

Habitat  
for Humanity  
*of*  
Bermuda



HABITAT  
FOR  
HUMANITY

2024  
ANNUAL REPORT

# TABLE OF CONTENTS



## INTRODUCTION

Letter from Habitat Chair  
Our History  
Our Mission  
Our Goal

## COLLABORATION

Partnerships  
Corporate Support  
Habitat ReStore  
Volunteer Support  
Board of Directors

## ACCOMPLISHMENTS

2024 Projects  
2024 Fundraising Events  
Financials  
Planned Projects in 2025  
Community Impact



## MESSAGE FROM HABITAT CHAIR

Dear friends of Habitat

Habitat Bermuda has had a bumper year both in terms of corporate and community support, but also in terms of the number of projects completed.

By far, the largest was the completion of the Residential Treatment Centre in Somerset, which was a partnership between St James Anglican Church and Habitat with a facility operated by the Bermuda Hospitals Board. Long term patients from Mid Atlantic Wellness Institute were able to move from a near derelict institutional setting into a purpose designed and beautiful residential setting. This was possible because of the huge community and corporate support as well as more than 100 volunteers who gave countless hours.

Our second largest project was a four-apartment complex in Devonshire. The project is designed to provide affordable apartments for families who are transitioning out of the Transformational Living Centre. We have completed 2 of the apartments in 2024 and the remaining two are awaiting planning permission and will be completed early this year.

Quite remarkably, our team were also able to complete 4 family home projects (one each in Paget, Devonshire, Warwick and Smiths). The one in Warwick involved 3 families (including 11 children) living in completely derelict conditions with 2 bedrooms, no functioning kitchen and a barely functioning bathroom.

All of this was only possible because of huge corporate support, hundreds of volunteer hours and generous discounts from our suppliers.

We want to send out a big Thank You to all who helped to make a difference in so many lives.

In gratitude



Sheelagh Cooper B.A. (Hons) M.C.A.  
Habitat for Humanity of Bermuda, Chair



HABITAT FOR HUMANITY OF BERMUDA  
Registered Charity #557  
Annual Report: January 1, 2024–December 31, 2024

## OUR HISTORY

Habitat Bermuda is an affiliate of Habitat for Humanity which was founded in the United States in 1976 by Millard and Linda Fuller. Since its inception, Habitat International has built and renovated more than 400,000 homes with families in need all around the world.

Habitat Bermuda became a registered Bermuda charity in April 2000 and an affiliate of Habitat for Humanity International in June of the same year. Habitat Bermuda was established in response to the need for more adequate, affordable housing in Bermuda.

By partnering with Bermuda businesses and with families in need, Habitat Bermuda is actively addressing and meeting those needs by renovating or expanding substandard or inadequate housing.

## OUR MISSION

Increasingly Bermudian families, often those including either young children or the elderly are struggling to maintain their homes; and consequently, are living in unsafe, substandard or unhealthy environments. The mission of Habitat Bermuda is it to assist those living in derelict conditions, to make home improvements that will ensure that every BERMUDIAN may live in a safe, secure and healthy home.

## OUR GOAL

Habitat's objective is to complete a minimum of six individual projects over the course of a 12 month period in order to improve the living conditions of those families in need. In order to do so, families are prioritized where there are children, elderly or disabled individuals residing in the residence. The ultimate hope is to ensure that no family lives in unsafe substandard or unhealthy environments.



## PARTNERSHIPS

Part of Habitat's success throughout its 24 years of operation has been the great partnerships that have developed with the building supply companies and the plethora of corporate and community volunteers. Additionally, our partnerships with other agencies such as the Women's Resource Centre, the Coalition for the Protection of Children, Age Concern and the new foundation Home have provided a constant source of families in need of housing.

## CORPORATE SUPPORT

2024 saw continued corporate support as Habitat reached out to a range of local and international companies and foundations. We would like to thank the following corporate companies and foundations for the financial support they provided.



NORTH END RE LTD.



Habitat  
for Humanity  
Bermuda

## HABITAT RESTORE

The Habitat ReStore that opened in the old Bluck's building in 2019 was closed in September due to the unfit conditions of the building. For the safety of our customers and volunteers, Habitat moved out of the premises. A new building on King Street has been granted as a gift by a donor and ReStore will be reopening in March 2025.



## VOLUNTEER SUPPORT

In 2024 we had over 100 volunteers come out to help with our projects. These were largely corporate volunteers arriving in large numbers to assist with tasks such as demolition, landscaping and painting.



Habitat  
for Humanity  
Bermuda



# BOARD OF DIRECTORS

## Chair

Sheelagh Cooper

## Treasurer

Paige Cluett, Accountant

## Directors

Buddy Rego, Realtor

Ed Fox, Project Director

Sandra Christensen, Fundraising & Development Chair

Hewvonnie Brown, Project Manager

William Cooper, Attorney

Akilah Swan, Architect

Edward Thompson, Architect

Terrylynn Griffiths, Attorney

Duncan Headley-Coates, Architect

Barbara Belton-Brown, Designer

Jim Butterfield, Businessman

Grace Djeric, Economist



## 2024 COMPLETED PROJECTS

### St. James Rectory

In 2024 we completed and handed over the Residential Treatment Center in Somerset to the Bermuda Hospitals Board (BHB). This was a large project involving Habitat, the BHB and the Anglican Church. The old St. James Rectory was donated by the Anglican Church to be transformed by Habitat into a Residential Treatment Center for long term mental health patients who have been institutionalized for many years. The project was completed in December, 2024 and patients were moved out of derelict MAWI and are now residing in a beautiful purpose designed home environment.

### Phase 1 of Four Apartment Complex

Thanks to an anonymous donor, Habitat was granted a large derelict property in Devonshire that has the capacity to be transformed into a 4 apartment complex. In 2024 the first phase of that project was completed. This involved the creation of two apartments which were completed and now house two families at an affordable rate of \$1,200 per month.

The second phase of this project will be completed in 2025 and will see the development of two additional apartments.

### Six Derelict Home Rehabs

While completing the Rectory and 4 apartment complex, Habitat accumulated a waiting list of individual home owners whose properties had fallen into dereliction because of their financial circumstances and consequent inability to afford the upkeep. These were largely elderly or disabled people and in one case we assisted a family home in completely derelict state where 4 adults and 11 children were found squatting.





## 2024 FUNDRAISING EVENTS

### CHARITY GOLF DAY

on January , 2024, a group of local businessmen and fellow golfers decided to get together and organize a charity golf day in support of Habitat for Humanity of Bermuda.

There was full slate of 22 teams at Tucker's Point Golf Club. The weather was beautiful and everyone enjoyed a great day on the links followed by a lunch and live auction. Raffle envelopes were sold with some containing some great prizes. The day was a success and over \$28,000 was raised for the charity.



### VEGAS IN VENICE GALA FUNDRAISER

on May 16, 2024 Habitat for Humanity held it's 2nd Annual Gala Fundraiser. a masquerade ball - Vegas in Venice Thanks again to our key sponsor Talcott and corporate sponsors Rego Sotheby's International Realty and Bacardi, we had another very successful event. Over 140 people came out to enjoy an evening of live music, dancing, amazing food provided by IRG and the very popular casino games.

We had amazing prizes with our raffles, silent auction and live auction raising over \$100,000 for the charity. Habitat is extremely grateful to our sponsors, our guests and our prize donors.



### IRISH RUGBY CHARITY GOLF DAY

on November , 2024, the same group of local businessmen and fellow golfers put together another charity golf tournament in support of the Irish Rugby Team along with two charities, the IRFU, a charity that supports injured rugby players in Ireland and Habitat for Humanity in Bermuda. Proceeds from the tournament resulted in \$5,000 for Habitat.

## 2024 FINANCIALS

<b>Habitat for Humanity Bermuda</b>	
<b>INCOME STATEMENT</b>	
Year Ended March 31, 2024	
<b>REVENUES</b>	
Individual Donations	\$ 128,870
Corporate Donations	\$ 485,775
Donated Services	\$ 22,040
Other	\$ 6,291
<b>TOTAL REVENUES</b>	<b>\$ 642,976</b>
<b>EXPENSES</b>	
General Labour	\$ 75,230
Skilled Labour	\$ 350,950
Architectural Fees	\$ 7,900
Supplies and Materials	\$ 187,606
Office and General Administration	\$ 60,929
Rent	-
Fundraising Expenses	<u>\$ 59,960</u>
<b>TOTAL EXPENSES</b>	<b><u>\$ 742,576</u></b>
Net Income (Loss)	<u>\$ (99,599)</u>
Accumulated surplus - Beginning of the year	\$ 391,867
Accumulated surplus - End of the year	<b>\$ 292,267</b>

# 2024 FINANCIALS

<b>Habitat for Humanity Bermuda</b>	
<b>BALANCE SHEET</b>	
As of December 31, 2024	
<b>Assets</b>	
Current Assets	
Accounts Receivable	\$ 0
Habitat Chequing Account BD\$	165,406
Habitat Chequing Account US\$	13,502
Habitat Fundraising Account	164,961
Habitat ReStore	0
<b>Total - Balances with banks</b>	<b>BD\$343,869</b>
	-
<b>Liabilities</b>	
Accounts Payable	51,601
<b>Total Accounts Payable</b>	<b>51,601</b>
Net Income	(99,599)
Operating Balance Equity	105,850
Retained Earnings	286,018
<b>Total - Retained earnings</b>	<b>BD\$292,268</b>
<b>Total Liabilities and Equity</b>	<b>BD\$343,869</b>



# 2025 PLANNED PROJECTS

## 1 Completion of 4 Apartment Complex

In 2024 an anonymous donor purchased a derelict property in Devonshire with with a building that could potentially accommodate 4 apartments. Two of those apartments were completed in 2024 and are occupied by graduates of the Transformational Living Program (TLC) programs.

We are awaiting planning approvals for the remaining two apartments within the next few months, and our plan is to complete those apartments in 2025. Our agreement with the donor is that the apartments, know as Grace Place, and are rented at \$1,200 per month to underprivileged mothers and children who have completed the TLC program. We have a current waiting list of 13 families for these types of apartments. Our plan is to continue to source opportunities to renovate similarly derelict properties providing affordable apartments to struggling families.

## 2 Refurbishing Dwellings for Families Living in Destitute Circumstances

We currently have a waiting list of 10 families living in unsafe and destitute circumstances.

In early 2025 we will start on 3 refurbishment projects, one in St. George's and two in Devonshire. Typically these projects involve repairing major leaks in the roof, replacing windows and exterior doors, creating a workable kitchen and replacing bathroom fixtures. Because of substantial support from our volunteers and significant discounts and donations from suppliers, these projects range on average between \$20,000 and \$30,000 dollars each.

## 3 Four to Six Affordable Apartments

Habitat has acquired ownership of "Grosvenor Place" on King Street by way of a gift from a donor.



The front section of the building will be used for the continued operation of the Habitat ReStore. However, the property includes a 3-story separate building which has the potential to house between four to six apartments. In 2025 we plan to develop that potential which will create affordable housing. Our current plan for the use of those apartments involves the development of space to serve recovered patients currently housed at KEMH but are unable to be discharged with nowhere to live.

We are currently in discussions that involved the feasibility of this plan and the likely requirement for a certain level of nursing care.

## COMMUNITY IMPACT

### Below are some excerpts from statements made from families that Habitat has supported in 2024

"I thank you and your sponsors for helping our family and for assisting the Bermuda community over the last 20 years. May God continue to Bless your work."



"My adult daughter has been disabled in a wheelchair with severe chronic pain for 20 years and unable to fully support household expenses . When a friend suggested I fill out your application for assistance, I was somewhat hopeful but still didn't know what it would look like. Well now I know. From the moment you and Mr. Brown, your property manager, did a site visit, heard my long list of concerns, prioritized the problem, identified what needed to be done about stopping the water leakage from getting into the walls and electricals raising safety concerns, he and his team of professionals went to work and the results were amazing."



"There is no doubt that these experienced workers are the best of the best who have the right attitude towards work and service. I am extremely happy, relieved and humbled by the assistance your organization has given us including patching the cracks, painting and beautifying our house by bringing a feeling of pride back into our home."



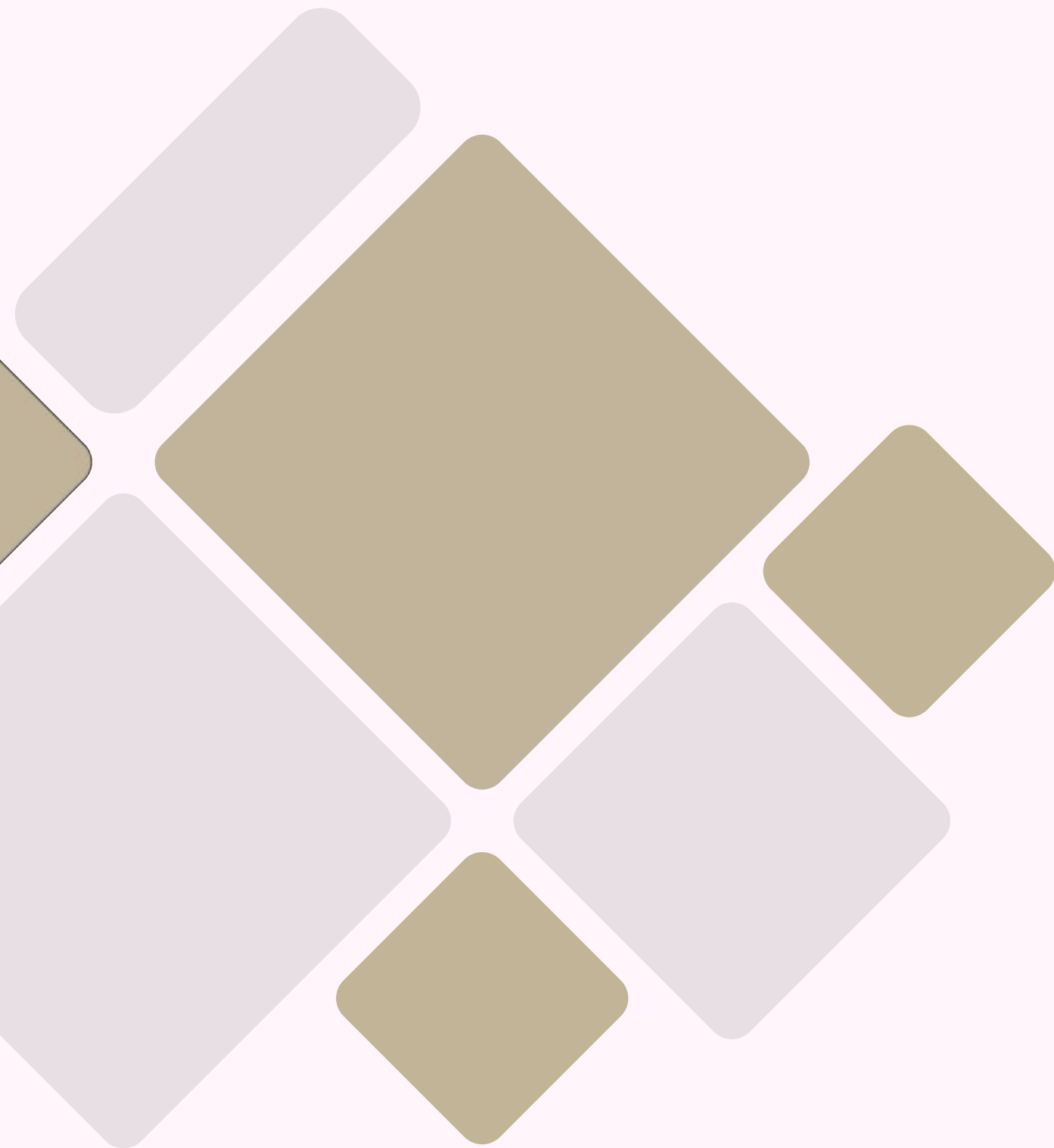
"it is reassuring to know that when emergency safety assistance is required, Habitat Bermuda along with its sponsors, can be the saving grace you're looking for to give you a jump start."



"What Habitat has been able to do in such a short time has renewed our faith in humanity an ourselves, that we can persevere and get the job done."







HABITAT  
FOR  
HUMANITY

SUITE 1157  
11 BERMUDIANA ROAD  
HAMILTON, HM 08

441-296-0256  
HABITAT.BM  
habitat.bermuda@gmail.com