of Leahy’s Lane last year, Derrick reached out to see what it was all about. After learning that he met the eligibility requirements, he started his application and was ecstatic to be selected to become a homeowner of a Phase 2 Leahy’s Lane condo.

A Habitat home allows a family to grow in self-reliance by allowing them to root themselves in the strong foundation of affordable homeownership. A safe place to call home and an affordable mortgage helps homeowners save more, invest in education, pursue new opportunities, and have more financial stability.



“As a renter, you have nothing to show for it financially when you move on. It will mean everything to us to have a place we can call our own. The sense of security will help us accomplish other goals. Maelyn will know she always has a home to come back to as she grows and pursues higher education and life experiences,” says Derrick.

And once construction of their new home is completed, and they move in, what will they do first? “Let Maelyn decide what colour she wants her room painted...and paint it,” beams Derrick.

“She’s been so disappointed that she can’t do that in the apartment we are renting. We plan to make our new home ours! The last few years have been very tough, but we are looking forward to the future. We cannot thank Habitat PKR enough,” says Derrick.

# from our Habitat family,

Thank you again, for your steadfast support and your generous contributions towards building safe, decent, and affordable housing in the City and County of Peterborough, the Kawartha Region, and the Haliburton Highlands.



**Without YOU, none of this is possible!**



**Habitat  
for Humanity®**  
Peterborough  
& Kawartha Region

For more information contact:  
[info@habitatpkr.ca](mailto:info@habitatpkr.ca)  
705-874-0201  
[www.habitatpkr.ca](http://www.habitatpkr.ca)