



2017 at a glance



16 FAMILIES
PURCHASED A
HABITAT HOME



\$1.8M
RAISED THROUGH
SPONSORSHIPS & DONATIONS



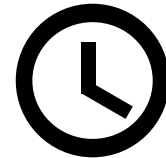
19 NEW HOMES
WERE UNDER
CONSTRUCTION



3,416
DONORS



5 HOMES
WERE RENOVATED TO BE SOLD
TO NEW HABITAT HOMEOWNERS



53,700
VOLUNTEER HOURS

Letter from the President & CEO

2017 was an amazing year. Sixteen families realized their dreams. They completed their volunteer hours, their home ownership education requirements and bought their own Habitat home. These are tremendous accomplishments for these families.

Habitat also started construction on 19 new homes that will be complete next year, and began laying the groundwork for the future with our largest-ever housing development.

Habitat families have done so much right in life. They have children they love and they work full-time. Before becoming Habitat homeowners, they were housed and employed; their lives appeared fine, but their housing struggles were hidden from view.

Often, they were paying more than 30 per cent of their income on rent, leaving little left over to cover the rest of their family's living costs.

Rent increases forced them to move, uprooting their children from schools and friends, and forcing them to live in unsafe or crowded rental units. Housing instability has serious and far-reaching consequences on families, especially on the children.

In this report, we introduce two Habitat homeowners – Brandy, who works at a major financial institution in Olds, and Edgar, who works at a large food service distribution company in Calgary.

Both single parents, they have made creative and nimble choices for years to manage their tight finances and deal with their invisible, but very real housing issues.

Today, as Habitat homeowners, their lives are transformed forever thanks to our loyal donors and friends. Because we all know that the struggles of a family's past do not need to define their futures.

At Habitat, our goal is to offer a hand-up to these families, and allow them to transform their lives by owning a home. We are grateful to all of our supporters, those who have worked with us for years and those who have just recently joined us.

More than 3,000 generous donors allowed us to achieve our fundraising goal for 2017. Businesses offered gifts-in-kind, financial support and people-energy to our cause. Thousands of volunteers contributed invaluable time and dedication to propel our mission forward.

Thanks to the 200 women, who swung hammers at our signature Women Build event, and the cyclists, who pedaled in the 400 kilometre Ride through the Rockies fundraiser.

Thanks to generous gifts from Calgary philanthropist Sam Switzer, the Roman Catholic Diocese of Calgary, and the Anglican Diocese, in support of our Interfaith Build Project. Also a special thanks to the CREB® Charitable Foundation and the Alberta Real Estate Foundation for teaming up to support our Bowness Build.

The provincial and municipal governments also demonstrated their commitment to affordable housing and Habitat in 2017 with significant support.

The City of Calgary supported Habitat by offering rebates on development fees from its Housing Incentive Program. We are also excited about working with The City to purchase unutilized City land for future developments.

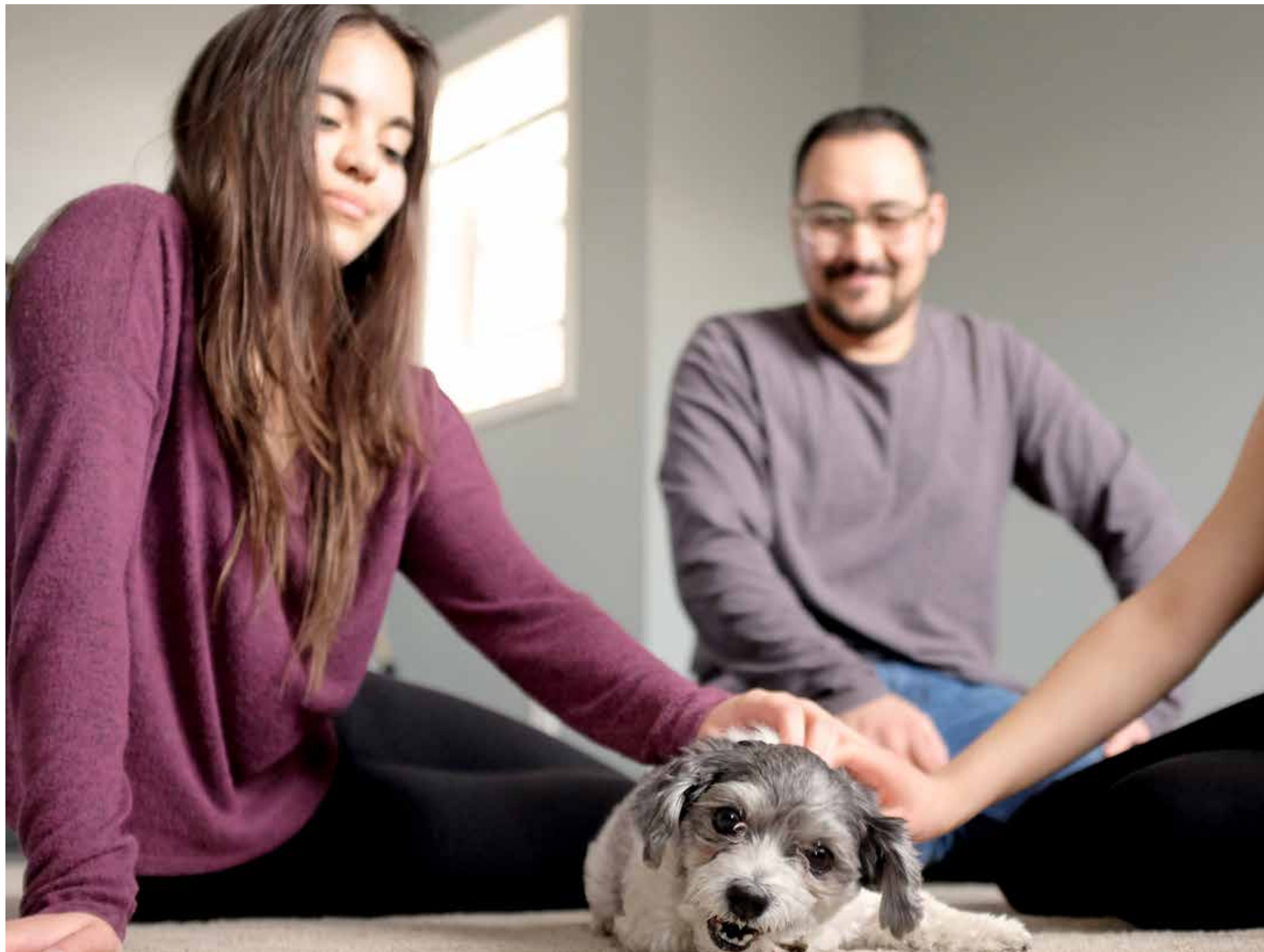
Our Habitat staff are inspiring. They are working harder and smarter. They are dedicated to improving every aspect of our organization, from the way we build, to the way we support our families, and the way we operate our ReStores. I appreciate their dedication.

All of this community energy is for one purpose: to help more families purchase their own home, creating immediate benefits for our community and lasting change for generations to come. Thank you for being part of the Habitat family.

With thanks,



Gerrad Oishi
President & CEO
Habitat for Humanity Southern Alberta





“We have moved several times throughout the years. I couldn’t wait for my girls to have their own space, where they feel comfortable and safe.”

– Edgar, homeowner in Capitol Hill



Homes built in 2017

Habitat homes are a safe haven. Prior to becoming Habitat homeowners, our families often describe living in hazardous housing conditions, or moving from place to place.

When families own a home they can truly afford, everyone benefits. In the following pages, you’ll meet two Habitat homeowners and see the homes we built last year thanks to your support.

The invisible housing crisis hits home for two families in Olds and Calgary

BRANDY

One Christmas Eve, Brandy, single mom of Tyson and Taya, heard a knock at the door. Volunteers from the Christmas Angels stood on her doorstep grinning with a box of gifts and a food hamper. Her mind flooded with conflicting emotions.

Extremely appreciative of the generosity of strangers, she was also rather embarrassed that someone had *noticed* she needed help. “At first it hurt my heart. But the truth is, we were in need of a bit of a hand,” Brandy explains.

Gainfully employed at a major financial institution, with a roof over her head, Brandy tried to fly under the radar in the community of Olds.

She hoped to keep her struggles to make ends meet to herself. Self-described as optimistic, she’s fiercely proud of her independence.



EDGAR

For Edgar, father of Natalia and Sofia, life was about sacrifices. First, accepting a job in Canada and being away from his family in Mexico for months.

Then, moving his family here and sharing cramped quarters with another family as they tried to build a better life. His quest for stability and permanent residency became mired in red tape, creating ongoing frustration.

Despite his circumstances, Edgar felt blessed. Steadily employed at a food service distribution company, the challenge of working the gruelling night shift was balanced by the opportunity to raise his kids here.

They were free of the gang violence and the drugs – the reality of life in his neighbourhood in Mexico. “My kids had the very basic necessities, and I found peace and tranquility knowing they were safe at school,” he explains.



DIFFERENT, BUT THE SAME

Brandy and Edgar came from vastly different worlds, yet they had some striking similarities, including sharing the *invisible problem* of housing instability.

For Brandy the difficulty began after her divorce. As a one-income family – without benefit of child support payments – she struggled with the cost of housing.

Market value rent consumed a significant portion of her salary. With no savings or assets, she worried constantly about her kids’ futures.

Edgar’s temporary work permit allowed only one family member to be employed. Frequent moves meant his kids changed schools often; the family felt unsettled.

Eventually, Edgar’s wife moved back to Mexico. Edgar continued to have hope for their life in Canada. To live

within his means, Edgar and his daughters continued to share small spaces with other families, forgoing privacy for a decade.

Resilient in nature, Brandy and Edgar constantly looked for ways to cope. Brandy relied on free recreational programs or discounted classes for her kids. Trips to the food bank helped in emergencies.

“The fastest way to get unstuck is to go do something good for someone else.”

— GAIL GOODWIN

AN ALLY, CLOSE AT HAND

Interestingly, Edgar’s and Brandy’s paths to Habitat home ownership began with their employers. Brandy’s supervisor Christal – also her best friend – encouraged her to apply.

Edgar’s employer, a long-time Habitat supporter, posted information about the Habitat affordable mortgage program in their lunchroom. And, when Edgar achieved his permanent residency status, he was all in.

The required 500 volunteer hours could have been a formidable challenge for these single parents. However, Edgar’s face lights up when he talks about his experience, deeming it more energizing than daunting.

Finishing his hours quickly at construction sites and at the ReStore, Edgar describes his experience as, “Incredible! I met the most amazing people while volunteering.”

In rural communities, volunteer hours on a Habitat build site or the ReStore are often not available. Therefore, rural families needing volunteer hours can count hours worked for other community organizations to fulfill their requirements.

Brandy and her children completed their hours with YYC Helps the Homeless. They would spend their Saturdays baking, followed by a drive to Calgary to serve food to over 100 homeless individuals.

Brandy says this experience was invaluable for Tyson and Taya, who gained compassion for those living with disease, addiction, and mental illness. “It truly was food for the soul,” Brandy declares.

THE INVISIBLE PROBLEM VANISHES

Edgar moved into a renovated Habitat home in the fall. Despite its modest size, his girls see it as gigantic and they often practice their dance moves in the living room. The family focuses on simple pleasures, such as playing board games and decorating their new abode.

Edgar found some treasures at the Habitat ReStore, but also donated his old furniture in return. He takes great pride in his new home and exudes gratitude: “The Habitat homes are built with such care, in good neighbourhoods.”

He’s saving for his daughters’ education, something he learned in Habitat’s home ownership classes. Keeping his eyes on the future, he notes that SAIT and the University of Calgary are nearby.

Brandy and her kids moved into their new home just a week shy of Christmas. “We hosted Christmas dinner for my family and it was so much fun to set up and decorate our new home! My family was so proud and it was an awesome day for all of us,” Brandy shares.

Because Habitat has made housing more affordable for Brandy, she knows extra-curricular activities are possibilities and that she’ll be able to save for her children’s education.

“Home ownership changed the trajectory of our lives from this point forward,” she beams.

Brandy no longer dreads retirement knowing she has an asset to her name. She looks forward to some adventures in her golden years.



52 Street

OLDS, AB | DUPLEX

“Our team was thrilled to volunteer at the Olds build and work on the finishing touches that truly help make a house a home.”

– Sandra Huculak, Managing Director of ATB's Corporate Social Responsibility

Albertans believe in the value of home ownership. It's one of the things that can provide solid, lasting financial stability. But for many families, it's simply out of reach. Parents are working hard – sometimes working multiple jobs – or are moving from place to place in search of more appropriate housing. But it's never permanent.

To help address this need, the Town of Olds generously donated land to Habitat for Humanity in 2016. This land is undergoing a transformation to become the site of four affordable homes. One duplex was completed in December 2017, and the second duplex is expected to be complete in March 2020.

Pictured bottom left: Michael Muzychka, Mayor of Olds; Habitat for Humanity Mountain View Regional Committee Members: Ashley Parker, Lori Clarke, Kelly Craig, Kerri Stenson and Amy Christiansen. Bottom right: Kelly Craig, Habitat for Humanity Mountain View Regional Committee Member; Lyle Stevenson, Stevenson Homes; Jeremy Hippe, Stevenson Homes.



HOME DEDICATION

On December 15, 2017, we celebrated the completion of the first duplex by hosting a Home Dedication with the sponsors, donors, and community partners who have helped to make these homes possible.

These supporters included ATB Financial, the Government of Alberta, The Town of Olds, Maxfield and Stevenson Homes.

Brandy, mother to Taya and Tyson, is one of the families who purchased her Habitat home in Olds just before Christmas. “There have been some tough financial times – perhaps that might not have been recognizable to an outsider looking in,” she said.

“I am beyond thankful that we now have a bit of financial breathing room since taking possession of our home.”



PARTNER PROFILE

ATB

In October, representatives from the ATB Olds branch came together for a fulfilling day of landscaping and fence-building at the Olds duplex. ATB's sponsorship and engagement through volunteering is truly inspiring.

After the Home Dedication in December, two members of the ATB branch in Olds were so inspired, they have joined the volunteer committee in Mountain View, and we are very happy to welcome them to our Habitat team.

Pictured below: Amy Christiansen, Chair of Habitat for Humanity in Mountain View, with Lindsay Lorencz from ATB Financial. Pictured right: Brandy, Habitat homeowner in Olds, with her kids Taya and Tyson.





73 Street NW

CALGARY, AB | 6-PLEX

“It is humbling for the foundation to have been a part of this incredible build. It’s great to see our donation and our Realtors’ hands-on volunteer hours make a measurable difference in our community.”

– Aneve MacKay-Lyons, CREB® Charitable Foundation

Right now, one in five Canadians are living in core housing need, spending more than 30 per cent of their income on housing. This means that parents can’t save for their children’s education or extra-curricular activities. Saving for a down payment is virtually impossible.

In 2015, we embarked on a three-phase construction project of 20 homes in Calgary’s northwest community of Bowness to help more families in Calgary buy their own affordable home and achieve financial stability.

The first phase of this project was a six-plex and, in addition to being affordable, two of the units were also built for accessibility, with a barrier-free main entrance, along with a main floor bedroom and bathroom that both have accessible features.

Pictured left: Judah and his family moved into their Habitat home in Bowness in October 2017.

HOME DEDICATION

On October 20, we celebrated the completion of the first phase of construction in Bowness that give six Calgary families the chance to buy their first home through our affordable mortgage. We hosted a Home Dedication and were joined by nearly 100 of the community supporters who helped to make this possible.

Hon. Lori Sigurdson, Minister of Seniors and Housing, was in attendance to bring greetings on behalf of the Government of Alberta, which was a significant supporter of these homes in Bowness. Deborah Drever, MLA Calgary-Bow, was also in attendance.

These homes were aided by financial contributions from numerous funders, including the Government of Alberta, the CREB® Charitable Foundation, the Alberta Real Estate Foundation (AREF) and Hockey Helps the Homeless.

Pictured top right: Gerrad Oishi, President and CEO of Habitat for Humanity Southern Alberta, with Michael Tseng of Hockey Helps the Homeless. Middle right: Members of the CREB® Charitable Foundation and the Alberta Real Estate Foundation. Bottom right: Habitat homeowners Fatima and Abderrahmane with children Houda, Yasser, Asiya and Jannah.



Pineridge Place

CALGARY, AB | TWO 4-PLEXES

“Habitat provides us with opportunities to serve alongside people we otherwise wouldn’t get to meet. When those kinds of encounters take place, the serving becomes not just a blessing to those we help, but to us.”

- Adam Bedford, Missions Pastor at Westside King’s Church

Calgary’s lack of affordable housing makes it the worst major city in Canada for low-income earners to live, according to a 2016 study by the University of Calgary School of Public Policy. While you may not think you know people facing this affordable housing crisis, it’s likely that you’re interacting with them every day.

They’re the bus driver who gets your children to school safely every day, or the bank teller greeting you with a friendly smile. And they’re living every moment knowing that they’re one unexpected financial emergency away from bigger struggles. So what do these families want? Many just want an opportunity to create a promising future for themselves.

In the fall of 2015, we began construction on 24 homes in Calgary’s northeast community of Pineridge to help more families in Calgary build long-term stability by owning their own home. By the end of 2017, 16 of the homes were completed and occupied, with the remaining eight units expected to be complete in the spring of 2018.

Pictured right: Daniel, son of Eyob and Medhin, Habitat homeowners in Pineridge.



CARTER WORK PROJECT

Jimmy & Rosalynn Carter Work Project

July 9-14, 2017 | Canada



On July 14, 2017, we celebrated eight Calgary families buying their first home through Habitat as part of the 34th Jimmy and Rosalynn Carter Work Project. More than 100 community members, sponsors and donors gathered in Pineridge for a Home Dedication.

Hon. Lori Sigurdson, Minister of Seniors and Housing was in attendance, along with Karen McPherson, MLA for Calgary-Mackay-Nose Hill, and Ray Jones, Ward 5 Councillor.

Every Habitat home is the result of community support. This project was aided by financial contributions from numerous sponsors, donors and community partners, including the Government of Alberta, Excel Homes, the Interfaith Build Project, First Calgary Financial, the Rotary Club of Calgary West, the CREB® Charitable Foundation, the Nickle Family Foundation, Fluor, Sam Switzer and Family, proceeds from Women Build 2017, and Ride through the Rockies, presented by Star Building Materials.

Pictured bottom left: Hon. Lori Sigurdson, Minister of Seniors and Housing. Bottom middle: Lance Floer, President and CEO of Excel Homes, with Gerrad Oishi, President and CEO of Habitat for Humanity Southern Alberta. Bottom right: Ron Switzer with his father, Sam Switzer, philanthropist and member of the Interfaith Build Project.







*“What an amazing day.
Such a great opportunity to bond
with the other women at work
outside of the office setting!”*

– Women Build 2017 participant



Fundraiser and Event Highlights

Fundraising events bring people together in meaningful and memorable ways. Every year we have numerous individuals and organizations fundraising on our behalf, and in the following pages, you'll see some of our favourite moments from the year!

Women Build

7 DAYS | 169 FUNDRAISERS | \$140,000 RAISED

More than 4,000 people are on the waitlist for affordable housing in Calgary. Our city is expensive, and women and children are the populations most likely to be affected by unstable living conditions. Women Build, presented by Excel Homes, gives our community the chance come together to address this need.

Over seven days in May, more than 200 local women came together for Women Build. Along with fundraising and building Habitat homes in the neighbourhood of Pineridge, participants had the chance to enjoy a day out of the office with their coworkers and friends, while having a lasting impact in their community.

Pictured right: Tara Nelson, CTV News Anchor and Women Build Ambassador.

PARTNER PROFILE

EXCEL HOMES

As a fellow homebuilder, Excel Homes has a unique perspective on what owning a home means for families in Calgary. They made a significant investment in Women Build as our Building Futures Title Sponsor.

“By participating in this initiative, we’re able to give directly back to our community, while providing a unique opportunity for some of the women in our office who don’t often get the chance to work in the field,” said Curt Woodhall, Vice President of Sales and Marketing at Excel Homes. “We’re in the business of making dreams come true, and this project is a perfect fit.”

Along with Excel’s sponsorship of Women Build, a team of 30 women from Excel took part in the event, fundraising and building Habitat homes in Pineridge. Thank you to the team at Excel for your commitment to supporting local families.



Norrep Foundation



Build Days

1,100 PARTICIPANTS | 112 BUILD DAYS | \$265,000 RAISED

Build Days are the perfect opportunity for teams to come together and show their strength for an incredible cause. Group members are outfitted with hardhats and power tools and build Habitat homes alongside an experienced team of Crew Leaders.

Who does Build Days? We've had high school groups, university faculty and student groups, churches, other non-profits, energy companies, construction companies, architects, dentists, nurses, even Calgary 9-1-1. We work with a variety of groups, and hope to work with yours, too!

The funds raised by each Build Day help us pay for the land, building materials and expert trades that we need to complete each home.

Pictured below: CREB® Realtors take part in a team Build Day in Bowness, Calgary.



Interfaith Build Project

\$1M FUNDRAISING GOAL | \$780,000 RAISED

The Interfaith Build Project began in 2013 as a unique opportunity for people from all faith communities to come together and put their faith into united action. Bishop Greg Kerr-Wilson, of the Anglican Diocese, and Rabbi Shaul Osadchey, of the Beth Tzedec Synagogue, lead this initiative.

The goal of the Interfaith Build Project is to raise \$1M to help families in Calgary and rural communities in southern Alberta buy their first home through Habitat. Members from congregations and faith groups across the city have fundraised and participated in Build Days. Events like the Building Sacred Bridges concerts brought together musicians from different faith communities to raise both awareness and funds.

In 2017, the Interfaith Build Project raised more than \$321,000, in addition to generous pledges from the Anglican Diocese and the Roman Catholic Diocese of Calgary. Sam Switzer and family contributed \$100,000 through Beth Tzedec Synagogue's campaign. To date, the Interfaith Build Project has raised \$780,000 in donations and pledges.

Pictured below: Bishop Greg Kerr-Wilson and Rabbi Shaul Osadchey, Co-Chairs of the Interfaith Build Project.



Fundraising Events

RIDE THROUGH THE ROCKIES



From September 7 to 9, 22 cyclists took on the challenge of riding 410 kilometers through the Rockies, as participants of the fourth annual Ride through the Rockies, presented by Star Building Materials.

Each cyclist committed to raising at least \$5,000 for Habitat for Humanity, and in 2017, they collectively raised more than \$85,000.

Since 2013, this Ride has raised more than \$460,000 for Habitat for Humanity. This event was initiated by Ken Crockett, Vice President of Star Building Materials, who says, "The comradery is contagious and the stories shared after each day's ride make for a memorable event that brings cyclists back every year."

Pictured below: participants of the 2018 Ride through the Rockies.



THE LARRY CAREY CHARITY GOLF CLASSIC

This was the first year the Larry Carey Charity Golf Classic partnered with Habitat for Humanity. Pat Carey, Vice President of Carey Management, and his father Frank Carey, President & CEO, hand-picked Habitat after experiencing a Build Day a couple of years ago.

Picture 130 golfers, more than 60 dedicated volunteers, and – despite our record hot summer – a cold, rainy morning, that was topped with enthusiasm for a great cause.

In 2017, the tournament raised \$35,000 for Habitat for Humanity. Thank you, Carey Management, for putting on such a great event!

Pictured below: Louise Gagne, Director of Regional Development, Habitat for Humanity Southern Alberta; Pat Carey, Vice President, Carey Management; and Frank Carey, President & CEO, Carey Management.



HOCKEY HELPS THE HOMELESS



Hockey Helps the Homeless leverages Canada's love of hockey to make a difference in the lives of thousands of people experiencing homelessness or housing instability across the country.

On November 3, 2017, more than 150 players laced up their skates to play alongside NHL alumni, including Morris Lukowich, Mike Commodore, Mike Rodgers, Robyn Regehr, Curtis Glencross and Colin Patterson.

All funds raised through the tournament were donated to four local agencies, including \$50,000 to Habitat for Humanity Southern Alberta. Nichole, a Habitat homeowner gave an inspirational speech at the closing banquet and received a standing ovation.

Pictured below: Aidan Walsh, Hockey Helps the Homeless; Josh Naud, Community Fundraising Program Specialist, Habitat for Humanity Southern Alberta; and Michael Tseng, Hockey Helps the Homeless.



SUGARPLUM LANE

This interactive display brought families together over the holiday season to take pictures with Santa, participate in arts and crafts, and wrap presents for their friends and family.

In return, visitors were invited to make a donation to Habitat for Humanity, and last Christmas, Sugarplum Lane raised almost \$19,000! This was made possible by nearly 100 volunteers, who gave more than 300 hours in support of this fundraiser.

Thank you to Northland Village Mall, Primaris Management and every volunteer involved.

Pictured below: Angie Hinch, Fuze Entertainment; Dianne Stetz, Fuze Entertainment; Yvonne Chan, Primaris Management; Rachael Lehr, Habitat for Humanity Southern Alberta; and Jenny Barker, Primaris Management.



BROOKS CASINO DAYS

Habitat for Humanity in Brooks hosted Casino Days in the summer, with great support from the Habitat team in Medicine Hat, who helped fill over half of the volunteer spots. Because of this collaboration, more than \$18,000 was raised for Habitat in Brooks.

DRUMHELLER DIAMOND DINNER

The Habitat committee in Drumheller worked over several months to host a Diamond Dinner at the Badlands Community Facility on Saturday, November 18. More than 200 people attended and enjoyed diamond draws, a delicious catered meal and outstanding entertainment. The event raised more than \$12,000.

OLDS SPRING FLING

Habitat for Humanity in Mountain View mounted a friendly competition with three other community groups, which included compelling videos, and raucous presentations followed by voting. Habitat enjoyed second place, raising visibility and almost \$4,000 for our 2017 duplex build.

Pictured below: Peter Braithwaite, Habitat for Humanity Mountain View Regional Committee Member; Brandy, Habitat Homeowner in Olds; Amy Christiansen, Habitat for Humanity Mountain View Regional Committee Chair; Brenda Rose, Chief Financial Officer, Habitat for Humanity Southern Alberta; Kelly Craig, Habitat for Humanity Mountain View Regional Committee Member; and Louise Gagne, Director of Regional Development, Habitat for Humanity Southern Alberta.







“I volunteer here because I was a teacher administrator and saw what influence stable housing has on children. It impacts their grades, completion rates, mental stability, and other crucial aspects of their lives.”

– Sandi, office volunteer for 10+ years



Volunteer Highlights

Every year, hundreds of volunteers give their time to Habitat. From swinging hammers on our construction sites, to volunteering on our committees, to helping in our ReStores, every volunteer's time, talent and dedication contribute to bringing our vision into reality.



Volunteers

Volunteers are at the heart of Habitat for Humanity. Their dependability, reliability, time and talent are key to our success, and we are world-renowned for the empowering, meaningful experiences we offer.

Our volunteers help in a number of ways, from swinging hammers on our construction sites, to connecting with customers at our ReStores and volunteering on several committees.

CONSTRUCTION

Every year we have hundreds of people who volunteer to build homes with us. From framing and dry-walling to painting and finishing work, they work year-round under the guidance of experienced and dedicated Crew Leaders.

Pictured right: Del Crawford, construction volunteer; Kelsey Murdoch, Volunteer Coordinator, Habitat for Humanity Southern Alberta. Pictured below: Dana Farnell, volunteer Crew Leader.



RESTORE

ReStore volunteers assist with all elements of retail operations, from creating displays, to stocking inventory and building customer relationships.

Every ReStore volunteer helps us generate funds to cover our administration costs and ensure donations to Habitat go directly toward building homes.

Pictured below: Quang, volunteer at the South Calgary ReStore.



EVENTS & OFFICE

Every year we participate in a number of events – from trade shows to third-party events – and we have a team of dedicated volunteers supporting those efforts.

We also have a number of committed office volunteers, whose time and talent increase our capacity to help more families.

Pictured below: Anne-Marie, volunteer at the Habitat head office in Calgary.

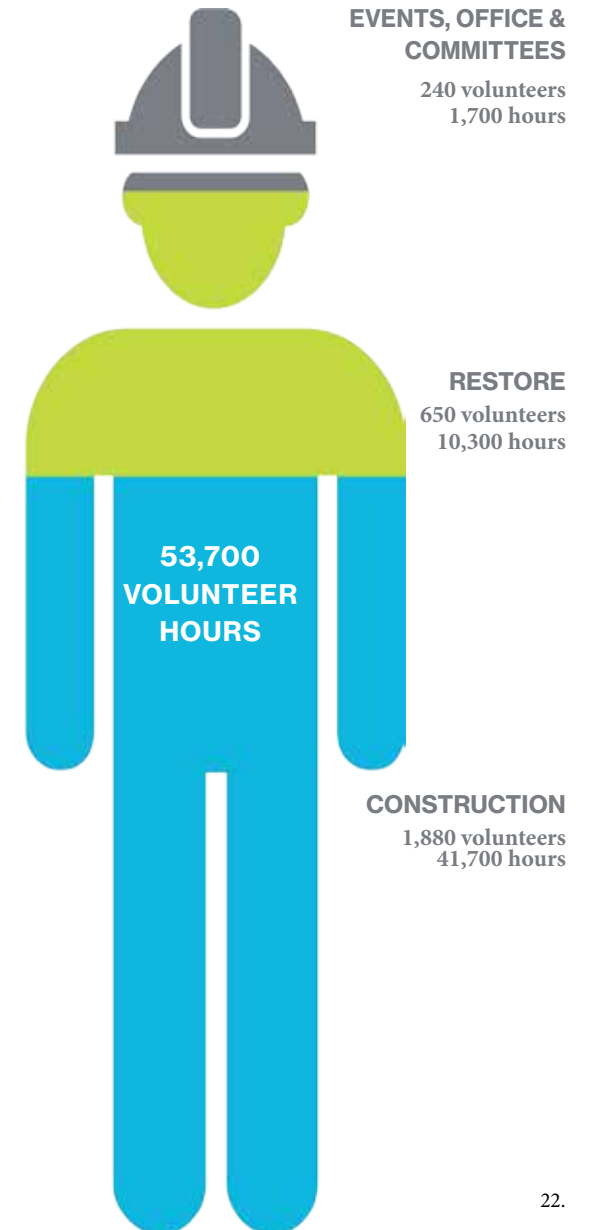


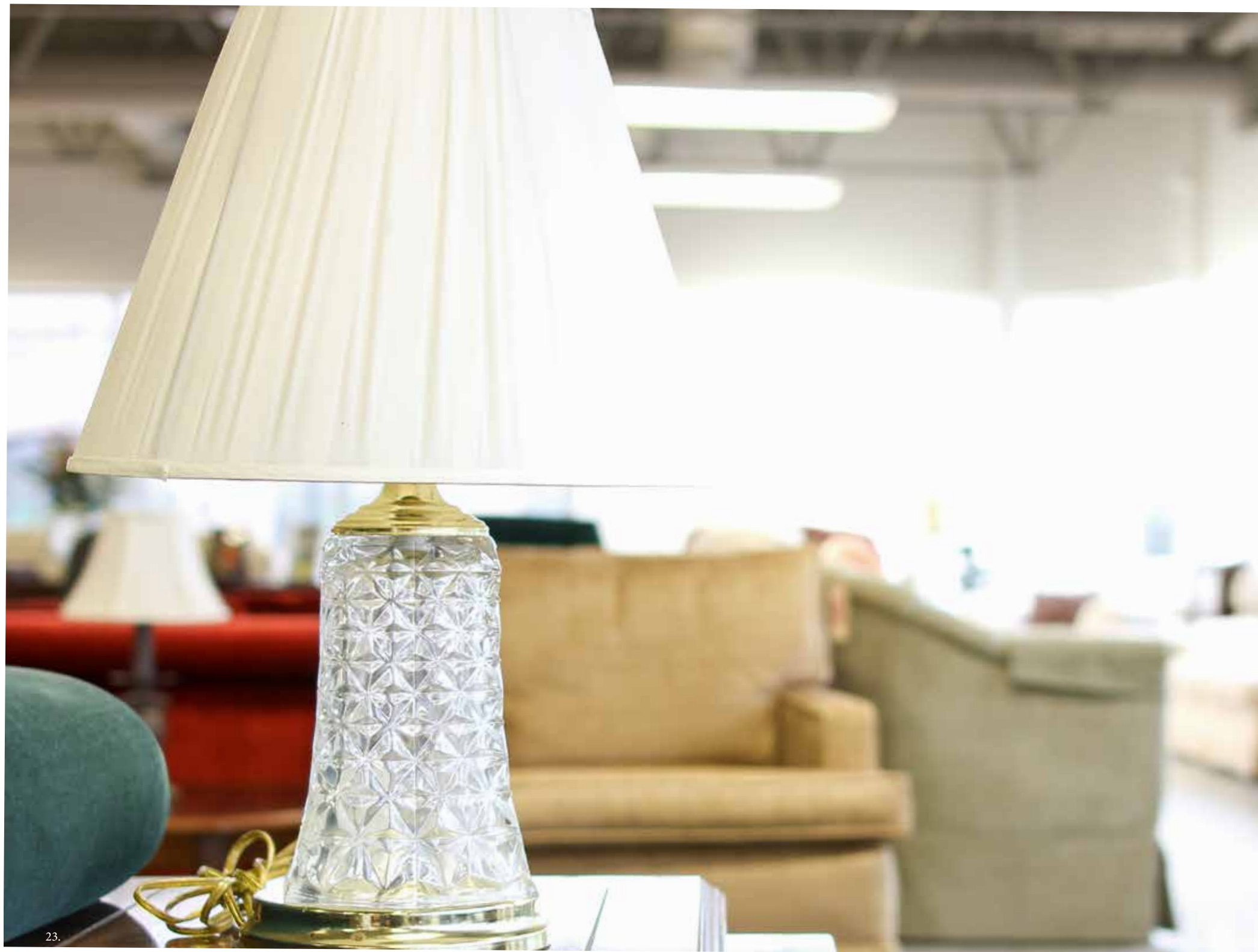
REGIONAL COMMITTEES

Habitat works in communities across southern Alberta, and more than 40 regional committee volunteers are key to making this possible.

They are a driving force behind raising awareness, and contribute significantly to fundraising and securing land for each local build project.

Pictured below: regional committee volunteers from communities across southern Alberta.







“We are inspired by the work Habitat for Humanity has done in so many communities. We’re proud to donate to the ReStore to assist in those efforts.”

– Brent Hertlein, Daltille & American Olean



ReStore Highlights

The Habitat for Humanity ReStores in Calgary and Medicine Hat are home improvement outlets that sell new and gently used items for your home and garden, and offer tremendous benefits to shoppers and donors alike.



2017 was an exciting year for our ReStores in southern Alberta

Habitat and our community continued to benefit from one of Canada's most successful ReStore operations. And last year, our ReStores grew even more.

The increasing demand for a place to donate household items and a place to buy those items at a great deal was evident, and we opened a brand new ReStore in South Calgary in March 2017.

The new store surpassed its sales target in its first year and together, the three ReStores in southern Alberta generated more than \$870,000 for Habitat for Humanity.

Business community donations paved the way for this success. Some of our key donors included The Home Depot, Trail Appliances, Lux Windows, Metrie Calgary, Leon's Furniture, Crane's Restoration, and Kimball Flooring, just to name a few.

We're also incredibly grateful for the 2,500 households that donated to us when they were down-sizing, renovating or just getting organized.

Every donation helps us provide great selection and value for bargain hunters, DIYers, and socially-conscious shoppers in our communities, in addition to benefitting the environment. In 2017, more than 2,100 tonnes of product was saved from the landfill and given a second life.

In Calgary, we had the opportunity to connect with the community in a number of ways outside of our stores. We participated in the Calgary Home + Design Show and

the Calgary Home + Garden Show, in partnership with Marketplace Events, and were part of IKEA's Earth Day Event, to encourage waste reduction and sustainability.

In Medicine Hat, one of the highlights of the year was our 4th Anniversary Celebration, sponsored by Pembina Pipeline. It was a huge success, with amazing door prizes and giveaways, thanks to the generous support of many local businesses.

In each of our stores, our team has worked harder than ever to make the donating and shopping experience even better, alongside more than 650 volunteers. Their time is invaluable in helping us increase our ability to receive donations, bring out new inventory, and build customer relationships.

Thank you to every donor, shopper, volunteer and staff member who has contributed to this success. We truly couldn't do it without you.



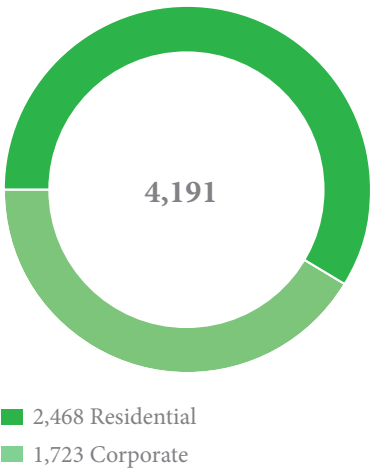
Michael Palmer
Store Manager
Calgary ReStore



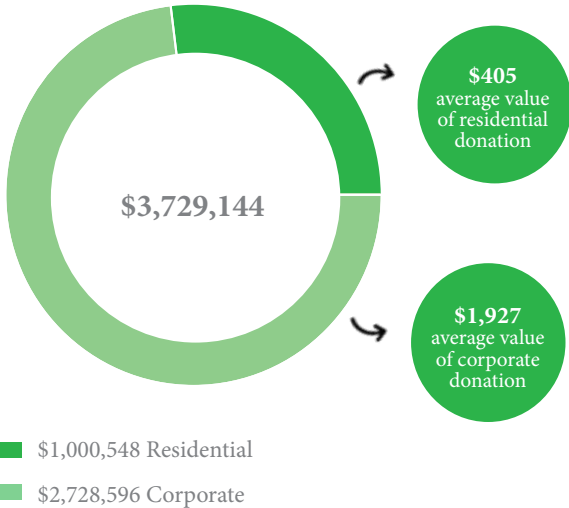
Joshua Hopkins
Store Manager
Medicine Hat ReStore

ReStore Donations

NUMBER OF DONATIONS



VALUE OF DONATIONS

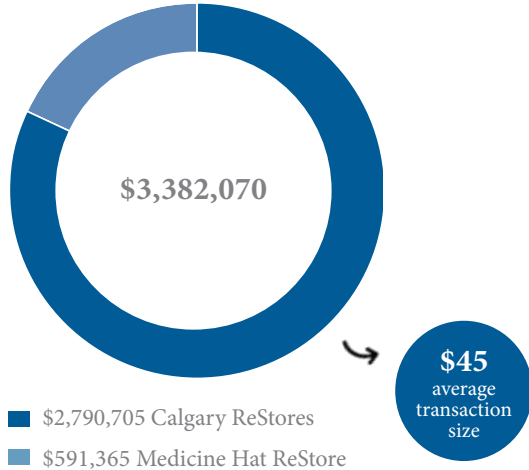


TONNES OF WASTE DIVERTED FROM LANDFILLS

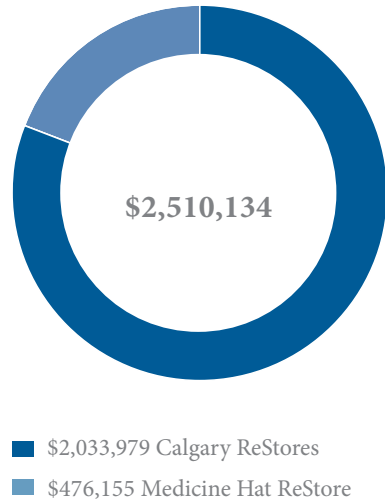


ReStore Revenues

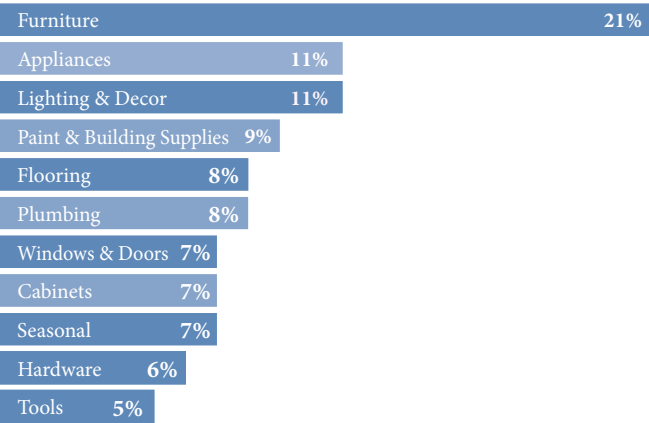
GROSS REVENUES



EXPENSES*



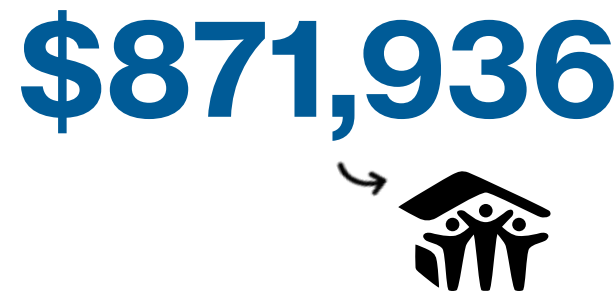
SALES BY PRODUCT TYPE



TRANSACTIONS



NET CONTRIBUTED TO HABITAT



*Expenses include facility leases, donation pick-up trucks, staff salaries, IT, marketing and advertising

Letter from the Board Chair

Our board is privileged to have a unique view of our organization. We get to see Habitat's role in the community, how it is working and evolving. We also get to appreciate the way Habitat is able to channel community energy and goodwill into outcomes for families.

Through Habitat, the community provides working parents with the amazing opportunity to transform their lives and their children's lives by buying a Habitat home. The challenges facing many working families are not invisible to us; they are the reason we exist.

We are consistently amazed at how much our team gets done every year. Whether it is working with current homeowners and partnering with new ones in our affordable home ownership program, managing a construction program that started construction on 19 new homes and finished construction on 16 homes, or running the largest donation-based home improvement retail outlet in Canada, our staff got it done, and managed it well.

More than that, 2017 was a year where, beyond simply meeting targets, the staff and board tackled some of the interesting and challenging questions we face as an organization.

For example, the board was thrilled to be able to contribute to discussions about the sustainability of our financial model for families and for Habitat, and what types of families are the most successful participants in our affordable home ownership program.

In 2017, our board continued to review and evolve its governance approach. Two valued board members, Clint Berg and Peter Braithwaite, retired and we thank them for their contributions.

We also welcomed new board members Tim Richter of the Canadian Alliance to End Homelessness, David Watson, former CEO of Attainable Homes Calgary and long-time City of Calgary executive, and Heather Klein-Swormink, owner of Dale Carnegie Calgary and partner at Trello Investments.

But the greatest honour of 2017 goes to our funders, sponsors, donors and volunteers for the impact they have had on families through their support of our programs. The lists in this report are large.

To all of our supporters, the board sends its profound appreciation and thanks for choosing to live your values and make your community contributions through us.



Anubhav Chaitanya
Board Chair
Habitat for Humanity Southern Alberta

“The greatest honour of 2017 goes to our funders, sponsors, donors and volunteers for the impact they have had on families.”

- Anubhav Chaitanya, Board Chair

Board of Directors

Anubhav Chaitanya | Board Chair

Director, Legal Affairs, Western Canada – First Capital Asset Management ULC

Brenda Fischer | Past Chair

Retired Healthcare Consultant

David Barber | Treasurer

President, Gordon Food Services

Gerrad Oishi | President & CEO

President & CEO, Habitat for Humanity Southern Alberta

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Les Sawatsky

Teleo Engineering Ltd.

David Watson

Retired President & CEO, Attainable Homes Calgary Corporation

Heather Klein-Swormink

Owner, Dale Carnegie Franchise for Southern Alberta, Saskatchewan & Alaska

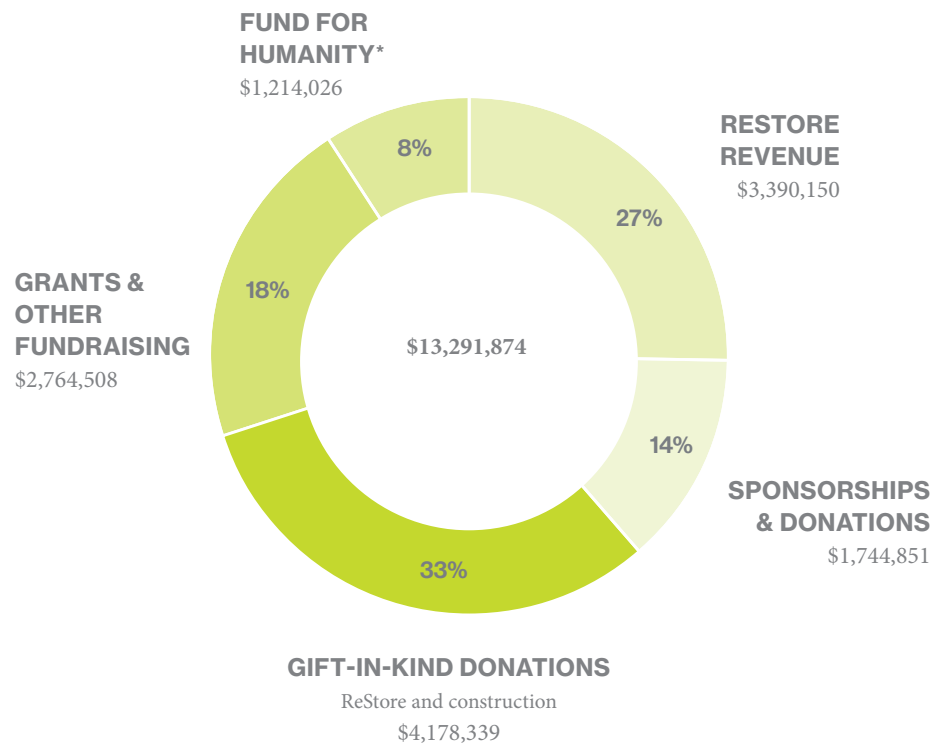
Tim Richter

President & CEO, Canadian Alliance to End Homelessness

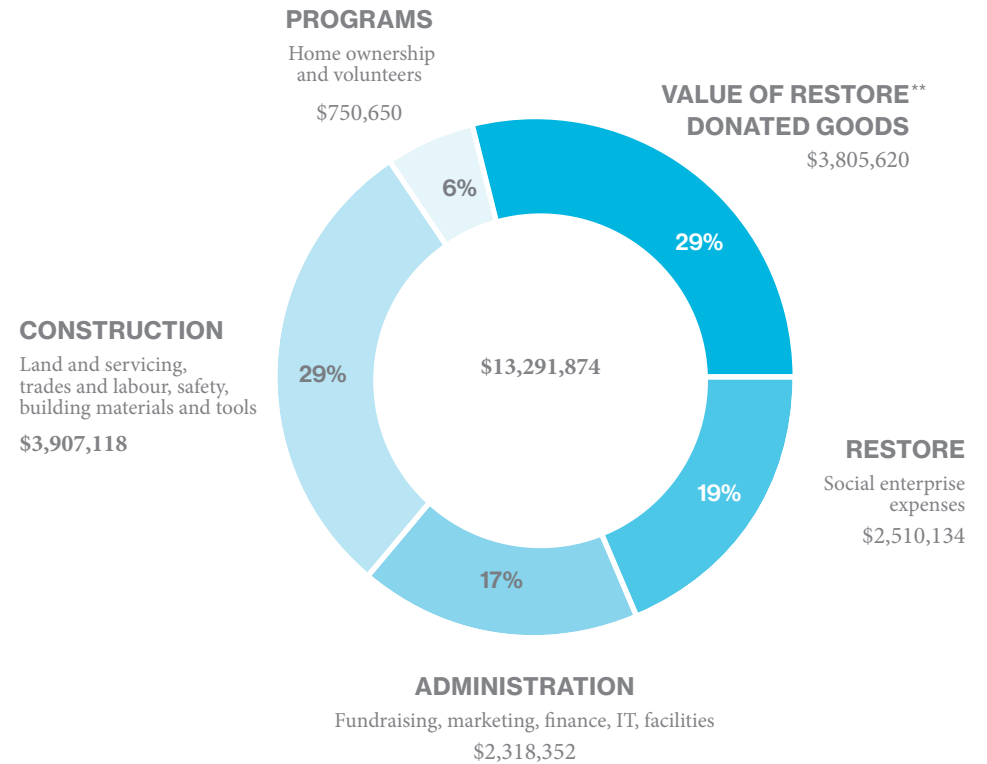


Financial Summary

FUNDING SOURCES



OPERATING EXPENSES



* Habitat Homeowners' mortgage payments are pooled into the Fund for Humanity and used for operations

** Must be noted as an expense to comply with GAAP

For a copy of our full audited financial statements, please contact info@habitatsonthernab.ca

Our Supporters

We couldn't do it without you! Building homes in our community takes tremendous resources and increasing land costs make it a challenge. Donors are essential to the work we do in helping families buy their first affordable home in communities across southern Alberta. Thank you to all of our generous supporters in 2017.

BUILD SPONSORS

PILLAR



FOUNDATION



GROUNDBREAKER



DONORS

\$500+

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 at the Calgary Foundation
 Woodcliff United Church

*Indicates Habitat for Humanity Southern Alberta board member



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 Alberta Mortgage Brokers
 Association and Mortgage
 Professionals Canada
 Appraisal Institute of Canada -
 Calgary Chapter
 ATA Local #19, Palliser
 Ausenco
 Avison Young
 Calgary 9-1-1
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Cenovus Energy Inc.
 Connect First
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 CREB* Charitable Foundation
 Crescent Point Energy Corp.
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 Siemens Canada Ltd.
 St. Mary's University
 The Co-operators

Todd Energy Canada Limited
 TransCanada
 Travelers Canada
 Tundra Oil & Gas Limited
 Westside King's Church
 Woodcliff United Church
 YYC Calgary Airport Authority

THIRD-PARTY EVENTS

Birdies for Kids, presented by
 Alta Link
 Brooks Casino Days
 Building Sacred Bridges

Cabinet Solutions BBQ
 Calgary Regional Safety Committee
 Golf Tournament
 Cascade Aqua Tech Golf

Deerfoot Inn and Casino Fundraiser
 ELLE Golf Tournament
 GFS Golf Tournament

Hockey Helps the Homeless
 The Larey Carey Charity Golf Classic
 Olds Spring Fling

Pincher Creek Co-op Fuel Good
 Day
 Ride through the Rockies
 Rotary Club of Calgary West Casino

Sugarplum Lane
 Western Wheel Cares
 Windsor Plywood Golf Tournament

FUNDING PARTNERS



Housing Incentive
 Program

A special thanks to our friends at The City of Calgary Affordable Housing Planning & Development for all of their support on our developments.

IN MEMORY

Debra Glaister in memory of Ryan Hooper

RESTORE GIFT-IN-KIND DONORS

\$10,000+

Arbour Lake – Atria Retirement Canada	Cloverdale Paint Branch 61	Haines Jones & Cadbury Corporation	Home Depot McKenzie	Lowe's Crossiron	Prairie Heating Products
Ashley Furniture Distribution Center	Dow Chemical Fort Saskatchewan	Home Depot Lethbridge	Home Depot Medicine Hat	Lowe's McKenzie	Premiere Van Line
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Carriage House Inn	Flesher Marble & Tile 1910 Ltd.	Home Depot Beacon Hill	Home Depot Okotoks	Lowe's Sunridge	Richelieu Hardware
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	Habitat for Humanity Western Distribution Centre	Home Depot Marlborough	KBM Commercial Floor Coverings Inc.	Monarch Siding	Universal Flooring
				Nexen Energy ULC	

CONSTRUCTION GIFT-IN-KIND DONORS

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Carrington Lighting		Ideal Insulation (1979) Ltd.

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HABITAT FOR HUMANITY CANADA NATIONAL SPONSORS

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Enbridge	Gordon Food Service	Nissan Canada Inc.	Stogryn Premier Wellness Resources	Telus

**We value accuracy in our donor report listing. In the event there was an oversight or error, please accept our apologies and contact jdafoe@habitatsouthernab.ca for correction.*



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Charitable Registration Number: 13582 0496 RR0001