YOU ARE THE KEY





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you are the key

a message from the CEO

Affordable homeownership is the pillar on which strong, resilient communities are built. And in every milestone we celebrate, it's YOU who have made it all possible.

Because of your generosity, 13 local families found strength, stability, and a future they can build on in 2024. That includes 12 families – half of them led by single parents – who now call Leahy's Lane Phase II (Peterborough) home. With the completion of Phase II, a total of 53 families have achieved affordable homeownership at this innovative development in the City of Peterborough.

Also, thanks to your support, another family in Lindsay has moved into a prebuilt Habitat home through our buyback program - helping keep affordable housing within the local community.

And last year, your support helped us open the doors to the new Lakefield Habitat ReStore. More than just a store, it's a vibrant community hub - and a crucial source of funding to help build more homes for local families.

To our donors, volunteers, shoppers, advocates, and community partners: you continue to be the key to opening the doors to affordable homeownership within our community. Thank you for your continuous selfless support.

With much gratitude,

Susan Zambonin CEO, Habitat PKR say hello to your NEW Lakefield ReStore

You are the key that made opening the doors to our newest Habitat ReStore possible in 2024.

Your generosity and belief in our mission brought the Habitat ReStore to Lakefield - creating a new hub for community connection and impact.

By donating, shopping, and spreading the word, you've helped reduce waste and promote sustainable living. But more than that, you've created a space where local residents can come together to build stronger, more connected communities.

The Lakefield ReStore is more than a store - it's a reflection of your commitment to making safe, decent, and affordable homeownership possible.

Because of you, Lakefield is building strength, stability and bright futures.





In 2024, Habitat PKR and Chemong Home Hardware Building Centre launched *The Big Flip* - a fun, ecofriendly furniture flipping contest that celebrated creativity and sustainability through our Habitat ReStores.

With 46 imaginative entries and over 1,900 public votes, the contest kept countless items out of landfills and inspired our community to reimagine reuse. Thank you for being the key to making this Earth Day initiative a success!

4 2024 ReStore Rewind 340,028 **Items Diverted** from Landfill **Pickups Home & Kitchen**

Deconstructions

Tools Borrowed from Peterborough Tool Library

your sustainable impact

In 2024, your continued support made sustainability happen. With the opening of the new Lakefield ReStore and growing community engagement at the Lindsay and Peterborough North ReStores, you helped power Habitat's mission. Thanks to you, 340,028+ items were kept out of landfill, and a new truck expanded our free pickup service - proving that every donation and purchase truly builds a better, greener community.



HOME GROWN

a Habitat Garden Party Fundraiser

In June 2024, Habitat PKR hosted the sold-out *Home Grown* Garden Party at Northview Gardens (Peterborough). This vibrant event united community members and title sponsors, including Cambium and Floortrends, to celebrate a shared commitment to affordable housing.

Attendees enjoyed local cuisine, engaging entertainment, and a curated silent auction, all under the stars. Their collective support planted the seeds for a future where over forty families can flourish in safe, decent, and affordable homes, embodying our mission to build strength, stability, and self-reliance through homeownership.







\$21,500 Raised













In October 2024, over 60 women came together at Camp Timberlane in the Haliburton Highlands for Habitat PKR's Women Build Retreat. Through hands-on projects – including building planter boxes for the YWCA Women's Shelter HERS – participants contributed to a meaningful cause while enjoying outdoor adventures and empowering workshops.

Thanks to the generous support of sponsors like ACM Designs, Lakeshore Designs, Hickory Lane Kitchens, Baumgartner Realty Group, and Abbott Construction, this inspiring event was made possible. It beautifully reflected our mission to mobilize volunteers in building strength, stability, and self-reliance through affordable homeownership

60 Women, One Impact









you are the key to keeping affordable housing, affordable!

In April 2024, a young family in Lindsay opened the door to a brighter future — thanks to the unwavering support of you - Habitat PKR's incredible donors. Through Habitat PKR's affordable homeownership program, this family — once held back by rising housing costs — finally found the stability they had long dreamed of. Your generosity gave them more than just a home; it gave them a future filled with safety, hope, security, and opportunity.

This home was also part of Habitat PKR's Buyback Program, a cornerstone of our long-term vision (once built, a Habitat home can serve multiple families over time). When a home returns through the program, it's re-sold to another family in need, extending the impact of every donation and every helping hand.

By supporting Habitat PKR, you're not just building homes – you're building a legacy of lasting, safe, decent, and affordable homeownership.

welcomed home in April 2024

Meet Brittany & Jason

Lindsay Habitat Homeowners

Like most young families, Brittany and Jason have always dreamt about buying a home for themselves and their two girls, but with their monthly rent being close to the amount of a mortgage, their dream felt far out of reach.

"It was hard to imagine how we could ever become homeowners due to the rising interest rates and the insane average cost of a house in Lindsay," says Brittany. "But we were still determined to make our dream of homeownership a reality, no matter how long it took."

After learning through a social media post that Habitat PKR was accepting applications for their Affordable Homeownership Program, the family immediately researched the opportunity and applied. After a few months of hopeful prayers, Brittany and Jason were overjoyed to be selected as the proud new homeowners of a 4-bedroom family home in Lindsay that was built by Habitat PKR in 2019.

A fresh start like this is exactly what our family needs - we can't wait to begin this new chapter."

"There is so much pride in becoming a homeowner – it is an investment goal we have always worked hard towards. A fresh start like this is exactly what our family needs – we can't wait to begin this new chapter together."



Outside of work, Brittany, Jason, and their two girls love to spend quality time together by going on hikes, playing games, and watching movies – life can be busy, but whenever there is time, the family makes sure that they spend it together.

"We all have such overwhelming feelings of gratitude in our hearts for this opportunity. We can't wait to unpack in our new fresh home and enjoy what we have achieved after our months of hard work!"

Thanks to your support, Brittany, Jason and their two daughters moved into their home in April 2024, and are now celebrating one year as homeowners!

you were the key to making these homes possible

Because of YOU, 12 local families turned the keys to their new homes in October 2024. Your generosity has made safe, decent, and affordable homeownership a reality - providing local families in your community the strength, stability, and self-reliance they need to thrive.

Leahy's Lane Phase II marks the completion of the Leahy's Lane condos, which overall provided 53 local families in the City of Peterborough with an affordable place to own a home.

The following community partners have shown their incredible commitment to making affordable homeownership possible by supporting this Habitat PKR build. To everyone who has donated, volunteered, or supported us – even if your name isn't listed – your impact is felt in every corner of these incredible homes.



with a LOT of help from our friends

- Aaron Gusso **Construction Ltd**
- Alf Curtis
- Andy Calder **Excavation**
- Anonymous (2)
- B Knight Mechanical
- Cabinetree
- Cambium
- CGC Inc.
- D.M. Wills
- Floortrends
 - **Habitat For Humanity Canada**

- Habitat ReStores
- IKO
- Irene Manitius
- Ispan
- Kingdon **Timbermart**
- Lafarge
- Luke Stevenson
- Mariposa Electric
- Marjorie Shephard
- Munro
- NextGen Exteriors
- **NorthStar**
- NorthWest Systems

- NUDURA
- Owen's Corning
- Peterborough & The **Kawarthas Home Builders Association**
- Peterborough Concrete
- Plumbing By Doug
- R&M Smitch **Contracting**
- RBR Construction Inc
- RockWood Nursery
- Sunbelt / Moduloc
- Tarion

- TrimGuy **Interiors**
- Veracity Ltd
- Whirlpool Canada
- Wilma Malonev





























Families

83%

self-identified as people of colour,

demonstating a commitment to making homeownership more accessible to racialized individuals.

50%

are single-parent households, highlighting support to families on a single income who often face the greatest barriers to stable housing.

25%

included individuals with disabilites or special needs,

ensuring greater accessibility in affordable housing.

Welcome Home Leahy's Lane Phase II Homeowners!

welcomed home in Oct 2024

Meet Mohamed Leahy's Lane Phase II Homeowner

For Mohamed and his family, becoming homeowners felt like an impossible dream just a few years ago. After moving to Canada as a student, Mohamed worked tirelessly while navigating the challenges of finding affordable, stable housing.

"Eight years ago, if you'd asked me if I'd ever own a home, I would have said, 'No, never,'" he reflects. "It didn't feel realistic at all."

Mohamed faced discrimination from landlords and struggled with a lack of suitable, affordable homes. The constant worry of eviction added stress and uncertainty to their lives. But through all the challenges, Mohamed remained determined.

When he first learned about Habitat for Humanity Peterborough & Kawartha Region's Affordable Homeownership Program, he knew he had to apply. After months of hope and anticipation, Mohamed and his family were thrilled to be selected for a beautiful, newly built condo in the Leahy's Lane Phase II development.

Affordable housing is essential for my family to achieve any other goals in our lives.

"Having my own home will help me as a parent to focus on my children's development, well-being, and their potential to live a stable and independent life," Mohamed says. "For the first time in years, I don't have to worry about eviction or living in a space that isn't safe for my son. We have stability, and that's everything."



With this stability, Mohamed can now focus on his family's future - his child's growth and his own personal and professional development. "Affordable housing is essential for my family to achieve any other goals in our lives," he adds.

He and his wife are excited to continue their educational journeys, knowing that their home will always be there to provide the foundation for their success.

Grateful for the generosity of Habitat PKR's donors and the support of his community, Mohamed looks forward to building new memories with his family in their forever home.

Thanks to your support, Mohamed and his family were welcomed home in October 2024

welcomed home in Oct 2024

Meet Chui Lan & Stephen Leahy's Lane Phase II Homeowners



For Stephen and Chui Lan, becoming homeowners isn't just about owning a house; it's about providing their daughter, Samantha, with the stability and security she deserves.

After years of moving from apartment to apartment, the family has faced constant uncertainty. Their most recent home was a cramped basement apartment, shared with the landlord's son. Without a full bathroom, they had to go upstairs for showers. Cooking was done on a hot plate, as there was no stove, and the family lived without privacy or security. Every day brought the fear of being displaced again, never knowing when they would be forced to move.

Now, thanks to your support, Stephen,

Chui Lan, and Samantha will soon be settling into their very own affordable home in Leahy's Lane Phase II. This new home represents more than just shelter - it's the foundation for a brighter future.

"We've always wanted a safe, clean, and stable home to give our daughter," says Stephen. "Becoming homeowners means we can finally provide that." Stephen and Chui Lan are excited to put down roots, create lasting memories, and offer Samantha the stability homeownership brings.



Home is a place where we can raise our daughter, where she can feel safe and secure, and where we can build a future"

This new chapter allows Stephen and Chui Lan to focus on what truly matters: their daughter's well-being and development. "Home means everything to us," says Chui Lan. "It's a place where we can raise our daughter, where she can feel safe and secure, and where we can build a future."

This home will not only provide a safe space for Samantha to grow but also give Stephen and Chui Lan the ability to focus on their future goals - knowing that, for the first time in years, they're home for good.

Thanks to your support, Chui Lan, Stephen, and Samantha moved into their new home in October 2024.

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the heart of Habitat volunteers

In 2024, Habitat PKR was supported by 120 volunteers who collectively contributed 14,767 hours of service - equivalent to one person working a full-time job for over seven years!

Volunteers are at the heart of everything we do – especially at our Habitat ReStores, which continue to be our largest volunteer hub. These dedicated individuals receive, process, and test thousands of donations, offer exceptional customer service, assist with merchandising and marketing, and work tirelessly to support the mission of Habitat PKR.

Whether lending a hand at our Habitat ReStores, build sites, the Peterborough Tool Library, the Board, or with the salvage team, our volunteers are the heart of the Habitat PKR community.

As we stepped into 2025, Habitat PKR honoured the memory of the late President Jimmy Carter – longtime Habitat volunteer and a true champion of affordable housing. His legacy of selflessness and dedication lives on through the tireless efforts of our volunteers, who remain at the heart of our mission to create affordable homeownership opportunities.

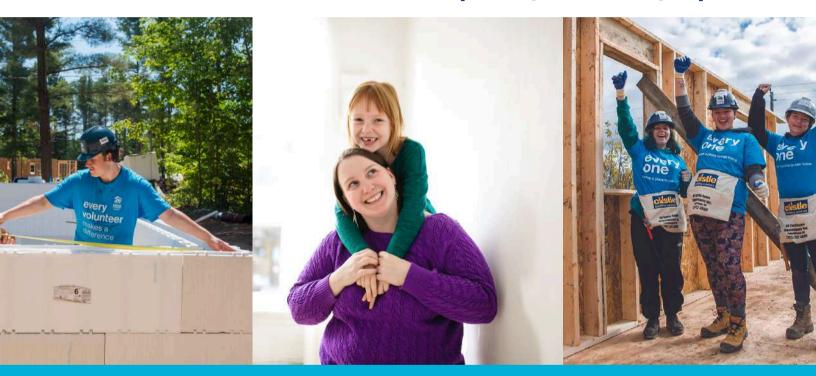


High Impact Investment Program

Launched last year, Habitat PKR's High Impact Investment Program (HIIP) is already making a powerful difference and accelerating the construction of affordable homes across our region. Through HIIP, local supporters lend significant funds to Habitat PKR at agreed interest rates, helping us avoid costly bank loans and invest more directly in the building.

Lenders receive annual interest payments and can convert that interest into a charitable tax receipt if they choose. It's a smart, sustainable, and impactful way to build more affordable homes in the local community, and allows Habitat PKR to avoid high-interest loans, increasing the ability to approve homeowner families on the lower-end of the financial spectrum. Join the growing group of impact investors and help more families and individuals acheive stability through affordable homeownership.

Learn more at www.habitatpkr.ca/donations/hiip



Become a Homeowner

You've been supporting Habitat PKR, but did you know you or someone you know could also benefit from affordable homeownership through our future builds? The housing crisis is making it harder than ever for many to get on the property ladder, which is why we're committed to making affordable homeownership a reality for local families and individuals. We are currently accepting applications for households with an income of \$95,000 or less per year. If you are looking for a stable, affordable place to call home, we encourage you to fill out an expression of interest form.

Together, we're creating lasting change, one home at a time - affordable homeownership with Habitat PKR is a hand-up, and a partnership for a stable future.



You've opened 13 doors to affordable homeownership this year—13 families whose lives have been forever changed because of your generosity. But the need is still great, and you are the key to opening even more doors. There are so many ways to support Habitat for Humanity Peterborough & Kawartha Region—whether you donate, volunteer, shop at a Habitat ReStore, or simply spread the word. No matter your background, skills, or resources, there's a place for you here. Together, we can build strength, stability, and a future where everyone has a safe, decent place to live.

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Give a one-time gift or become a monthly donor to help build brighter futures through affordable homeownership. Your donation goes directly toward local housing projects - providing the foundation families need to thrive. Every dollar is a brick in the path to stability, and your continued support is key to making that possible. Donate today at www.habitatpkr.ca/donate.



When you shop at a Habitat ReStore, you support affordable housing and make a sustainable impact within your community. It is a win for shoppers, donors and the earth! Visit us in Peterborough North, Lakefield, or Lindsay for quality furniture, appliances, and home goods-shop smart, build strong!



Partner with Habitat PKR and help build lasting change. Whether you're a local tradesperson, business, or organization, there are many ways to get involved—from volunteering your skills to giving inkind or sponsoring a build or event. Your support helps open doors to affordable housing. Contact us at info@habitatpkr.ca to learn more.

Nolunteer

Volunteers are the heart of Habitat PKR. Whether you're supporting the Habitat ReStore, swinging a hammer, or lending your skills behind the scenes, your time creates real impact. There's a place for everyone - no experience needed and lots of flexibility. Learn more and sign up at volunteer@habitatpkr.ca.