

HANSARD

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COMMITTEE

ON

COMMUNITY SERVICES

Tuesday, November 3, 2015

Legislative Committees Office

**Habitat for Humanity -
Overview**

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COMMUNITY SERVICES COMMITTEE

Ms. Patricia Arab (Chairman)
Mr. Brendan Maguire (Vice-Chairman)
Ms. Pam Eyking
Mr. Bill Horne
Ms. Joyce Treen
Mr. Eddie Orrell
Mr. Larry Harrison
Hon. Denise Peterson-Rafuse
Ms. Marian Mancini

[Ms. Patricia Arab was replaced by Mr. Derek Mombourquette.]

In Attendance:

Ms. Kim Langille
Legislative Committee Clerk

Mr. Gordon Hebb
Chief Legislative Counsel

WITNESSES

Habitat for Humanity Nova Scotia

Ms. Marie-France LeBlanc,
Chief Executive Officer

Ms. Deborah Page,
Director, Communications & Corporate Affairs



House of Assembly
Nova Scotia

HALIFAX, TUESDAY, NOVEMBER 3, 2015

STANDING COMMITTEE ON COMMUNITY SERVICES

1:00 P.M.

CHAIRMAN
Ms. Patricia Arab

MR. CHAIRMAN (Mr. Brendan Maguire): Order, please. I call this meeting of the Standing Committee on Community Services to order. I am not Patricia Arab, I am Brendan Maguire, sitting in for Patricia today.

We're going to take a minute and go around the room and introduce ourselves.

[The committee members and witnesses introduced themselves.]

MR. CHAIRMAN: We're going to take a minute to give you some time to do an opening statement and then we'll take questions from there.

MS. MARIE-FRANCE LEBLANC: One minute? I thought I had 20. (Laughter)

MR. CHAIRMAN: You can take as long as you want.

MS. LEBLANC: I have a little bit to say.

MR. CHAIRMAN: We'll start with Ms. LeBlanc.

MS. LEBLANC: Thank you very much for inviting me here today. This actually marks my one-year anniversary of being with Habitat for Humanity this week. I'm hoping that the reason we were invited to be here is because you've noticed everything we've done over the last 12 months and probably over the last 20 years of us being here in Nova Scotia.

I wanted to start today by telling you a little bit about ourselves - I guess that's where you're looking as well. You can see there that that's our mission and vision. I always like to start with our mission and vision because I realize that people sometimes think we run a construction company, and I really do not run a construction industry, but rather an organization that helps family to achieve their goal of home ownership. Really the overall goal is to help the next generation to achieve a better life.

Right there you can see we say "the cycle of poverty" - and I was having a conversation with Mr. Orrell earlier that that's actually dated language that we are taking out of our mission statement, and you should see a new mission statement shortly, in the next few months. Our families don't identify as being poor and really they're not, they're working families that are looking to change their circumstance and we're there to help them change their circumstance.

Sometimes, as a result, there's a misconception of the families we serve, and we probably didn't do ourselves a service with that mission statement which is why we're changing it. I think everyone knows that our families are in need, but beyond that, we help families that are really going to truly benefit from this. We're quite aware that home ownership isn't the answer for everybody but it's the answer for a very specific group that we feel is under-serviced as a result, so that's where we come in.

Our program is about partnering with families that have the potential to own a home but haven't had the opportunity to do so. We provide that opportunity by giving them a no-down-payment, interest-free mortgage. In return they provide 500 hours of sweat equity. Now this isn't a down payment - if they do 250 hours of sweat equity but we can't provide them with a home, we don't owe them anything and they don't owe us anything. But it's a show of their engagement. When you think about it, that's almost a part-time job, you have to commit to it.

Now they have the opportunity to have other family members or friends to donate some of those hours but more than half of it has to come from them. So they do a full-time job, they're raising their families, they're running a household, plus they're providing 500 hours before they can have access to their home.

You're going to hear this over and over again about the engagement piece because that is really the crux of our organization and why we think that we're successful. It's because we stress engagement in everything that we do.

I want to get into a little bit about who we are. We've been in Nova Scotia for 20 years, as I say. As an organization we've built 45 homes and we still maintain 23 mortgages to this day. We serve several communities across the province and we serve them in a variety of ways.

Up until 2010, we had five affiliates in Nova Scotia. In 2010 it was all merged into one affiliate called Habitat for Humanity Nova Scotia. Three of the bodies remained as chapters: Annapolis Valley, South Shore and Cape Breton. They operate as our ambassadors. They are our advisory council. They still operate as a board that reports back to the Nova Scotia affiliate. Mainly what they do is fundraising in the community, awareness generation and then when there is a build in place they act as a build committee that supervises it under the leadership and guidance of the Nova Scotia affiliate.

We also have two build projects right now on the go which are Springhill and Oxford. Those projects came after the organization was amalgamated and it was decided to not start new chapters at this point in our evolution. Springhill will probably be a one-off project, but Oxford, as you'll learn a little later, is a project that's going to be ongoing for the next five years probably, and so they'll be there.

Their job, as I said, was to raise funds. They commit to raise one-third of the cost of building a home. They also commit to helping us raise one-third of gift in kind. Our homes are pretty much divided into thirds. One-third is community-based fundraising; one-third is gift in kind, which can be anything from concrete to labour to whatever we can get from the community or the province as a whole. We also have a national gift in kind program that we can call on. Then one-third of the funds come from the Nova Scotia affiliate, which is our Halifax-based office where we do fundraising with partners - both corporate and governmental.

This year, we're working with nine families. These are our families - we thought we'd put the faces there so you could see who they are. (Interruption) They're very little faces, but I think you have the packages in front of you.

Our families tend to be quite diverse in nature, but they all have one similarity and, again, I'm getting back to the engagement prerequisite. The other criterion is that they have to have one adult and one child under the age of 18 that they are legally responsible for. That is the only way we define a family. We have all shapes and sizes, all kinds of families.

Right there you can see what the criteria are for becoming a partner family with us. Our families are based on their income. Our goal is to provide them with a home that costs approximately 30 per cent of their income. Our families tend to be anywhere between \$28,000 to \$40,000 annual income. We assess their ability to pay 30 per cent of their income goes towards home ownership.

You may have heard 25 per cent in the past, and if you look at our website it does still say 25 per cent. Twenty-five per cent goes to the mortgage and to the taxes. In order to be more in line with all the affordable housing research that's going on right now - all the assessments that have been done, in particular here in Nova Scotia - we're moving to more of a 30 per cent model, but that will also include an allowance for utilities and

insurance. So we're getting towards that. We will likely be there by January 2016 so right now we're transitioning to that model.

Once our families get in - we do a fairly rigorous process of family selection, which includes applications, budgets, referrals, that sort of thing, and then the family moves in and oftentimes they find that things are not quite what they had thought when they put it down on paper. So we also provide them with financial counsellors to work with them on the budgeting process, on how to run a household, that sort of thing. We also provide - if it is still a hardship - a three-year stepped approach to get to the 30 per cent.

We're in the business of making our families successful and so we try to do as many resources as possible, but again, we're not providing a handout - we're providing a hand up for these families. In no way, shape or form do we want this to be something that we're giving them, and if it isn't the right thing for them, then we want to work with them to find out what is the right thing for them and help them transition to that if that's the case.

This year in Nova Scotia we are building in Spryfield. We completed a duplex that was begun in 2014 and we're underway with another duplex. East Preston in Dartmouth, we completed one duplex actually in December 2014, and we've got another bungalow underway where the family will be in by the end of the year. We've got a duplex on the way in the Annapolis Valley which will be completed this year. Our Springhill home will be completed this year and we just broke ground in Oxford, Nova Scotia, which I'll tell you a little bit about later because it's quite a unique program; it's actually unique to Nova Scotia.

In the future, in the next year, we will be building again in Spryfield, East Preston, Cape Breton, South Shore, the Annapolis Valley and, again, in Oxford. This is really the first time in our organization that we've planned so far out and there are a couple of reasons for that. One is the need has become more apparent and the focus has become more apparent, which has allowed us to be able to plan a little better. We have land which is very important and we've really focused on the fact that the engagement piece, again, with the families that in the past, you know, we've sometimes built the house and then looked for the family and that has never been a successful model. We need to involve the family right from the start.

By planning so far ahead, we can have families that know that they're not going to be moving into their home until 2018, but they're already working with us. You can see in Spryfield, we have three more duplexes planned there over the next couple of years and then we have another 10 acres behind us which will become a development. Mr. Maguire and I were saying earlier that we're not quite sure what that development will look like at this point, but it will be affordable housing across the board whether it's all Habitat for Humanity, affordable housing is still in discussion. Similarly in Oxford, we are already planning for nine more families and in East Preston, we simply plan for one a year. The

land has been donated by the province on a yearly basis as long as we have families that want to be there, so we just keep rotating through that way.

As an organization we're constantly wanting to make sure that our program helps families, so we're constantly doing some work. These are the results of a CMHC study that was done and it shows very clearly that family life has improved, that health is better across the board, the children are thriving, the finances are better - not superb, but better - and that generally everyone is happier.

Earlier this year we actually had the Boston Consulting Group do a study across Canada that looked at the wider social impact of the Habitat program. What we found was that for every dollar invested in the Habitat home ownership program, it delivers \$4 of benefit to the community. That's a huge impact and you know, we've been in Canada for about 20 years so it took us that long to get to that, but we're there now.

The other interesting parts of the studies is that the families are healthier and a lot of that has to do with smoking, obviously, there's not a lot of room for buying cigarettes when you become a homeowner, which then leads to better activity. Children are more apt to graduate and obtain post-secondary degrees, and we really found that in Nova Scotia in particular. Just in the last couple of months we've had one of our families call us up and say they've opened up their first RESP for their child; that to us is a huge success that there's enough room in their budget now to do that. They've experienced more stable employment and that's directly related to having a more stable home environment. They're more likely to volunteer.

Our engagement program has really trickled out and we find that the families tend to move away from the Habitat program probably three years after home ownership and they move on to another charity, another community endeavour that they like, and that's fine with us. We don't want our families to be the face of Habitat, we just want them to be involved in the community. They donate to charity, and lucky for many of you, they vote.

In order to have the impact that we want to have we have to pay for it and we do that in a variety of different ways. One of them is our ReStore. Our ReStore is a social enterprise that has about 800 square feet in Burnside, it's a lovely picture up there. We have gently-used furniture and building supplies is what we sell, it's all donated. We go into homes and salvage kitchens, which is one of our best sellers especially in the summertime, it's a huge revenue generator. We have baseboards, flooring, toilets, you name it, we'll take it and sell it normally at half the retail value, depending on whether it's gently used it might be a little bit lower.

We also have partnerships with major home suppliers like the Kents of the world, the Ronas, the Home Depots - we probably average about one pallet a week from those stores. Usually it's lines that are discontinued or they are just not selling, then we sell it at

half the cost. Our social media this year has skyrocketed, oftentimes stuff doesn't even make it off the truck and it's already sold, which is fabulous for us.

Our store has only two paid employees and we're open six days a week, the rest are all volunteers. We are probably the lowest-staffed store in the country. Many of the stores our size have six employees but our volunteers are so dedicated that we are able to work that way.

Of course we need partners to do our funding. As you'll see, this is a bit of a grid of our partners and you'll see that our community volunteers are treated as partners as well. Again, we can't do what we do without them. That's really what makes us unique, I think.

From the government side we have been very fortunate to partner with both provincial and municipal governments on a variety of levels. This year the Province of Nova Scotia has provided us land - East Preston, parts of Drysdale - and a per-door grant, which really has stabilized us and enabled us to plan ahead. Without that seed funding, we wouldn't be able to say that next year we'll be building six to nine homes.

Municipally we're working with governments to donate land in particular and provide us services. You'll see when I talk about the Oxford project that really that's the model we'd like to see across the province and it really has included municipal government in that one. Of course we also need the private sector. The reason we have been successful, particularly in this year with the private sector, is that word again, engagement.

Research shows that corporations want to do more than just write a cheque and we are very lucky that we can provide that opportunity for our donors, for our partners. We offer the opportunity to get involved on so many different levels both with our families - for example, the Credit Union Atlantic or Grant Thornton provide all of our credit counselling to our families, as volunteers, or by working in our ReStore. HMCS *Toronto* came in, we had 200 Pam Am Game beds from the Athletes' Village donated to us. They came from Toronto, then we had HMCS *Toronto* unload all those, put them in the warehouse, build them, that kind of engagement - and they raised money in order to come to our store to do that. For us it was a win-win.

By going to our build sites, through a variety of our programs which I'll talk about in a little while, through awareness, Genworth Canada provides a Meaning of Home contest every year with elementary school students which allows us to really raise awareness about what the meaning of home is and what Habitat for Humanity does or through more traditional fundraising like third party events. Last week we had our Raise a Little Hell event at the Delta Halifax hotels, which is completely run by them and we were the recipients of the funds, or golf tournaments like the one that CMHC puts on for us.

For us the involvement is the key to our success; it's the key to success with our families and it's the key to success with our partners and with our volunteers.

Our actual model is pretty simple: land acquisition, which here in Nova Scotia we try to have 100 per cent donated - we're not always successful but that is our goal; our fundraising; family selection; then we start clearing the land, we get the in-kind services, we get the volunteer crews and the family members to start building the home.

I'm just going to stop on that one for a second. Our homes are probably 85 per cent to 90 per cent built by volunteers. We try as much as possible not to have hired labour. Now there are some things where we have to, due to inspection reasons, safety reasons,. You need to have fall training to be over 10 feet so when we go to put the roof on, we may have to hire, and plumbing. We also try to get all those things in kind, but it really is our volunteers who are the nuts and bolts.

We have lots of volunteers obviously on site. We had a group of women on site about a month ago and they were putting the corrugated insulation over the concrete. It was a lot of work getting those nails in. About an hour into it the nails had red heads and all of a sudden they had green heads. I overheard one of the women say, that's because we're not doing it right, they are going to have to pull them all out and they are going to want to know which ones we did. I went up to her and said no, no, there's no cleanup crew, sorry. This is it so do it right, we're not pulling them out. We really do not have a cleanup crew that comes out. At the end of each day we do have a site supervisor who goes around to make sure that everything was done properly but really it's the onus of our volunteer crew leaders and our volunteers to do it right the first time because if we do have to pull it out, it's just another group of volunteers tomorrow that's going to do it again. It's not professionals that are coming in.

So that's our traditional model. We do have a new model that we're testing out - we're piloting right now in Oxford, Nova Scotia. About three or four years ago, the Town of Oxford put out an RFP for the land where the old high school used to be and they were asking for development proposals. In the end, they approached us about working with them to build a subdivision there.

Oxford, Nova Scotia has a significant employer - mostly minimum wage jobs. They are wanting to maintain these people in their community, but their rental market is very high and although they have quite a few homes for sale, they're fairly old, they require a lot of renovation and are probably too costly for their income level.

So in partnership with the employer, with the town, we have now agreed to build 10 houses there. We're building the first one right now. So the town donated the land and put in all the services - sewer, water, that sort of thing. The main employer has committed to a certain amount of money per home, which is basically the community fundraising - because that small of a community couldn't come up with that kind of fundraising.

We are providing the expertise, the family selection and the other one-third of the funding. CORCAN has come to the table to provide some of the labour. So one of the

things about a small community like that - especially one that's shift work, especially one that certainly during certain periods of the season cannot provide volunteer services, trying to build a project with 10 homes would probably take 10 years at the very least. So with CORCAN on, they are building components of the home at their warehouse in New Brunswick and then they're providing us Springhill inmates to actually build with the community.

So we're piloting it right now. We've got a home - the foundation is dug, the components are being built. Hopefully we'll be done, knock on wood, by mid-December. If all goes well, next year we're hopefully do two and then three the following year in order to get us to the 10. Then if everyone is happy with it, there are another seven lots that the town is willing to partner with us for. It's a really innovative model. It's one that uses all of our partnerships to make happen and we'll keep you posted on how that goes. I'm quite confident they'll be fine.

I was talking about some of our fundraising and I'll just go through them quickly. Our Adopt-a-Day - we've had 66 corporate groups come on site this year. We're hoping to double that next year as it has been very successful. This year has been a real year of rebuilding all of our different corporate programs to really focus on the engagement piece, to focus on the stewardship piece. We've had a lot of great response so we'll keep working on that.

We have a women's build - so seven teams of 10 women raise \$10,000 per team and then come on site and build during a very specific week. It was just a great week of building, of getting women involved. We even had women in trades want to come and be team leaders for it, that sort of thing. The program is now being adopted nationally and Nova Scotia next year will be one of the three highlighted nationally as a team build, so stay tuned for more information on that.

Finally, we initiated a new program, again just here in Nova Scotia, which we're calling Building Change Campaign. Probably most of you heard about the high school leadership conference that was here in September where 800 high school students kind of invaded Halifax West. They approached us to ask if there was anything that we could do with some of these students. We took 300 of those students, armed them with our Habitat message, T-shirts, buckets and signs and they went all throughout Bayers Lake talking to people about Habitat for Humanity and getting some donations.

We've gotten fabulous feedback from the students. It was a great awareness piece and it generated some money, but it was more about the awareness piece. So our goal is to do that with high school students in Nova Scotia next year on Habitat Day, which is in October. So we're going to roll that out.

This is volunteers by the number that really says a lot about how much we rely on our volunteers and how much they add to our organization. We couldn't generate those

numbers without their engagement in the ReStore or whatever. I sort of spoke a little bit about the ReStore, we have people there who actually own departments of the ReStore. We have a retired plumber who comes in a couple times a week just to manage the plumbing department; we have an electrician who manages the electrical department; we have one couple that come in every week just to work in our workshop to make sure that all our tables and everything that comes in are sound.

We have a cashier who works only four days a week, she's a volunteer. However, she's there six days a week to see that the other volunteers are doing it the right way, so we have a lot of ownership. We have that across the board. We have crew leaders who are volunteers. Just yesterday I got a phone call from one of the crew leaders and he said that Wednesday is Take Our Kids to Work Day - in Halifax anyway - and he said my job right now is being a crew leader on your build site, can I bring him to work? I thought that somebody who is that dedicated, yes, of course you can bring your son to work. For us it's really that kind of dedication that we look for and that we're lucky to get.

When we were invited here, we were asked to talk about our global impact. It's interesting because in the last year I spent most of my time trying to say Habitat for Humanity does international work but we are local and telling people about local. That doesn't mean that we're not very proud of what we do internationally.

A little bit about what we do and how the trips go. In Nova Scotia, we do send about 376 volunteers a year. It is done through our Global Village Canada program, it does not go through my office at all. In fact, those numbers are probably a little low because some of the volunteers go directly to different organizations. I know that some of the schools work directly with some partner schools in the United States or in different places, but generally that's how it works.

Financially, we have traditionally in Nova Scotia provided what we call a tithe to the Global Village program, usually voted on by our board, usually a percentage of revenue that we have fundraised. We have never sent probably any more than \$2,500 a year. On a global level, Habitat for Humanity is asking that we try to raise the fundraising a little bit more, that there is quite a bit of need internationally. They would like to see us raising about \$5,000 per house that we build. For us this year that would probably mean close to \$40,000 - well, it would mean more than \$40,000. We don't have an affiliate that has those kind of resources and if we did, really we would want them focused here, right now.

We're working on a percentage that we're going to give. We will continue to generate some, a donation on an annual basis to the Global Village program. When we get to be very large and have lots of homes and lots of resources, then we'll increase how much we raise. However - and this is where Canadians tend to go - Latin America and the Caribbean seem to be the most favoured; it's easier to get in there, it's warm, and then they can leave. You can also have more impact there because the houses don't necessarily adhere to the same standards, they don't need the same insulation and that sort of thing that

we do. Oftentimes groups can go there and see a real impact with one week of volunteerism; whereas here you need to keep coming back. We don't do blitz builds in Canada, for the most part.

One thing I didn't mention is that Global Village Canada has a new program which actually brings people from outside Nova Scotia to build here in Nova Scotia. We've never participated but we're hoping to participate next year. We've had interest in having a group come and build in Cape Breton and a group come and build in the Annapolis Valley. So they would come for a week, volunteer for the full week, a group of 10 people and Habitat International will house them, feed them, that sort of thing. So it's really just pure volunteer labour for us, so we're going to give that a try and see how that goes.

As I wrap up, I want to bring it back to Nova Scotia. Here we have a real vision of growth, as you may have heard throughout this talk. By 2020, our goal is to be building 20 homes a year. To get us there, in the next five years we'll probably have helped 85 families but it could be closer to 100. One of the things we hope to be doing in the very short term - our families tend to stay in their homes between five and 10 years. Either they have moved in with kids who were teenagers and now the kids are out of the house and they need something smaller so they need to move out, they want to move out, or they moved in with younger kids so they need more space. Now they have equity in the home and the ability to move to something a little bit bigger, something a little bit different. In the past those families have traditionally put their houses on the market, paid back their mortgages to us and moved on.

We always have the right of first refusal in the mortgage contract and we would like to start exercising that right of first refusal, buy those homes, give them a bit of a facelift, and put another family in there as their starter home as well. In looking at the complement we have, we could be closer to 100 families by 2020, if we're successful with our funding model to continue so that we're able to do that.

Our long-term goal is to build probably no more than 20 houses a year, but hopefully helping 30 to 40 families incrementally a year as our housing stock increases and we continue to turn it over. This, of course, isn't without challenges.

Although we're very successful with our volunteers right now, we're very cognizant of the fact that most of our volunteers are retirees, and school teachers in the summertime are very big on our list as well. We need to continue to work to recruit new volunteers to provide them with good experience and to provide other opportunities to the volunteers that maybe no longer can do what they used to do for us, because as they get older they're still very valuable to our organization.

We're competing for the charitable dollar like everyone else is and the gift in kind. One of our challenges ahead is really to work provincially, to get provincial gift in kind for

all of our builds. It's great to go to the Home Hardware in one small town, but it's also great to have provincial partnerships with All Weather Windows or that sort of thing.

The development of donated land - we have a good land supply right now, but by 2018 we'll be looking to start building on that land. As well, we want to continue to do some innovative projects like we did in Oxford. I think last week that Bridgewater Town Council started looking at how they might be able to do something somewhat similar, giving us four or five lots of land together that we could maybe do something like that, so we'd like to emulate that across the province. It is a win-win for us, it's a win-win for the community, and it just builds the affordable housing stock that each of the communities need.

I hope I didn't go too fast and I hope I didn't miss too much, but I would be happy to answer any questions.

MR. CHAIRMAN: Thank you for the presentation, I just want to remind everyone that we'll say your name for Hansard first before we start. Mr. Orrell.

MR. EDDIE ORRELL: Thank you very much for your presentation. I've had the opportunity to work on a Habitat home in Glace Bay. I think it's a great thing because it's something that when the community takes ownership and takes hold of a project, it seems like it moves along and there are always people there willing to help.

The biggest obstacle for owning a home right now in the Province of Nova Scotia is finances, I guess is the big thing, and you guys are able to provide that. When a person applies to get a home with Habitat, how are they picked in that? Is it best/worst, worst/best, and how many people would apply to Habitat, say, in Cape Breton - or we'll use Spryfield where you have a bunch of homes there. How many people would apply for those 10 homes that are being built there and what are the biggest criteria?

MS. LEBLANC: The criteria are pretty specific. You need to have an income level that will sustain, I think, having 25 per cent of your income to go toward home ownership. We wouldn't look at somebody's application below \$28,000 because we don't actually need to amortize the homes, but obviously we start from the process of a 30-year amortization to see if it makes any sense to even get started. We also do it based on need so once we've looked at the finances and we've established that the finances can work, if we bring in someone who has \$40,000 and we bring in someone who has \$30,000, obviously the person who makes \$30,000 a year is going to pay less in mortgage than the \$40,000, but both of them will pay 25 per cent to 30 per cent of their income, so then we go to need.

We don't go to the person who makes the most money, we just make sure they can sustain living in the home and then we go on need, so we look at where they live. In some cases we have families who are living in homes that have asbestos, are rat infested, or one

of the families that was a successful partner family had moved 15 times because they hadn't been able to secure long-term housing. They kept moving six months at a time, six months at a time - that sort of thing. So we look at where the need is and then we look at the engagement part - the families that really want to be engaged.

One of the families right now that's a successful partner for the home in Drysdale - he had been trying to get a home with us for eight years. They kept going and missing it for a variety of different reasons. He has been on the build site since the first day he applied as a volunteer. He is there every day checking on the house. His wife is baking muffins for all of our volunteers on a daily basis. They are so much wanting it. They particularly had a need because of where they were living as well, but those are sort of the pieces that we put together.

In terms of how many people apply, the Drysdale is hard to tell you because we never actually put a call out for Drysdale because the development itself, the larger piece of it, hasn't - but we constantly have applications. We have regular office hours at Chebucto Connections. We work very regularly with the people in the community.

We would probably have 10 or 12 applications going at any given time with the families that we're working with and then we start talking about what we've got. So we know that we have another townhouse going next year so J.D. who is my manager at Family Services is talking to several families - does next year make sense for you or is it the year after that makes sense for you - so we're in a constant rotation.

I will tell you that in Oxford we put out a call - now that's a very small community - and right off the bat we had seven applicants. So there is a need. Now we have 10 homes that are going there so we're going to continue. That was put out across Cumberland County. You may ask - do we take families from Halifax to put them in Oxford? We would consider it, but again, part of the consideration is whether or not you can be successful.

So does taking you out of your community make you successful? Do you have the resources necessary to be successful if you're in Halifax and all your family is there, but you move to Oxford, or is it better for us to say, let's wait another year because we will have a home in Halifax? Obviously if you're going for employment, that's a whole different story yet again.

The only cut and dried pieces are really the financial criteria which come from your tax information and your credit rating and that sort of thing. We won't take anyone that has had a bankruptcy within the last two years. We will take somebody who is on a credit program - that has a settlement of some sort. We will do that, but we have to evaluate that on a per-family basis. Oftentimes if they're on a program where they're doing a payback and the payback will be over by the time they have to start paying their mortgage, usually those families are in a better situation because they've been paying off debt for a while and

they've learned how to budget and so it's just really kind of transfer. So we look at it per case.

MR. ORRELL: The typical Habitat build - we went through the situation there and you say that the person has to be at least one adult with a child under 18 years of age. When you go into the family selection, if the family had two adults and three children, would the design of the home be different? Would the design be customized to the family and the need at the time, or would that rule out a family because of the size that may need to be built for that family? I guess on the need part, would the home be customized according to that?

MS. LEBLANC: We have some pretty standard Habitat models. Our homes tend to be bungalows that will have a three-bedroom bungalow with a basement that then can be finished as well. So if you have three kids and there is criteria if they're under, I think, 12 years of age and they're same sex then they should share a room. If they're over 12 years of age, even if they're same sex, they get two rooms. There are all these different criteria, but yes, the homes can be up to five-bedroom homes.

But in some cases, when we get the donated land for a particular subdivision, one of the successful ways that we get donated land is that developers have these remnant pieces which aren't necessarily good for their development but could house a home, so oftentimes they'll donate it or give it to us at cost, that sort of thing. In those cases, oftentimes they have covenants so again, we will adapt our home to meet those covenants without passing that extra cost on to the family.

The families do have a say in what we're doing, but we have some very specific criteria. We use only neutral colours. Even if someone wanted to donate a granite countertops, we would be unlikely to take them because they add the value to the home, which would maybe make it outside of reach for the family later on when they go for a traditional mortgage. So we have some criteria like that.

Right now dishwashers are not considered a necessity as part of our program, but that's something that is being re-evaluated right now. So we plumb for dishwashers, but we don't provide dishwashers. We do, however, provide refrigerators and washers/dryers through partnerships that we have with Whirlpool Canada.

There is a whole bunch of criteria, very well laid-out in our policies. The short answer is absolutely and we do work with the families to somewhat compromise. I have to tell you that we've run into this a few times and you'll understand this - we built a duplex and each house had its own sponsor, a corporate sponsor. On the day of the home dedication one of the sponsors showed up with a swing set, a gas barbecue, and I can't remember what - there were things, I wasn't there at the time. The other home sponsor showed up with a shrub. We can't have that, which is why we have criteria.

When we have a home sponsor, we say that everybody gets exactly the same - these are the criteria, this is what our program is. Similarly, we do not paint bedrooms hot pink because it takes three coats of it, which takes that many more volunteers. Then a year later that little girl - I'm going to be stereotypical - that little girl doesn't like it anymore and we get a phone call saying I can't paint over this. So we're very specific - neutral colours, then the families own the homes and they can do whatever they want with them.

MR. CHAIRMAN: I'd argue that a dishwasher is a necessity. Mr. Orrell, you have one more question?

MR. ORRELL: If I could. I see that a lot of the land is donated by communities. Is there a push that maybe some private individuals left in wills - could work towards donating land in specific areas, especially areas where maybe the municipality doesn't have the land but the private person who has their home and then has a couple of lots next door who may want to donate that? Does that happen often, or is there a push to have that happen?

MS. LEBLANC: The answer to that is yes and no. We do get land donated by individuals. We have some very specific criteria for accepting land, in the sense that it has to be on a public transit line, it has to be near a school, some hazards can't be within a certain distance, that sort of thing. If the land is appropriate, we love it. We also work with these very generous people who want to donate to us and say to them, we can't put a house there but we could sell it and make money, to go towards a family. We've done that as well.

Right now we're accepting a property in Isle Madame. It's a beautiful vacation property, not appropriate for any of our families to move there. The neighbour wanted it, he bought it, we got the donation and that money will go to help another family, so we do that. Developers, in particular, obviously they're developing land in areas that have the same criteria as we would have. Again, those are pieces of land that we love.

Some of the issues - there are issues with accepting that as well, which we're working through right now in that a lot of these developments are higher end than our families would traditionally live in. That causes some issues as well sometimes, but we work with those communities to make sure that we mitigate those circumstances. But absolutely, we like donations from everybody.

MR. CHAIRMAN: We're going to go on to the NDP caucus, Ms. Peterson-Rafuse.

HON. DENISE PETERSON-RAFUSE: Good afternoon, I'm sorry I was a few minutes late. I want to thank you for your program, because obviously it meets a need in our society and in our province.

I know that you have a model that you focus on. I'm wondering through the Department of Community Services and Housing Nova Scotia with the housing strategy

that was initiated a few years back, what conversations have taken place with Habitat? I realize that land is donated, which is fantastic, but has there been any brainstorming or conversation around Habitat looking at other models that could possibly be supported through Housing Nova Scotia that would be part of the partnership that was set up under - there were different pillars under the Housing Strategy. One of those pillars was looking at the necessary partnerships to create housing opportunities in the province, no matter what organization that you represent or community.

Of course two areas of concern in the province are those who are most vulnerable, that are on income assistance, and that certainly doesn't fit your model. The second one that I wanted to address with you would be with respect to seniors and the great need that we're seeing for senior housing - smaller units, designed specifically for the needs and aging in place for our senior population.

So I guess my question is, has there been any kind of initiative or conversation to say, can you sit at the table with us? Are there any opportunities to do similar programs with seniors? However, as we know, they wouldn't be able to put in the sweat equity. More of the finances would need to come through Housing Nova Scotia because it may not even be a mortgage situation, but utilizing your model of volunteers and your partnerships that you have with corporations that have already been established and moving that over to a concept of support for housing units.

MS. LEBLANC: There have been many conversations with Housing Nova Scotia. I was asked to join the advisory board so that's something that I hope we will continue to work on. Previous to me there had also been conversations. The Bloomfield project would be one of them.

We haven't started down the road of the condominium model in Nova Scotia. However, that is definitely a model that some of the affiliates across the country are using and that we would like to look at and working with Housing Nova Scotia in that respect.

We have been working with Housing Nova Scotia in terms of - they often have families that are living in their social housing that would be ready to move to a home ownership model. However, they don't have the means to move to it, and sometimes you kind of get settled. So we're working with their different managers within their organization to identify these people to start working with us to get them to the point that home ownership might be - and involvement in our program. So that's another partnership that we've got working with them.

We've also talked about maybe taking some of the housing stock that Housing Nova Scotia has and doing some renovations and turning that into some appropriate housing for some of our families. We're a little ways away - with our infrastructure - from being able to handle that, but certainly down the road, that's something that we would like to do. It's within our model. It's within our national model to do that.

The piece that's not within our national model and does not fit our mandate is the seniors piece. I know it has been brought up many times at a variety of different levels about the seniors piece. We speak about it at our national conferences, and when the EDs and CEOs get together we often speak of it. It just doesn't fit our model of family right now, which is to have - the adult has to have charge of a child under the age of 18 years of age.

That being said, some of the modelling that we have been looking at is, how do we incorporate in-law suites into what we're doing; how do we incorporate the other generation of family? Actually, to your question earlier, Mr. Orrell, with one of our families in Spryfield that's moving in, the mother-in-law is now moving in. So how do we accommodate that? What do we do to make that happen?

These are conversations that we're having. From a seniors perspective, we're aware of it. We discuss it. It doesn't quite fit our mandate cut and dry, but it does fit our mandate in the sense of when you start putting - how do you incorporate that other generation into the model?

Of course, what happens is that other generation's income has to be taken into consideration when we start doing our modelling, so sometimes that might bring the family above the threshold of income. So those are things that we have to start looking at and saying, well really, is that what we want to do or do we want to say, no, let's keep these families together and how do we do that?

So it's something we're looking at. We have no great plan yet, but we do it basis by basis as indicated by the Drysdale model where the mother-in-law is moving in.

MS. PETERSON-RAFUSE: I'm very pleased to hear that because the Housing Strategy, of course, is dear to me; it started under the NDP. I'm very pleased to hear the continuation of the conversations. I know that the staff at Housing Nova Scotia are superb.

I guess it's not so much a question as it is a comment - it's good to know about those conversations, that vision. I agree with you totally in the concept of maybe starting with in-law suites and what a difference that can make to the family's situation and to our society here in the province, that those opportunities could be available. If it means just changing the rules a little bit and having a little bit more support from the province and other partners, it seems like it's a logical route to go, so thank you very much for your involvement.

MR. CHAIRMAN: Mr. Mombourquette.

MR. DEREK MOMBOURQUETTE: Thank you for your presentation. My question is more Cape Breton-specific. I know you have some great champions in the greater Sydney area and there's some pretty aggressive fundraising going on right now for

the Pier project. I'm looking for an update on that project in Whitney Pier and just overall, how it has been in Cape Breton as you've tried to build the program.

I know that in my time as a councillor there was a lot of work done and we want to see it expand as much as we can. I was looking for an update, maybe Cape Breton-specific.

MS. LEBLANC: Cape Breton has been a champion for sure; they were unaffiliated and now they're part of our organization. We hope to break ground in the Spring. Fundraising is always the challenge. My understanding is that we have a great Chase the Ace event coming up.

MR. MOMBOURQUETTE: You do.

MS. LEBLANC: There's a great board game actually that's a Trivial Pursuit of Cape Breton, which is lovely. We actually sell it in our ReStore here, too, and it's a great Christmas gift - Deborah, always the marketer.

In Cape Breton we have the land, but it's the fundraising that's obviously always the issue. We have our family picked. We will be announcing that in the next couple of weeks, is my understanding. We have a great family there - I can give you on the QT another family with four kids, a mother and father - so we're excited about providing them the opportunity. They are very, very engaged.

Again, the fundraising has been tougher than they had expected. I'm not sure why that is. I think there have been a lot of changes in the organization, there's a new chairman so everything is sort of brand new. We hope to have the signage up on the site shortly so that can help generate a little bit more enthusiasm and showing a little bit more progress and that sort of thing.

Our hope would be that in Cape Breton we could build once a year, that would really be the ultimate goal. Again, it would be great to do that by having a development that we sort of earmarked the land and that sort of thing. Right now we're still doing one piece at a time, but down the road that would be it.

Another thing that has been talked about quite a bit is perhaps having a ReStore in Cape Breton. That is something we would certainly like to look at doing long term. So as part of our five-year strategy, we're looking at having three ReStores. We are probably four or five years out from having one in Cape Breton, mainly because of the distribution channels, but that's certainly in the long-term plans.

MR. MOMBOURQUETTE: Please reach out.

MS. LEBLANC: I will, thank you.

MR. CHAIRMAN: Ms. Treen.

MS. JOYCE TREEN: I'm looking at your amount of volunteers and wow, to have this go on is pretty amazing. I know my husband's work has volunteered - Safety Services Nova Scotia has gone out to a site and done it. I'd love to do that but I really don't know how to volunteer.

I guess my question is, how do you recruit your volunteers? I'm sure there's somebody else like me out there that, oh, I'd like to do that someday but don't know where to go and I might not be part of an organization that can go in as an organization.

MS. LEBLANC: We have a variety of ways; one is you can just sign up online. It's very simple - you go to our website, it says volunteer, and you sign up. We have a volunteer coordinator, she walks you through the safety video that you have to watch, all those procedures. Then when you go on-site we always have a volunteer coordinator on-site that walks our volunteers through and then the volunteer crew leaders. The volunteer crew leaders tend to be people who started off that way and then really they have a skill, they have a desire. This year, in particular, we're going to be training them year-round to keep them involved and to make sure that the skill set stays up to speed. You can volunteer as a one-off, one day just come on the site or then if you enjoy it you can get a regular shift on the site, it's really up to you. So that's an individual.

A group can volunteer, similarly, go online or reach out to our volunteer coordinator and say, 10 of my friends want to come on-site, what's an available date? We find an available date and we go about it that way. The other way is through your organization. You get a group of people through your organization, and usually through an organization we ask for fundraising to come with it. With some organizations the company pays for it; others have bake sales or casual Fridays, the money goes toward it, and then they come on-site.

When you're a volunteer, as a one-off you come on-site and we have all of the equipment. We have boots, we have goggles, we have the safety hats, we have the gloves, and all that sort of stuff. When you come on as an organization we also provide snacks, lunch and that sort of thing, so it's a bit of a different program. We also offer team-building opportunities when you come as a corporate entity; however, everybody does the same thing: hammer and nails and get that house up.

MS. TREEN: Do you have an ad that you could use, like I have the local newspaper in my community and stuff that we could use to put in there to inform people of how - do you have something like that?

MS. LEBLANC: Yes, we definitely do, we have templates. Most of the media have them as fillers if they can. We don't have a budget to advertise widely like that, we tend to advertise much more word of mouth in the different communities that we have. However,

that being said, certainly we've had a quite a bit of media attention here in the HRM and as well in Oxford. In Springhill, our build chair had a weekly spot on the radio program to request volunteers, similarly in the South Shore they have a very good relationship with a couple of the radio stations, so really, that's how we do it. We would absolutely love to provide that for you; I'm sure Deborah can get that to you.

MS. TREEN: Thank you.

MR. CHAIRMAN: Mr. Harrison.

MR. LARRY HARRISON: There are a lot of lucky families obviously out there - a two-part question. When the home is actually built will that eventually belong to the family or does Habitat for Humanity still own it?

MS. LEBLANC: The family owns the home once they move in. The way our mortgage model works is that the family moves in, it may take a few months for the paperwork and all of that to get done, but they actually have a legal mortgage with us. We hold the mortgage which is administered by MCAP actually, which is a sponsorship with MCAP, so it's a legally-binding document. If they don't pay their monthly payments it's like forfeiting on a mortgage, so they own it. We have right of first refusal if they choose to sell, but then if they sell, they sell. Now one of the issues we have is the value of the home. You never want to be in a situation where the family owes us more than they can get for the value of the home.

We have some stop guards so if a family's circumstance changes and after two years they have to sell and the house was valued more when they bought the home than right now - with our real estate markets the values have gone down fairly significantly in the last couple of years. So if we were in a situation where a family two years ago was mortgaged and their house was worth \$170,000 and they wanted to sell it now and it was worth \$150,000, there is a chance that they don't have \$20,000 in equity in that home and they would owe us. So we have some stop guards for that - I mean, it's a fairly complex mortgage model, but we have some ways to make sure that doesn't happen.

We also have a three-strikes-you're-out kind of process as opposed to you forfeit on your mortgage and right away the bank wants their money back. We reset the mortgages after a certain number of years so that helps the families.

We also renegotiate the cost of the mortgage payment on an annual basis. So when we get their T4 forms and we assess it based on their declared income - so if you've gotten a raise then probably your mortgage payment will be more the following year unless there is another circumstance that mitigates that.

So the financial piece is monitored very regularly and changes to adapt to the family circumstances, but they absolutely own the home. The insurance is in their name, all the

utilities are in their name and the home is in their name. We only have one family whose home is not in their name and it's a rent-to-own agreement because it was federally donated land - it was Crown land. We can't sell it to them. Many of the affiliates across the country have the same thing, but otherwise everybody owns their home.

MR. HARRISON: So the follow-up part is that if a family finished their mortgage - let's say \$150,000 - and they were able to sell that home for \$180,000, would they get that \$30,000?

MS. LEBLANC: Currently yes. However, you never want it to be a simple answer. Currently yes, however, across the country there is a model that that profit, let's say, will be shared with the affiliate in order to give some money back to the affiliate to help another family.

We haven't adopted that at this point, but we are looking at it as an organization and it could be a model that we adopt in the future, but currently yes. The family, if they have paid off all of their mortgage, any profit that they may make - but normally that's 20 years down the road.

MR. HARRISON: So could the home be a forever home for them? If they applied now with children and all the rest of it - the children grow up and they're gone - is that a home that they can have for the rest of their lives if they so choose?

MS. LEBLANC: Currently, yes. Our very first family is still in the home and she's very close to owning it - so absolutely. Different models across the country - and I'll tell you a little bit about the model in Edmonton. In Edmonton, they are putting up 100 houses a year or helping 100 families a year. They hope that the families are out of those homes within six years, and there are some incentives, but it's very transient. A little bit less right now so it's interesting - they have to re-look at their model, but it was for the last 10 years very transient. A lot of the families go and buy in Edmonton and go to Fort McMurray. I'd like to say that they help our Nova Scotia families that go there. They buy their homes through Habitat. They go to Fort McMurray and they come back here and actually buy a home here, but that is a model that works out West.

Our families aren't that transient. However, they do tend to want to move to something else after five or 10 years. More than half of our families tend to want to do that, but we do have families that once they move into that home, they never want to leave, and we want to cater to that as well.

So our model, yes. The short answer is, absolutely. You want to buy that house, you want to be in that house forever - that doesn't necessarily mean that you get to be in the Habitat program forever, which is why I said currently.

Currently, we have families that are still in the Habitat program, even though they've been in their houses for 23 years. That family could be at a traditional mortgage by now and probably should be. So we will never ask a family to leave their home, as long as they're paying and that their circumstance hasn't changed. However, we may be in a situation at some point where we would say, we need you to go to a traditional mortgage.

The reason for that is because you're tying up funds that could otherwise be used for another family. If you have a family that has \$100,000 in equity in a home, they should be moving to a traditional program and allowing the extra funds to go to another family in need. So it's not a cut and dried answer obviously, but again, it's evaluated per family and there is no way that we would ever ask a family to do something that they couldn't sustain or that would be against what their will is really.

MR. HARRISON: Keep working at it - great job.

MR. CHAIRMAN: Ms. Peterson-Rafuse.

MS. PETERSON-RAFUSE: You mentioned the Bloomfield project so my question is, what has been Habitat's involvement in that? Where does that project sit today?

MS. LEBLANC: I can answer only one part of that question. Habitat in the past, the previous executive director was actually very involved, she was on an advisory board that was involved with Bloomfield, I am not. My only involvement at this point is having had some conversations with Housing Nova Scotia about perhaps Habitat taking part in the project. Where the project stands right now, I don't know, I wouldn't want to speak on behalf of the province.

Habitat is in the mix somewhat but again, we may not be ready at the same time as the Bloomfield project is ready, in terms of condominiums, which is really part of their model. It just depends on whether our two organizations can meet up. If we can't meet up for that project, we will meet up for another project because the intent is for us to work closely together on these types of issues on these types of projects.

MR. CHAIRMAN: Mr. Horne.

MR. BILL HORNE: Thank you for your presentation, I think it's really an eye-opener to a lot of us, especially to myself, on just how things work in your world.

One question I'd like to ask is about land. How you find developers to encourage them to give land or at least how do you go about your protocol for finding land in Nova Scotia for developments like this?

MS. LEBLANC: Protocol would be a strong word for how we do this. Traditionally it has been really word of mouth; we've had developers approach us or we've gone

knocking on doors, really. The Oxford development was actually an RFP that the Town of Oxford, which was not a developer but it was the Town of Oxford that put out the RFP. That was our first foray into doing it that way.

What we would like to do though is develop some longer-term relationships with some developers. That's really where we're going, we're working on developing a land strategy which could include some purchase and some donation. Part of it is what is the best opportunity for our families. Sometimes the best opportunity for our families is not getting the remnant piece of land off a golf course development, that may not be the right approach but that doesn't mean that we can't work with that developer in some other way.

Right now the board and myself and my executive team are working at developing a strategy that would encompass all the different partners and how to best move forward with working with developers. We're not there yet, next year I'll tell you.

MR. HORNE: So how do you choose areas within Nova Scotia? I guess again it's just by luck, I guess, you get a developer that has land or are you looking at specific areas in particular to do your home building?

MS. LEBLANC: Well that's a good question. Traditionally we've had the chapters so we would always look in those areas and the community volunteers there. I'll give you an example; different affiliates do it different ways. In P.E.I. the way they do it is that first a family approaches them, they identify a family and then they go looking for land and they go looking for volunteers. Really it's up to the families to recruit the volunteers, for the most part. That's not how we do it but that's one model of doing it.

We have tended to do it by where we do have land and where we have volunteers, then we go looking for the families. So because we have the chapter model, the group in the South Shore is looking for land, the group in the Annapolis Valley is looking for land, the group in Cape Breton is looking for land. Once they have found land, then they start fundraising, or they may have fundraised to pay for some of the land if it was not a complete donation.

For us it's really about the volunteers, the interest from the community in becoming involved. In Halifax it has been the affiliate that has done that. We're strategic in some respects in that we definitely wanted to be in an area of need but an area that was able to accommodate our corporate partners, our corporate builds, which is a huge part of how we fundraise. Spryfield was a great location for us in that, it met all of the criteria we were looking for. East Preston is a community that's a little bit further out, but we were able to secure some land and it's a community in need and it's a community that is very engaged in wanting to be involved. Again, it's about the volunteer and the engagement piece in it.

We sometimes get calls saying, would you be interested in this piece of land? We may say yes and then try to develop the volunteer base for it or, as I said before, try to use

that land for something else if it doesn't fit within the criteria of what we're doing. But what we'd like to do in the future is really identify where the need is and start proactively looking for the community volunteers and the land.

MR. HORNE: I think you've answered most of my questions, but are you a non-profit organization? Is that your designation?

MS. LEBLANC: We are a non-profit with a charitable status and a charitable number. We adhere to all of the CRA rules, which are very specific. We're not landlords, we can't rent, we cannot give the houses away to our families - and that's an actual very important distinction, so I'm glad you brought that up. We do not give these homes away, these families purchase these homes and that is based on CRA rules.

In the past, many years ago, the homes would be mortgaged, they would identify what the market value of the home was and then they would put a second mortgage on it that they would put to the side; if the homes were worth \$185,000, but the family could only really afford to amortize the home over 25 years at \$150,000, \$35,000 would be put aside as a second mortgage and those were forgivable second mortgages. That can no longer be the case. We do not give anyone anything, they really do have to purchase them.

MR. CHAIRMAN: If people on the committee don't mind, I have a few questions since beautiful Spryfield has been brought up a few times. First of all, the ReStore, I actually might have that number in my cellphone. If you haven't actually been to the ReStore it's fantastic, we've done a lot of renovations around the house and had some projects here and there. My partner Rena and I are big supporters of that store in Burnside there and we always make sure to call them first. If you're going to do home renovations or building something I would recommend you call there first because it goes to a good cause and I think most people don't realize that it's actually good material and products.

Secondly, I've been on hand several times, I think three or four times now for home openings and I want to personally thank your organization - I've had lots of discussions with J.D., he has been in the office a bunch of times - for all you've done for the Spryfield area and continue to do. I know you have a big vision for the area and we appreciate it. I know this government has been very appreciative, we've donated a lot of land and Minister Bernard has been there for every opening so, we value your organization.

Some of the things that I wanted to ask about is, has there ever been thought around purchasing - and my house is one of those examples where you purchase an old house and fix it up instead of buying or building - I know you guys build - a brand-new house? Would it be more cost effective? I've been on this kick lately, we've been watching and reading a lot of documentaries and books around these tiny homes - have you seen these things, they're fantastic? So these eco-friendly smaller homes, have you thought about possibly maybe taking a couple of acres of land and building some of these smaller homes so that they have maybe an \$80,000 to \$100,000 mortgage which would be more affordable?

MS. LEBLANC: Thank you for the plug on the ReStore. I'll take this opportunity to plug our re-toy drive, we're launching it on the weekend, gently-used toys for the holidays, so donate your gently-used toys to the ReStore for our customers to come and purchase. We're actually asking people to do office drives, so bring them all to your office and we'll come pick them up, that's my little plug.

To your question more specifically, yes and yes. Purchasing homes to renovate, if the opportunity were to make sense, we are looking at starting to repurchase our Habitat homes once our families have been in them eight to nine years or whatever years they have, and to give them a facelift. That is absolutely more economical.

We have to be careful, we don't tend to have \$180,000 to go and buy a house and then to renovate. Because of the way we do our work, it would have to be a very affordable home for us to consider purchasing it because one-third of the cost is incurred by gift-in-kind and we have no labour costs. For us to build a home is quite a bit less than a market value home, for the most part.

We did do and Mr. Mombourquette may know a little bit about this - and Mr. Orrell, you were there - the company home in Cape Breton which was donated to us, so we didn't purchase it. It did cost us more probably than building a home in Cape Breton, so we just have to be careful about those sorts of things. It's not a no, but the financial model would have to be there.

In terms of the little homes, yes, absolutely, that has been considered. It's not something that Nova Scotia has done yet. It doesn't mean that we won't be doing that. In Fredericton, in fact, they have exactly that, they are doing that. When I was at the AGM in June, they built one right on the spot of the Delta Hotel in Fredericton. They built one right there so that we could see it. They are very small, they are very cute.

I have to tell you that most of our families wouldn't fit in them. It's interesting that we have very few families with one and two children apply to our program. Now if we had these homes, we may get more than that. We tend to have three, four - we have a family with six kids, which I know goes against the average, but that is. It's not something that we wouldn't look at but it's definitely something that Habitat Canada is definitely looking at.

MR. CHAIRMAN: I think that's it. You say it goes against the average, I think there are a few MLAs who are working on four, five, six children - I'm looking at you, Mr. Mombourquette. (Laughter) We appreciate you taking this time and if you want to give a closing statement.

MS. LEBLANC: Me?

MR. CHAIRMAN: Yes, absolutely.

MS. LEBLANC: I was waiting for you to say my name. I've got five, I completely think that going that route is the way to go - children, not five homes.

My only closing statement would be to say thank you. I'm a year in and if I had known how much work it was going to be, I'm not sure what I would have done but I'm glad I did take the job because it's incredibly rewarding. It's an incredibly rewarding job, it's an incredibly rewarding organization, from the volunteer base to the families that we help. Sometimes I think we spend too much time talking about the number of houses we build and how we build them because the reality is that, as we put there, it's always putting families first. That's our motto and that's what we try to do and we're very, very optimistic about the next five years and how many families we're going to be able to help and how successful we're going to be able to be in the community. If the response we've had in the last 12 months from our corporate partners, our government partners and our volunteers is any indication, we may double those numbers, although don't tell my board that, that will scare them.

Thank you for this opportunity and I'm always happy to answer any questions. I'll pass out some cards before I leave so that you know how to get hold of us. Thanks again.

MR. CHAIRMAN: Once again on behalf of the committee and the community of Springfield, from the bottom of our hearts we thank you for all your good work.

With that we're going to take a two-minute break. We'll be back at 2:21 p.m. to deal with some minor committee issues.

[2:19 p.m. The committee recessed.]

[2:23 p.m. The committee reconvened.]

MR. CHAIRMAN: We're going to call the meeting to order. We just have two things to deal with. Everybody here should have the correspondence from the Department of Community Services, which was requested at the September 15th meeting. We just need to agree to post the information on the website. Is everybody in agreement? It is agreed.

So then we have to set the next meeting date. As per other committees, I think we've all agreed that when the House is sitting we'll not meet. The date that we worked out with the staff is January 19th, which is a Tuesday - so keeping it on a Tuesday. January 19th, from 1:00 p.m. to 3:00 p.m. Are we in full agreement? It is agreed.

I'm shocked here. I mean, I think we should hug it out at the end. With that, the committee's business is concluded. We'll see you all January 19th.

[The committee adjourned at 2:24 p.m.]