



Affordable homeownership is ~~impossible~~

2024 Annual Report



Gilda is 11 years old and will
be moving into her Habitat
home in Airdrie in 2025.

Our annual report
includes beautifully
crafted illustrations
by Gilda.

Our vision

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

What we do

We bring communities together to help families across Southern Alberta build strength, stability and independence through affordable homeownership.



A letter from our President & CEO and Board Chair

“Buying a home was impossible to even think about.” It’s a statement we’ve heard countless times from future Habitat homeowners. But we’ve also heard equally as many times the tremendous impact that affordable homeownership has on families’ lives thanks to your support.

Recent research indicates that two-thirds of Albertans feel that homeownership has become impossible, despite working hard, saving and caring for their families. Amid these challenges, we continue to hold to a simple but powerful truth: **affordable homeownership is possible.**

We know this because last year, thanks to your support, our building program consisted of **nearly \$14 million in affordable homes** spanning city blocks in Calgary and Airdrie.

Behind every
Habitat home is a
team of volunteers
making it all
possible.

In 2024, we helped **30 families, including
87 children**, take a step further toward
their goal of homeownership.

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In 2025, we will build on this momentum to offer more families the stability they have only dreamt of by building in Chestermere for the very first time, and breaking ground on a development in High River.

As we reflect on this past year, we are inspired by the community that came together to help families build strength, stability and independence through affordable homeownership. From sponsors, donors and volunteers to community partners and all levels of government, thousands of people stepped forward to address this critical issue facing our cities, province and nation.

Thank you for believing in our mission. Together, we are proving that **affordable homeownership is possible.**

With gratitude,



Gerrad Oishi
President & CEO
Habitat for Humanity Southern Alberta



Leland Corbett
Board Chair
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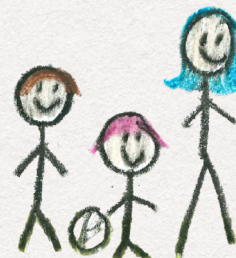
Your impact in action

In 2024



30 families

were welcomed into our homeownership program or took possession of their home.



87 children

have brighter futures.



42,000+ hours

completed by 1,445 volunteers.



\$2 million

raised by 900+ donors.



Habitat ReStores diverted

3,700+ tons

of product from local landfills.



Habitat ReStores contributed

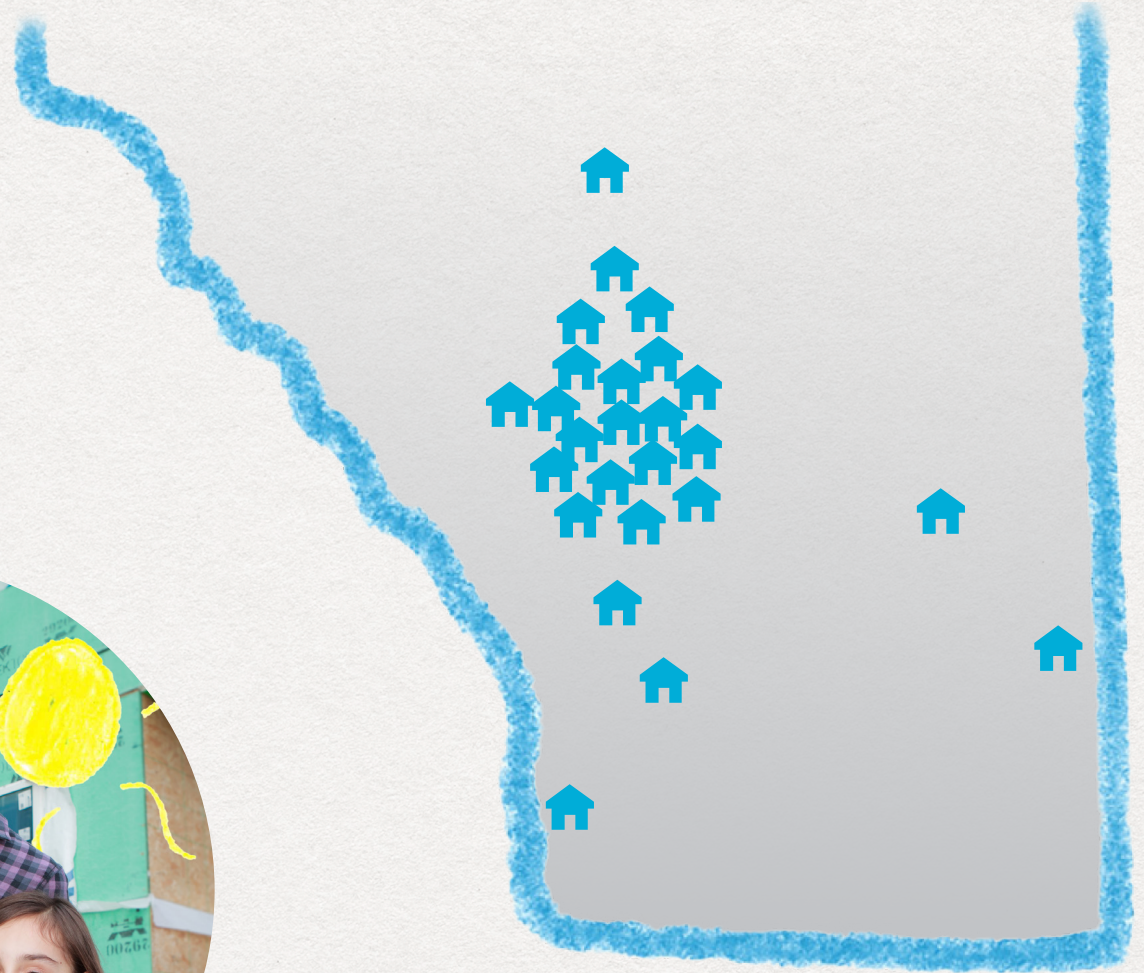
\$1.3 million

in social enterprise revenue to Habitat's mission.

Stronger communities start with stable homes. These Calgary families are proof.



Since 1990, we have helped **392 families**,
changing the lives of **1,181 children**.



 = Habitat community in Southern Alberta.

What we do

Our approach to affordable homeownership is grounded in hard work, partnership and recognizing the role that we all play in offering a range of solutions.

We fill an important – and widening – gap by offering affordable homeownership for those who cannot qualify for a traditional mortgage, but aren't able to access subsidized rentals.

Affordable homeownership

isn't just possible.

It's *powerful*.



How it works

1

Bring community together

We build homes through a unique mix of construction staff, professional trades and volunteers, while uniting communities to raise funds for land and building materials.

2

Prepare future homeowners

We provide financial literacy, home maintenance training and require 500 volunteer hours to prepare future homeowners and foster community connection.

3

Provide affordable financing

Homeowners buy their Habitat home with no down payment or interest, and monthly payments are capped at no more than 30% of their income.

For Nicole and Grace, Calgary is home.

Last year, we had nearly **\$14 million of affordable homes** under construction in communities across Southern Alberta.



A stable home means a future with possibilities

Elnaz can hardly hold back the tears when she thinks about the impact Habitat supporters have had on her family's life – and she hasn't even moved into her Habitat home yet.

"Since we were approved in December, I can sleep at night," she says. "I don't wake up with stress."

That sense of relief, that peace of mind, is the priceless gift your support has given to this mother of 11-year-old Gilda.

An unconventional journey

Elnaz's journey has been anything but conventional. She has embraced a variety of careers, from teaching to midwifery and then into sales.

Now, she's an assistant manager at a local fair-trade retailer. Her work sometimes requires long hours and overtime, but she loves knowing that what she does makes a direct difference in the world.

"If we sell a pair of socks, I know that money goes toward the schooling of children in Guatemala," she says smiling. "That motivates me to do more. It's not just a job to make a living, but a job to make me happy."

Her husband, Ramin, has multiple degrees in engineering and a PhD in mechanical engineering. He volunteers to teach physics, chemistry and math to high school students. The couple's daughter, Gilda, inherited her dad's love of math and it's her favourite subject at school right now.

"I don't know how to describe it," Gilda says. "But it's just fun!"

Struggle under the surface

Beneath the surface, their story has been one of constant struggle – the strain of not having a safe, permanent home. For the last decade, they've lived in a cramped and mouldy one-bedroom basement suite that Elnaz describes as "shelter," but it never truly felt like a home.

"It's so cold – it's twelve degrees inside," she explains. The family sometimes ventures to a nearby recreation centre just to take a warm shower. The upstairs of their rental is occupied by short-term tenants. It makes them feel uneasy and unsafe with so many strangers coming and going.

Their landlord has been generous in charging them nearly half of the market rate for their rental, but recently



92% of Habitat homeowners say that they experience less stress related to housing after moving into their Habitat home.*

informed them that she would have to increase the rent and urged the family to find new accommodations.

Over half of Albertans are spending 50% or more of their income on housing.**

The couple has tried to build stability in other ways, even attempting to buy a home through a traditional mortgage, but were never able to get approved.

“There is no future in the basement of someone else’s home,” Elnaz says simply.

It’s serendipitous then, that a different basement is where Elnaz received life-changing news.

A new dream

“I was in the basement of my work and it was Christmas time. Habitat called and said, ‘You are approved.’ I couldn’t believe it! I had gotten so many ‘nos’ and I thought this would be a no as well,” she explains. “I couldn’t believe it with my soul. I was crying a lot.”

With a home of their own that they can truly afford, the family can start planning for the years to come. “All of our savings will be for Gilda. We are going to save for her university and for her future.”

Gilda has big goals. She dreams of becoming a space scientist, investigating the mysteries of comets, planets and stars.

85% of homeowners feel that it is easier to plan for the future since living in their Habitat home.*

In the meantime, the family drives by their future home in Airdrie every week and imagines their new life together. They are thrilled about the number of activities in the neighbourhood that will give Gilda a childhood full of adventurous memories, from winter skating to summer canoeing.

“Thank you for contributing to this organization,” Elnaz says, her voice thick with gratitude. “I can’t describe it, but this is something that is changing our future.”

*According to a study conducted by the Constellation Consulting Group on Habitat for Humanity Southern Alberta in 2020.

**According to the 2024 Affordable Housing Survey by Habitat for Humanity Canada.



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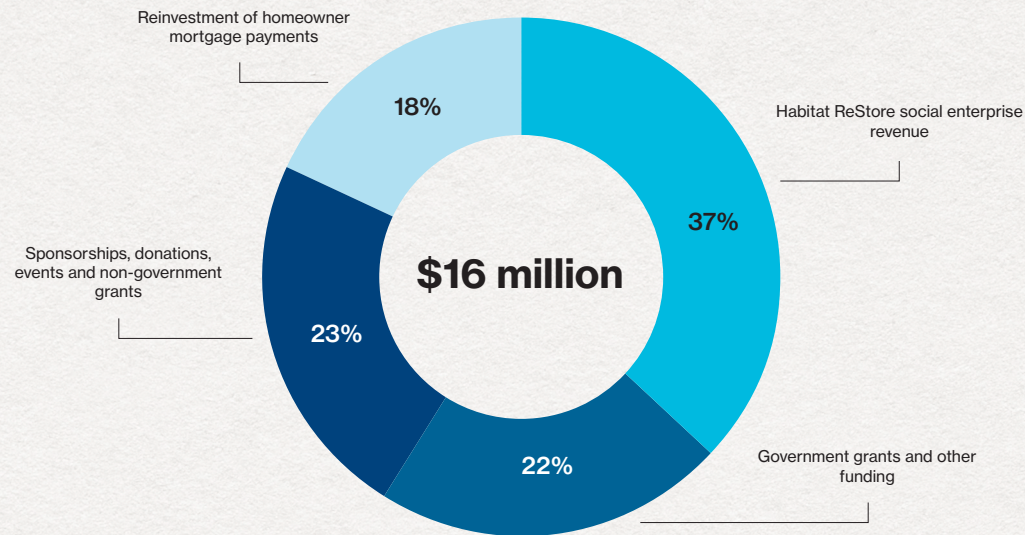
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Family Therapist & Entrepreneur

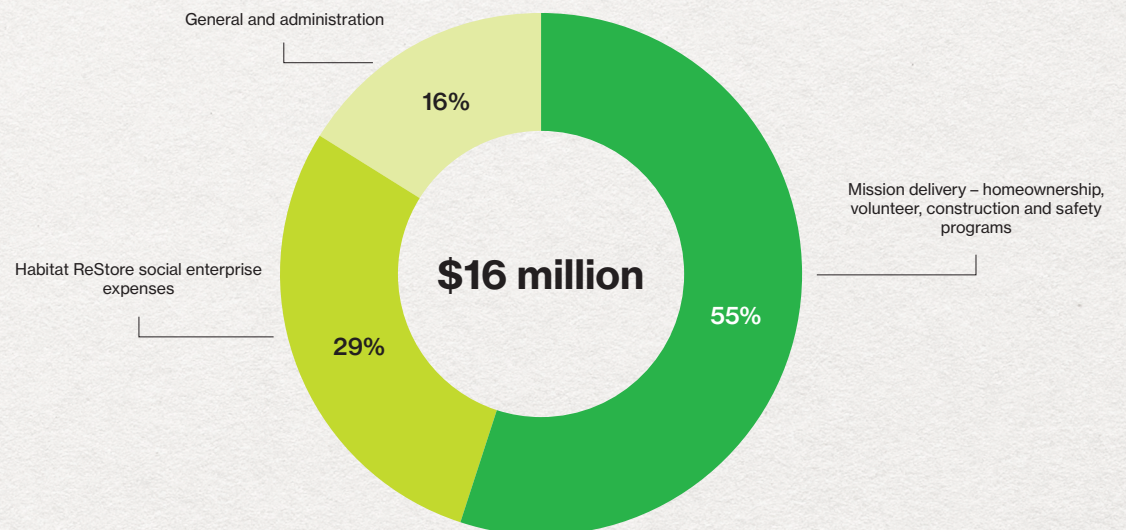
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Build strong
communities
2024.



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You made a difference!

**Thanks to your support, we've
accomplished so much this year.**

We're incredibly grateful.

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2024 Kickoff Celebration presented
by ATCO Energy
ATCO Energy Spruce Meadows
International Christmas Market
ATCO Energy Winter Wonderfest

Hank Dahl Memorial Golf Tournament
Hockey Helps the Homeless
Ride Through The Rockies
Windsor Plywood Golf Tournament

Special thanks to Rotary Club of Calgary West for organizing volunteers for a Calgary casino fundraiser.

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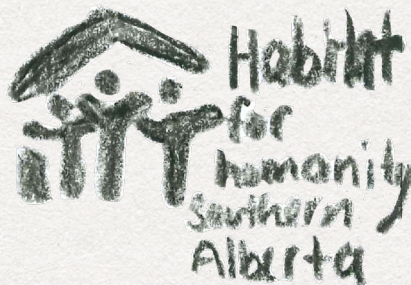
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at the Livingston
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together.



Gilda



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