

together, we build

impact report

2025



Habitat for Humanity[®]

Ontario Gateway North

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who we are

Habitat for Humanity Ontario Gateway North is one of 1,400 Habitat for Humanity affiliates worldwide, sharing a common vision and social purpose.



our vision

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

what we do

With the help of partners like you, Habitat for Humanity brings communities together to help families build strength, stability, and self-reliance through affordable housing and equity-building programs.

our values

integrity | community | accountability | compassion | determination

territorial acknowledgement

As settlers on this land, we have an important responsibility to acknowledge the grounds on which we are privileged to gather.

We recognize the contributions the First Nations, Métis, Inuit, and other Indigenous Peoples have made in shaping and strengthening our communities, our province and our country as a whole. We also recognize and deeply appreciate their historic connection to the places in which we settle. Together, we commit to acknowledge, to learn, to educate, to create opportunity, to honour sacred places, and to take actions toward real Truth and Reconciliation in support of our commitment to wellness for all.

In 2025, Habitat for Humanity Ontario Gateway North moved from foundation to **building up**.

In 2025, Habitat for Humanity Ontario Gateway North moved from foundation to building up.

Following years of transformation, planning and groundwork, this was a year of levelling up. We reached new heights in what we build, how we build, and the partnerships that make it possible.

Across our region, we established and advanced partnerships with experienced, professional builders and developers. These relationships, spanning the south, central, and northern parts of our territory, represent a deliberate shift. Habitat is operating differently, engaging at a scale and level of complexity that reflects the reality of today's housing landscape.

This evolution is already taking shape in our development pipeline. Larger, more integrated projects are underway. Multi-unit and mixed-income approaches are becoming standard.

Our role and relevance are expanding along with our capacity to deliver. The scale of what lies ahead is meaningfully different from where we have been. We are now positioned to deliver developments that are several times larger than our historical model, enabled by strong public and private partnerships and a clear, disciplined approach to growth.

This is not a departure from our mission. It is a necessary progression of it. As we build up, our focus remains steady. Projects must be viable. Partnerships must be aligned. The organization must remain strong, resilient, and ready for what comes next.

Habitat for Humanity Ontario Gateway North has entered a new phase, one defined by capability, credibility, and scale.

Together, we build community.



from
our
ceo

Kimberley Woodcock
Chief Executive Officer
Habitat for Humanity Ontario Gateway North

2025 by the numbers



5.9M lbs.
of donated items
kept out of landfills

13,560 ReStore

1,452 chapter
build
board



15,012
volunteer hours



2,791
ReStore pickups

Huntsville
ReStore ReLocation



December
2025



68

**families
served**

including

132

children

since 2002

our communities our projects

Generation Homes Gravenhurst



Generation Homes is a social enterprise of Habitat for Humanity Ontario Gateway North focused on affordable rental housing. It addresses critical housing needs while sustaining Habitat's mission of creating affordable homeownership opportunities.

The project delivers affordable, sustainable homes designed to support healthier, happier lives. Built to Net Zero Ready standards, the homes are economical to access and operate, with better indoor air quality and lower utility costs. Universal design and age-friendly accessibility features remove barriers for people with mobility challenges, supporting independence, dignity, and community participation.

The six units under construction in Gravenhurst in 2025 will begin to serve the community in 2026.

3B-369 Muskoka Beach Road

critical repair program Magnetawan

More than one in 14 households are living with major repair needs, including faulty electrical wiring, plumbing problems, damaged roofs, and accessibility barriers. Without intervention, these homes could become uninhabitable, pushing more families into precarious housing situations. The Critical Repairs program helps to maintain safe, livable housing by addressing urgent health and safety issues.

When a long-time Magnetawan resident and former emergency services leader needed accessibility upgrades to remain safely in his home, volunteers from the Magnetawan chapter stepped up to help. Thanks to community-raised funds, skilled tradespeople, and dedicated volunteer hours, critical repairs were completed, allowing the family to remain in the home they love.



BuyBack program Gravenhurst



517 Muskoka Beach Road

The BuyBack Program is an affordable homeownership model that allows Habitat to repurchase a home from a Habitat homeowner when they are ready to move on to market homeownership or another life stage. After buying the home back, Habitat completes any needed repairs or updates and then sells it to another qualifying family through its affordable homeownership program. This means one Habitat home can support multiple families over time.

The homeowners used the equity built at 517 Muskoka Beach Road in Gravenhurst to move on to another homeownership opportunity outside of the Habitat for Humanity program. Habitat Ontario Gateway North bought back the home, which is now available to another working Canadian family.

This home is now ready to serve another family in 2026.

affordable housing build project Parry Sound

A group of dedicated local volunteers launched the Parry Sound Chapter in 2010. Since then, they have built four homes and have served four families in the Parry Sound area.

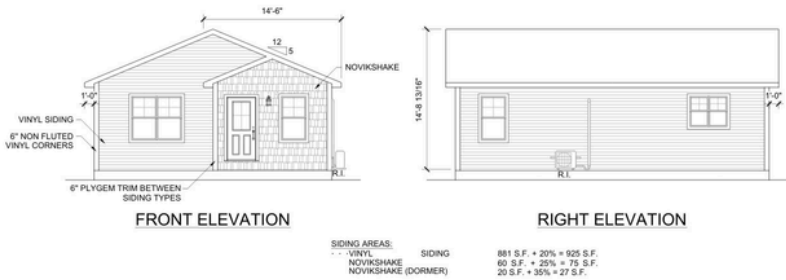
Land purchased by the Chapter in late 2024 had an unsuitable building removed in 2025 to prepare the lot for 2026 construction.

The Chapter continues their fundraising for this two-bedroom, one-bathroom bungalow. At 900 square feet and with an unfinished basement, the future home at 19 Hillcrest Avenue will be located in a welcoming residential neighbourhood, just steps away from local amenities.



rendering of 19 Hillcrest Avenue

building Veteran futures in Greater Sudbury



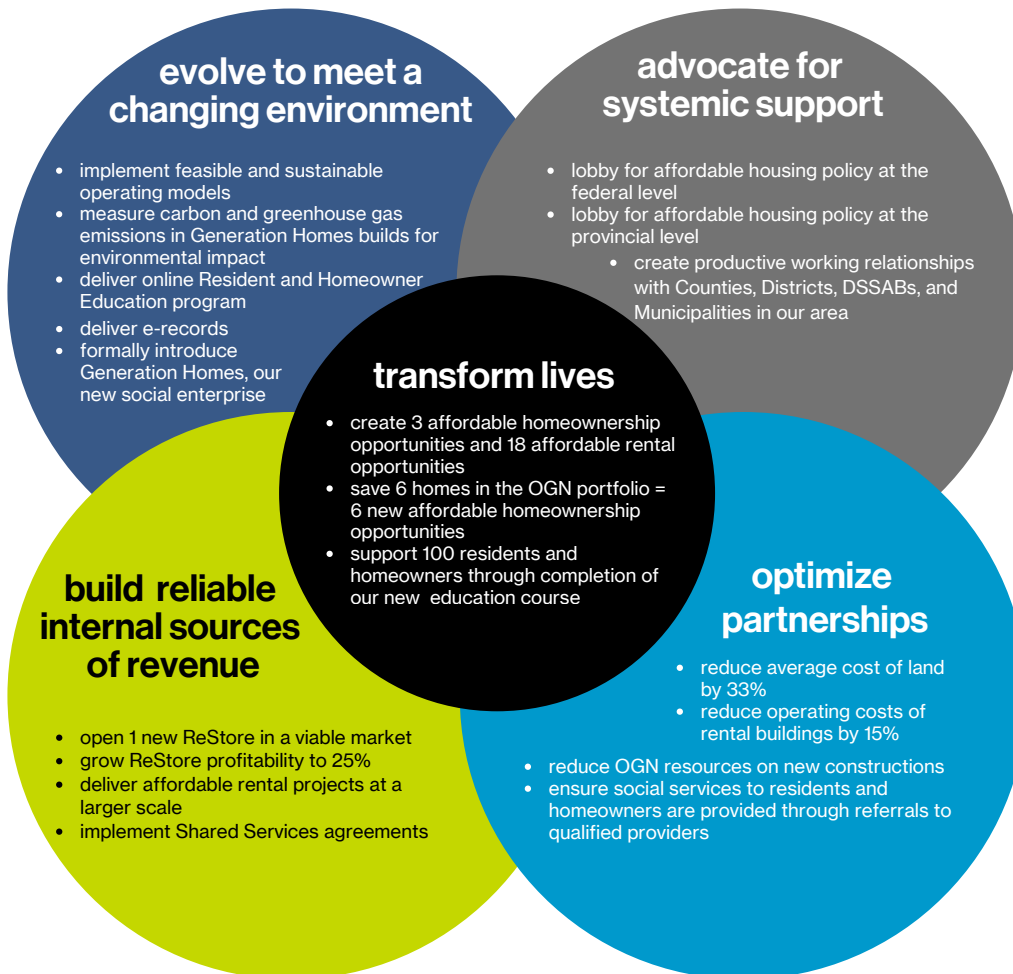
proposed plan for **416 Melvin Avenue**

In partnership with the Wilson Hope Group, Lockerby Legion Branch 564, Desjardins, and 3rd Line Studio, Habitat is working to build our first affordable home dedicated to a Canadian Veteran. Each partner brings essential expertise, leadership, and heart to our shared vision. This modular home, designed with accessibility features, will provide a safe, efficient, and dignified living space for a Veteran and their family.



The transfer of land at 416 Melvin Ave., thanks to the generosity of the City of Sudbury, occurred in August 2025. Events held by Lockerby Legion Branch 564 have kicked off fundraising, which will continue until the project breaks ground in 2027.

strategic plan



our strategic priorities 2025-2030

As ever, our primary strategic goal is increased service levels. However, our operating environment is changing, which threatens the feasibility of creating affordable housing, while the need for affordable housing is increasing, especially for the very few not-for-profit builders in the market, including Habitat for Humanity.

Our strategic plan is two-fold: We will reimagine how we work within the reality of our operating environment in order to increase our service impact over time.

the lasting impact of homeownership

since
moving
to a
Habitat
home

73% of families say they
enjoy **better physical health**

50% of families say
they have **better financial security**

44%
of adults say
they've **improved
their employment**

83% of families say
they're happier

+\$168 million
has been added to Canada's GDP by
Habitat homeowners, underscoring
the role of homeownership as a
driver of economic growth

50%
of parents say
their children are
doing better in school

In 2025, Habitat for Humanity Canada released the results of a quantitative study conducted by Deloitte measuring the social and economic impact of Habitat's affordable homeownership program across Canada. The study included survey responses from more than 600 Habitat households in every province and the Northwest Territories, and achieved an impressive 23% response rate. The findings show that access to homeownership has proven to be not just an end in itself, but also a vehicle that provides the foundation upon which many of these successes are built.

our social enterprise



A long-standing part of the Huntsville community, the ReStore relocated from its former King William Street location to a bright, expanded space at 55 Kinton Avenue in December. The new location offers increased retail space and improved donation drop-off access, making shopping and donating more convenient and accessible.

Visitors can browse a wide range of home improvement materials, furniture, appliances, lighting, and décor, as well as expanded book and media selections and a dedicated clothing section.



the sale of donated products through our five ReStores supports Habitat's affordable housing and equity-building programs

5,092,008 pounds of waste diverted from landfills



13,560 volunteer hours



“When I walked into the ReStore, the staff welcomed me immediately. I knew I had found the place to volunteer. It didn't take long for me to feel valued and a part of the team. I value this great opportunity to give back.”

P. Midland ReStore volunteer

financials

To review our Comprehensive audited financial statements, please visit the reports section of our website.

Statement of Financial Position

As at 31 December	2025	2024
Assets		
Current		
Cash	293,347	774,570
Cash-Restricted	1,072,081	191,494
Accounts Receivable	32,828	23,718
Harmonized Sales Tax Recoverable	123,760	-
Current Portion of Mortgage Receivable	456,745	432,171
Prepaid Expenses	97,705	135,700
Completed Homes	391,148	927,559
Homes Under Construction	1,230,656	88,864
	<u>3,698,270</u>	<u>2,574,076</u>
Mortgages Receivable	2,685,520	2,562,179
Capital Assets	1,982,917	1,991,554
Land Held for Development	442,081	431,081
	<u>8,808,788</u>	<u>7,558,890</u>
Liabilities		
Current		
Bank Indebtedness	-	105,000
Accounts Payable and Accrued Liabilities	190,148	154,456
Harmonized Sales Tax payable	-	31,157
Government Remittances Payable	-	3,804
Deferred Revenue	1,065,713	913,023
	<u>1,255,861</u>	<u>1,207,440</u>
Deferred Contributions	1,829,213	1,165,805
Loan Payable	550,000	-
	<u>3,635,074</u>	<u>2,373,245</u>
Net Assets		
Net Assets Invested in Capital Assets, Properties and Mortgages	5,359,854	5,267,603
Unrestricted Net Assets (Liabilities)	(186,140)	(81,958)
	<u>5,173,714</u>	<u>5,185,645</u>
	<u>8,808,788</u>	<u>7,558,890</u>

Statement of Operations and Changes in Net Assets

As At 31 December	2025	2024
Revenues		
Donations, Grants and Funding	718,822	361,936
ReStore Revenues	4,051,003	3,480,308
Less-ReStore Expenses	(3,697,023)	(3,178,994)
Other Income	268,603	169,065
House Sales and Construction Income	937,965	1,367,080
Generation Homes Rent	45,673	46,765
Present Value Adjustment on First Mortgages		
Current Year Projects	(527,675)	(946,796)
Prior Years' Projects (Deemed Interest Income)	188,806	596,490
	<u>1,986,174</u>	<u>1,895,854</u>
Building Costs	957,859	1,001,426
Excess of Revenues over Expenses		
Before Administration Expenses	1,028,315	894,428
Administrative Expenses		
Amortization of Capital Expenses	86,473	86,002
Board Governance	22,036	20,409
Fees and Memberships	9,280	8,664
Fundraising Expenses	56,952	24,802
Occupancy Costs	21,000	21,914
Operational Expenses	80,467	193,132
Program Expenses	63,317	49,497
Salaries and Benefits	700,721	762,991
	<u>1,040,246</u>	<u>1,167,411</u>
Excess of Revenues over Expenses from Operations	(11,931)	(272,983)
Loss on disposal of land, capital assets and mortgage buyouts	-	(3,130)
Excess (Deficiency) of Expenses over Revenue for the Year	(11,931)	(276,113)
Net Assets - Beginning of Year	5,185,645	5,461,758
Net Assets - End of Year	5,173,714	5,185,645
Represented by		
Net Assets Invested in Capital Assets, Properties and Mortgages	5,359,854	5,267,603
Unrestricted Net Assets (Liabilities)	(186,140)	(81,958)
	<u>5,173,714</u>	<u>5,185,645</u>



contact us

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