



**Habitat**  
for Humanity®  
Southern Alberta

# together, we rise

2023 annual report

Asma and Husna moving  
into their Habitat home  
in Calgary in September  
2023.





1484

1480

Habitat for Humanity  
Southern Alberta staff  
in the community of  
Cornerstone for a Home  
Dedication in Calgary,  
August 2023.



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# a message of thanks

When Mildred, a future Habitat homeowner, thinks of home, the first words that come to mind are “family, safety, belonging and peace.” She looks forward to the day that “stability” also has a place in her mind when she buys her Habitat home in 2024.

Over the past five years, Mildred has faced overcrowded and unsafe living conditions. She has experienced dramatic rent increases, causing her family of four to frequently uproot their lives.

Her story, which is featured in this annual report, is echoed by thousands of families impacted by the current housing crisis. **Recent research indicates that one in five households cannot afford their housing.** This puts tremendous pressure on our communities, both socially and economically.

**At a time when our community needs us most, we are rising to meet the need for affordable homeownership in Southern Alberta.** Last year, thanks to your incredible support, we delivered \$10.3 million of affordable homes, helping a record-number of families, just like Mildred's.

In the Southern Alberta housing landscape, **Habitat for Humanity is a highly trusted and proven affordable home ownership solution.** We fill the role of developer, builder, lender and service provider to help families in need of safe, stable housing. We are able to do this because of our unique model of **sustainability, social enterprise, and community support.**

**To achieve sustainability,** we reinvest the mortgage payments of Habitat homeowners into our Fund for Humanity, which helps us purchase new developments. This Fund reached \$2.9 million last year.

**To capitalize on social enterprise,** we operate four ReStores that generate additional funds to propel our mission forward. Last year, our stores brought in record breaking revenues.

**To mobilize community support,** we bring together all three levels of government, sponsors, donors, community partners and volunteers. As the cost of construction continues to rise, their investments are critical to our ability to build more homes for more families.

Looking ahead, the need for affordable homeownership is expected to increase and become more pressing than ever. **As the need rises, we will continue to rise to meet the need.**

Over the coming years, we have plans to develop \$24 million of affordable homeownership opportunities in Southern Alberta. To achieve this, we need you – our sponsors, donors, community partners and volunteers – to rise with us from every corner of the community.

The stories of Habitat homeowners' transformed lives are powerful evidence of the difference we can make when we unite under a shared purpose. For Mildred, this transformation will include freedom, stability and in her words, “a place where we belong and can be ourselves.”

Thank you to everyone who has generously contributed to our vision of a world where everyone has a safe and decent place to live. Your support makes all the difference as we continue to build, connect and rise together.



**Gerrad Oishi**  
President and CEO, Habitat for  
Humanity Southern Alberta



**Leland Corbett**  
Board Chair





Jarred (pictured) moved into his Habitat home with his parents Mark and Maria in Calgary in June 2023.

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## our vision

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

## what we do

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



# the need

Recent research indicates that we need four times more affordable housing than what is currently being developed to keep up with the demand. This need is expected to increase and become more pressing than ever, putting tremendous pressure on our communities, both socially and economically.



**1 in 5**  
households  
cannot afford  
their housing.\*

**4x**

We need 4 times more affordable housing than what is currently being developed to keep up with the demand.\*

\*According to the 2023 Housing Needs Assessment by The City of Calgary



**31**  
**families**

took possession of their home



**37**  
**homes**

were under construction,  
completed, or refurbished



**90**  
**children**

gained stability



**40,739**  
**volunteer hours**

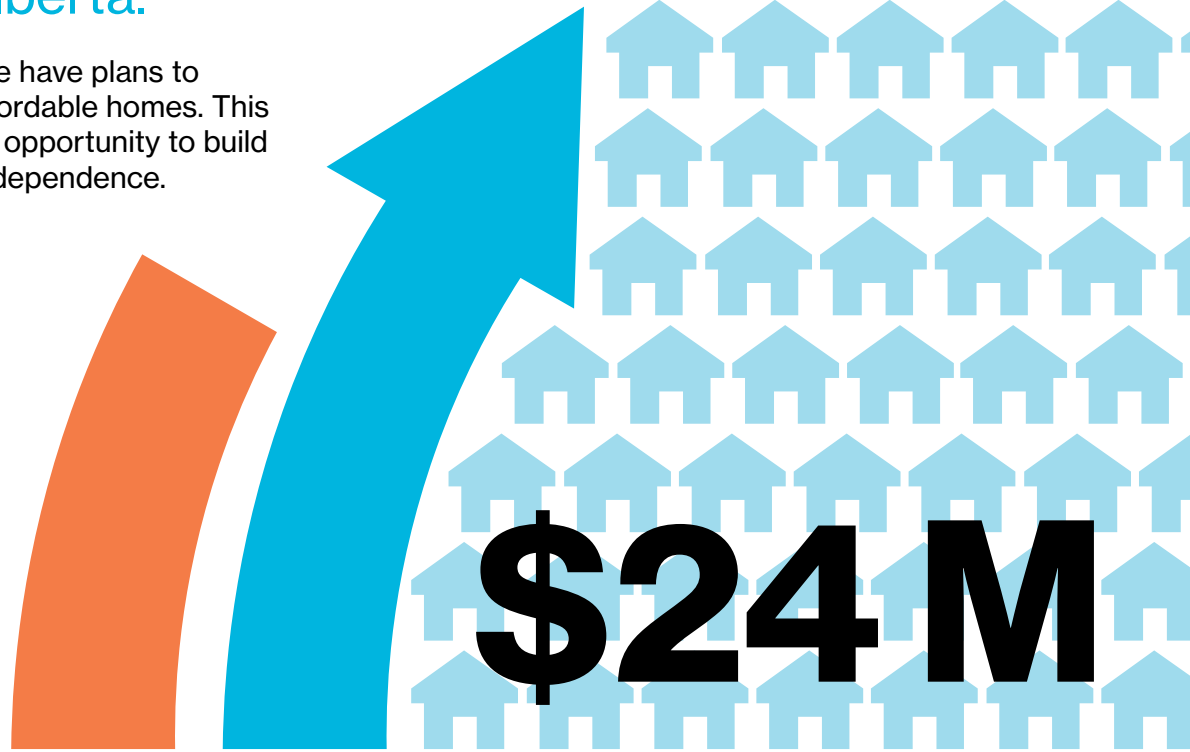
were completed by 1,288 volunteers



## our solution

Together, we are rising to meet the need for affordable homeownership in Southern Alberta.

Over the coming years we have plans to develop \$24 million of affordable homes. This will give local families the opportunity to build long-term stability and independence.



 **\$1.8M**  
**dollars**  
generated for Habitat for Humanity  
Southern Alberta by Habitat ReStores

 **4.1k**  
**tons**  
of waste diverted from  
landfills by Habitat ReStores



## How your support helped one family rise above the housing crisis.

Mildred and her family's story is a testament to their resilience and ability to rise to every challenge they have encountered.

Four years ago, Mildred found herself supporting three children – one with special needs – and providing financial assistance to her aging parents on a single income. Saving for a down payment took a backseat to other priorities in her life and made her aspiration of owning a safe and stable home a distant dream.

"Saving for a down payment was like chasing a carrot on a stick – save a tiny bit, but then the house prices skyrocket," Mildred explained, as one of thousands of families impacted by the rise in housing prices and interest rates.

Over the course of four years, the family moved twice, living in three different places. The first move was into a small apartment. The apartment tested their resilience with lack of laundry facilities and noise from neighbours' parties blasting through the walls. The family of four was overcrowded in the small space, prompting Mildred to seek a brighter horizon.

Eventually, she found a duplex with enough space for each child to have their own room, marking a small but significant improvement in their living conditions. However, after two years the landlord decided to sell the house, which thrust them into uncertainty once again.



Since 1990, Habitat for Humanity Southern Alberta has partnered with **385 families**, impacting the lives of **1,156 children**.

**27%**

of homeowners are single parents.\*

**86%**

of single parent families are female-led.\*

\*Statistics from 2023





“How could anyone plan for the future when you don’t know where you and your family will be living next year? Not having stability affects us financially, but also affects our mental health,” Mildred said.

Their lives were disrupted by three months of viewings – a stark reminder of their situation and that their home was not their own. Once the home was sold the new landlords informed Mildred that to break even on their mortgage, they would be raising her rent by \$1,000 per month.

This increase drove Mildred to find a permanent solution for her family. Shortly into her search, Mildred was reminded of Habitat for Humanity Southern Alberta and the affordable homeownership program that she learned about while attending SAIT years before. She applied as a potential solution to her family’s “precarious living situation.”

The constant upheaval they have faced will finally come to a restful end as they achieve the milestone of homeownership in 2024.

For Mildred and her family, homeownership means more than a roof over their heads. It represents rising from uncertainty to the heights of freedom – something that didn’t seem possible half a decade ago.

“Homeownership means freedom. Freedom from the stress and fear of not knowing if homelessness would be around the corner,” she said.

The opportunity for Mildred and her family to see their home being built and participate in the construction themselves is “a great opportunity for us to give more value and appreciation to the place we will call home.”

They envision the walls they will decorate, the tree they will plant, and the memories they will create.

“Home means family, safety, belonging, peace,” Mildred said, “and after we move into our Habitat home, home will also mean stability.”

This story is more than a family finding a home; it’s about resilience, overcoming challenges and a community rising together to turn a house into a home.

**“Home means family, safety, belonging, peace. And after we move into our Habitat home, home will also mean stability.”**

<b>the Habitat model</b>	<div>1</div> <div>Bring Community Together</div> <p>We build homes using a unique combination of construction staff, professional paid trades, and volunteers. We also bring the community together to raise the funds needed for land and building materials.</p>	<div>2</div> <div>Prepare Future Homeowners</div> <p>We provide financial literacy and home maintenance to help future homeowners prepare for owning their own home. Homeowners also complete 500 volunteer hours as a demonstration of their commitment to the partnership and connection to the community.</p>	<div>3</div> <div>Provide Affordable Financing</div> <p>Homeowners purchase their Habitat home with no down payment and no interest, and monthly payments are guaranteed to not exceed 30% of their total household income.</p>
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# your impact



**76%**

of homeowners say they spend more time together as a family since purchasing their Habitat home.\*



**85%**

of homeowners have felt that it was easier to plan for the future since purchasing their Habitat home.\*



**83%**

of homeowners have indicated that they have made connections in the community since purchasing their Habitat home.\*



**73%**

of homeowners have indicated that they had increased opportunity to save since purchasing their Habitat home.\*

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

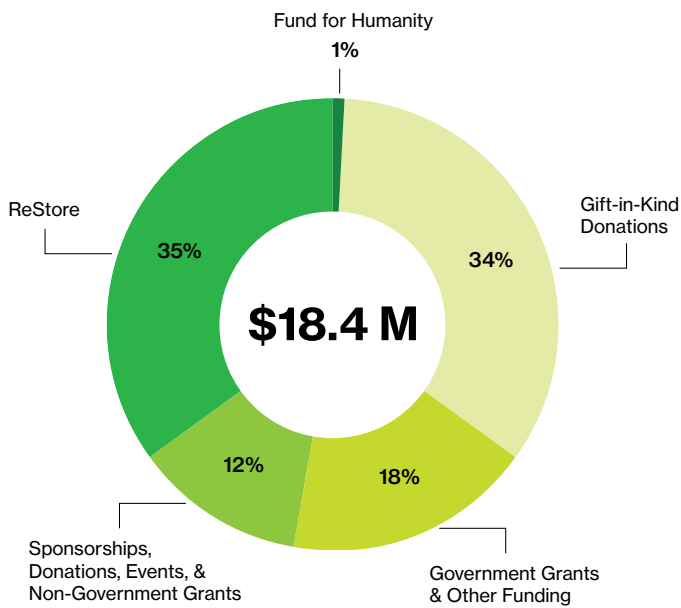


The community coming together to celebrate the completion of 11 affordable homes in the northeast community of Cornerstone in Calgary in August 2023.

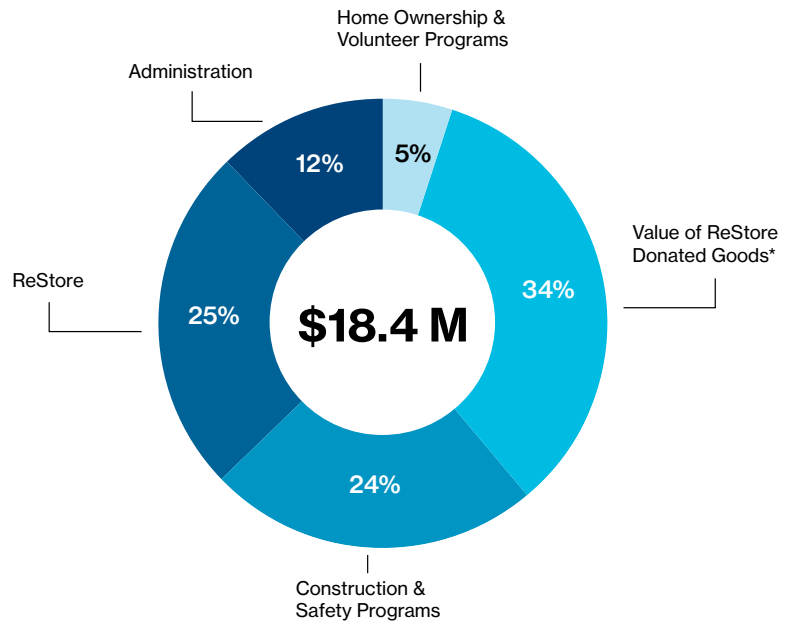


# financial summary

## funding sources



## operating expenses



\*Must be noted as an expense to comply with GAAP  
Fundraising costs were 16% of total funds raised in 2023



2023 marked our inaugural Industry Build presented by Ovintiv. More than 100 participants in the energy and real estate industries came together to raise funds and help families build bigger and brighter futures.



# 2023 board members

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Partner, Stikeman Elliot LLP

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City of Calgary

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## Vincent Fera

Board Director  
HBSc, MBA, Businessman



# thank you to our 2023 supporters

## funding partners



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**The Calgary Foundation**

**Colin and Margaret MacDonald  
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The Calgary Foundation**

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## cornerstone sponsors



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## third-party events

Collaborate for Community 2023  
Hank Dahl Memorial Golf Tournament  
Hockey Helps the Homeless  
Rümi at Spruce Meadows International Christmas Market  
Rümi Winter Wonderfest at ATCO Park  
Young Guns vs. Legends Invitational

## build days

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*\*indicates Habitat for Humanity Southern Alberta Board Member*

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Wolseley Canada Inc.





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