



# 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.

Continued on next page.





Continued from previous page.

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  
Habitat for Humanity Southern Alberta





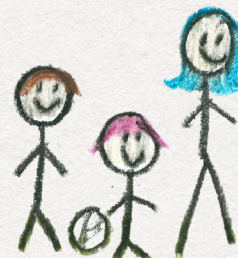
## Your impact in action

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.



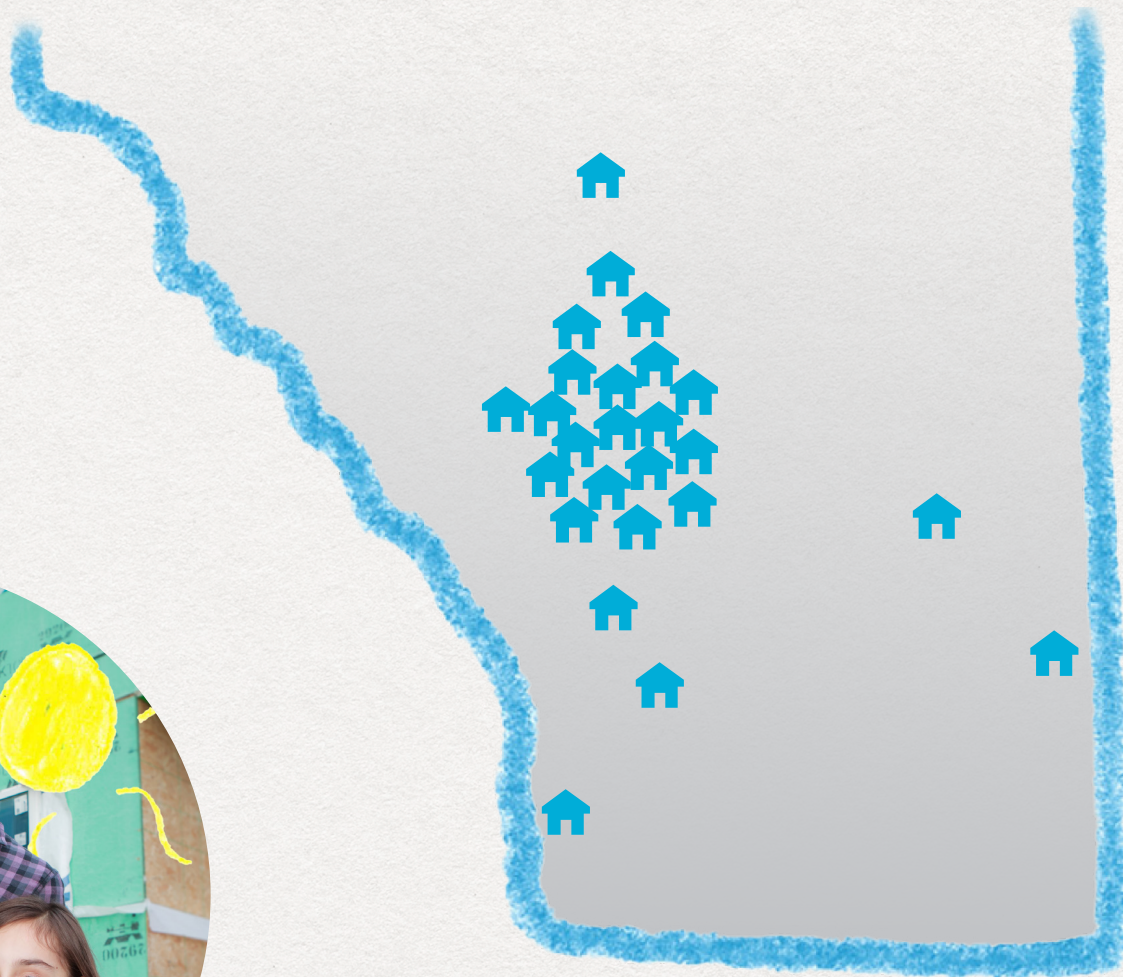
Habitat ReStores contributed


**\$1.3 million**

in social enterprise revenue to Habitat's mission.



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



 = Habitat community in Southern Alberta.

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



## 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.





## board of directors

### **Leland Corbett**

*Board Chair*

Partner

Stikeman Elliott LLP

### **Russ Wells**

*Board Vice Chair*

Senior Executive

### **Lisa Smandych**

*Board Treasurer*

Chief Financial Officer

Unitii Corp

### **David Barber**

*Past Board Chair*

Retired Vice President

Canada Broadline Distribution

Gordon Food Services

### **Gerrad Oishi**

President & CEO

Habitat for Humanity Southern Alberta

### **Vincent Fera**

HBSc, MBA, Businessman

### **Paul Salmon**

Residential Construction Consultant,

Energy Advisor

Ecosynergy

### **Deanna Romney**

Director, Development

Cassa Development Services

### **Mei Huang**

Senior Advisor,

Sustainability & Governance

ATCO

### **Hansine Ullberg**

Owner

Numberz CPA

### **Heather Klein-Swormink**

Owner

Dale Carnegie Franchise for Southern

Alberta, Saskatchewan & Alaska

### **David Hooper**

Retired Chief Financial Officer

### **Pamela Ramotowski**

Senior Human Resources Executive

### **Fazilah Shariff**

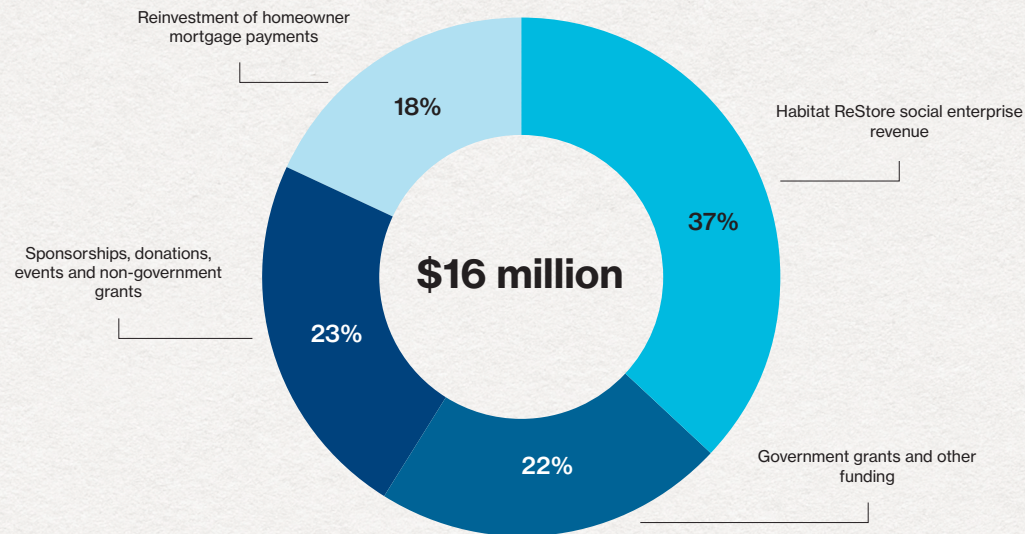
Family Therapist & Entrepreneur

Strong Women  
Build strong  
communities  
2024.

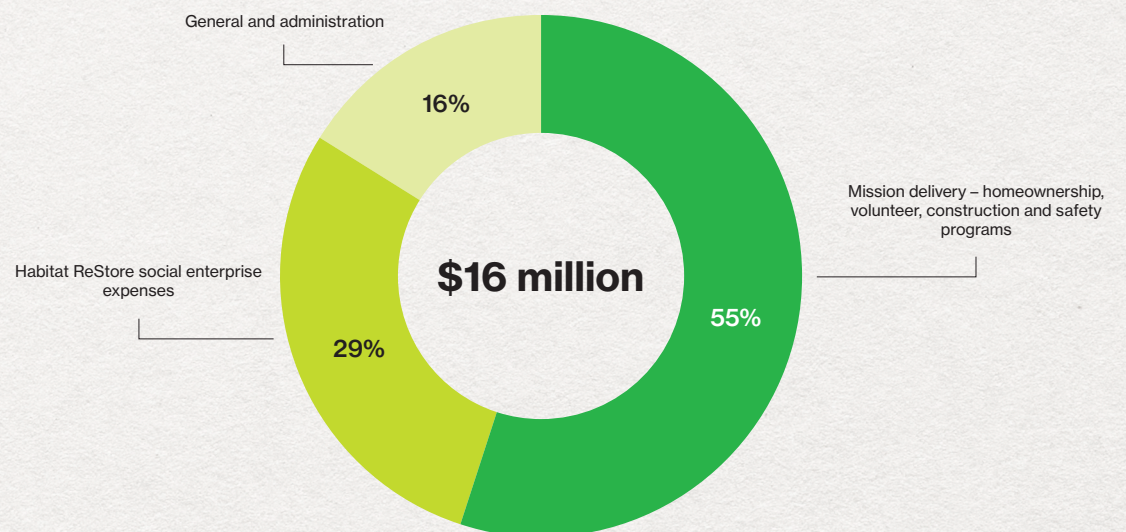




## Funding Sources



## Operating Expenses





## Our supporters

### Funding partners





## Our supporters

### Community sponsors

Baker Tilly Catalyst LLP  
Calbridge Homes  
LAN Solutions

### Groundbreakers

ATCO Energy  
Amazon Web Services  
Brookfield Residential  
Excel Homes  
Gordon Food Service (GFS)  
MEG Energy Corp.

Ovintiv Canada  
TC Energy  
Teine Energy Ltd.  
Urban Systems Ltd.  
Veren

### Monthly donors

Anonymous (12)  
Cameron Heke  
Charlene Holmes  
Dale Rossetti  
Darcy Dueck  
Dayle  
Deanna Romney\*  
Doolin Fizzell  
Evelyn Anne Russell  
Fay Whitford

Gerald Martin  
Harold Brown  
Laura Lee Whitlow  
Leonard Beblow  
Mark  
Neil MacLeod  
Ondrea Mann  
Patricia Flanagan  
Paul Salmon\*  
Robert Wilson

**You made a difference!**

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

**We're incredibly grateful.**



### Third-party events

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 our Calgary casino fundraiser.

### Donors \$500+

A&G Construction  
Abby Steinberg  
Accelerate Business Ventures Inc.  
Adam Ludgate  
Airdrie Knights of Columbus Council  
8045  
Alex and Wendy Campbell Fund at  
Calgary Foundation  
Alexandria Moulding  
All Weather Windows  
Allan and Jenny Hiebert  
Allan Coutts and Louise de St. Jorre  
Amar Developments Ltd.  
Andrew Burrowes  
Anonymous  
Arvind Bhatia  
ATCO Energy  
ATCO Gas Epic  
Avalon Master Builder  
Barricades and Signs Ltd.  
Baywest Homes Ltd.  
BCD Power  
Becca Myhre  
Benita Hemm  
Benjamin Schmidt

Bill and Debra Glaister  
Bill and Margaret Whelan Memorial  
Fund at Calgary Foundation  
Bill Carey  
Blueprint Corp  
BMF (Burlington Merchandising &  
Fixtures)  
Boise Cascade  
Borger Group of Companies  
Brad and Lori Armstrong  
Brad Cuthbertson  
Brad Halpenny  
Breckenridge Concrete  
Brenda and Glen Fischer  
Brenna Barrett  
Brian and Catherine Hallamore  
Brian Dziadek  
Brian Whitwell  
Brianna Keats  
Brittany Saunders  
Broadview Homes  
Bruce Crerar  
Brydon Stairs Ltd.  
Bryon Howard  
Burritt Family Fund

Calgary Real Estate by The Howard  
Team  
Cal-Res Coatings Ltd.  
Cargill Foods  
Carl and Anna Tremblay  
Carlos Soares  
Catherine Agar  
Cedarglen Homes  
Cenovus Energy Inc.  
Centra Windows  
Chris Hollander  
Chris Plosz  
Christie Collison  
Christopher Britton  
CIBC  
Claudio Palumbo  
Colin and Margaret MacDonald  
Family Fund at Calgary Foundation  
Colin Macdonald  
Companions of Quaich, Calgary  
Chapter  
Consolidated Gypsum Supply Ltd.  
Cory Kerr  
Craig Bieber  
Craig Story



## Our supporters

Creekside Exteriors Ltd.  
Curt Keil  
Custom Electric Ltd.  
Cutting Edge Research Inc.  
Dale Johnson  
Dan and Jennifer Finot  
Dan and Toni Crockett  
Dan Marsh  
Danuta Elliott  
Darcy Dueck  
Daryl Nommo  
Dave Cattapan  
Dave Corney  
Dave Gladney  
Dave Rickett  
Dave Windsor  
David and Sabine Lardner  
David Barber\*  
David Chadder  
David Chamberland  
David Hochman  
David Rodgers and Sue Anderson-  
Rodgers  
David Stojni  
Daytona Homes Calgary  
Deanna Romney\*  
Deer Bridge Plumbing and Heating Ltd.  
Dentons Canada LLP  
Derek Deemter  
Derek Foss  
Derrick Bentley  
Devon Koroluk  
Dianne O'Neill  
Dick's Lumber & Building Supplies  
Divine Flooring Ltd.  
DLX Business Services Inc.  
Donald Wopnford  
Doug Miller  
Douglas Homes Ltd.  
Douglas Musak

Dream Unlimited  
Ecclesiastical Insurance Office PLC  
Edmonton Police Association  
Edward Lambert  
EJ Sidnell  
Elise Mayberry  
Elizabeth and Gene Maurice Fund at  
Calgary Foundation  
Elizabeth and Richard Olver  
Elizabeth Taylor  
Emile and Claire Cretin  
Empire Drywall  
Enerplus Resources  
Enterprise Holdings Foundation  
Eric Palmer  
Estate of Margaret Peggy Klein  
Estate of Rene Joseph Jacques  
Trudel  
Excel Homes  
EXP Services Inc.  
Exteriors By Designs Ltd.  
Frank Mafrica  
Fraser De Welle  
Fred and Kathy Hurdman  
Friends of Ken King Golf Tournament  
Garth Doll  
Gary Fletcher  
Gary Nissen  
Genesis Land Development Corp.  
Genstar Development Partnership  
Genworth Canada  
Geoff Keats  
Gerrad Oishi\*  
Gerry Hipple  
Giancarlo Talarico  
Gibson Family Fund at Calgary  
Foundation  
Gilles Lepage  
Glenda Elliott  
Glynn Hendry

Gordon Robson  
Granite Gallery Ltd.  
Greg Gutek  
Guy and Lori Vooyo  
Hal Danchilla  
Hansine Ullberg\*  
Harold P. Milavsky Family Fund at  
Calgary Foundation  
Hawthorn Interiors Ltd.  
Heather Elliot  
Heather Holt  
Heather Klein-Swormink\*  
Heather Weir  
Highfield Investment Group  
Homes By Avi (Canada) Inc.  
Hopewell Residential  
Howard Sangwine  
Howard Tse  
HSEA  
Hubert Lynch-Staunton  
Iain Stewart  
Ian Evans  
ILO Endurance  
Informa Canada Inc.  
Integrity Building Products Inc.  
J.K. Esler and Annemarie Schmid  
Esler Family Trust at Calgary  
Foundation  
James Bruce Barclay  
James Grey  
James Maidment  
James Sardachuk  
Jamie Cooper  
Janet Becker  
Janet Elder  
Janet Huang  
Janeta Mihaila  
Jaye Hubbard  
Jayman BUILT  
Jean Michel Crepin



## Our supporters

Jeff Barefoot  
 Jeffrey Beatch  
 Jenna-Lea Scott  
 Jennifer Vigna  
 Jenny Penny  
 Jertyne Interior Services Ltd.  
 Jewel Swanson  
 Jim Faryna Fund at Calgary  
 Foundation  
 Joanne Marcotte  
 Joel Seibert  
 Joel Souchotte  
 John Bodnar  
 John Daniels  
 John Gray  
 John Newman  
 John Regis Dermer  
 Jon Dudley  
 Jonathan Ryder Professional  
 Corporation  
 Josephine DeLauretis  
 Josh Crippin  
 Kal Hourd  
 Kalamoir Construction Inc.  
 Karla Penner  
 Kathy Milani  
 Kayla Bornyk-Cripps  
 Kelcey Blazina  
 Kelmar Ltd.  
 Kelsey Fry  
 Ken Crockett  
 Ken Phillips  
 Kenroc Building Materials Co. Ltd.  
 Kent Ring  
 Kerridge Concrete Ltd.  
 Kevin Lapes  
 KH/Dunkley Law Group  
 Khanh Giang  
 Kidco Construction Ltd.  
 Kim Fraser

Kingswood Cabinets  
 Kristin Desouza  
 Lafarge Canada Inc.  
 Lamont Land  
 Larry Gelean  
 Laura Exner  
 Laura Lee Whitlow  
 LBC Engineering Ltd.  
 Leadout Development  
 Lee Poscente  
 Legacy Enerplus Volunteers  
 Leo Barry and Diane McNamara  
 Linda and John Easthope  
 Lisa Bekesza  
 Liz Kovach  
 Logel Homes  
 Lorna Hendry  
 Lorne and Susan Lieske  
 Louson Investments Ltd.  
 Lux Windows and Glass Ltd.  
 Lynx Mechanical  
 Madeline Fischer  
 Maf-Worx Concrete Services Ltd.  
 Maii Ko  
 Majente Corporation  
 Marc Henry  
 Margaret and Robert Montgomery  
 Fund at Calgary Foundation  
 Margaret Popovitch  
 Maria DeLauretis  
 Marilyn Niddrie  
 Mark Wandy  
 Martha Parker  
 Martin and Theresa Trotter Gifting Fund  
 Martin Pangracs  
 Martine Yzerman  
 Marty Minshull  
 Marty Smith  
 Mary Barr  
 Max Palumbo

Maximum Electric Systems Ltd.  
 McConnell MacInnes  
 McKee Homes  
 McLean Lumber Sales  
 McLeod Law  
 Metrie Canada Ltd.  
 Metrie Edmonton  
 Metrie Western Canada  
 Michael and Patricia Flanagan  
 Michael and Patricia Smith  
 Michael Puhl  
 Michael Roberts  
 Michael Saunders  
 Mike Delaney  
 Mike Lammers  
 MiTek Canada  
 Morin Family Fund  
 Morrison Homes  
 Mountains Edge Construction  
 Mountainview Building Materials  
 Natasha Touchinski and Rowland Nichol  
 Nicole Younge  
 Norm McKenna  
 NuVista Homes  
 Nu-Way Equipment Rentals Corp.  
 Ogdens Consulting Services  
 Omega 2000 Cribbing Inc.  
 Ondrea Mann  
 Pal Shergill  
 Pamela Ramotowski\*  
 Partners Developments Group  
 Patricia Dahm  
 Paul Salmon\*  
 Pemco Construction Ltd.  
 Peter Donovan  
 Peter Edwards and Maxine Leverett  
 Peter Kozak  
 Ply Gem Canada  
 Pomeroy Kananaskis Mountain Lodge  
 Power Properties



## Our supporters

PS Sidhu  
 Qualico Communities  
 Qualico Developments West Ltd.  
 Rasheeda Syed  
 Regal Building Materials Ltd.  
 Remington Development Corp.  
 Rene Bjornson  
 Richard Allen  
 Rishi Sudan  
 Rob Langille  
 Robert and Deborah Bercha  
 Robert Balfour  
 Robert Borger  
 Robert Boyer  
 Robert Legault  
 Ron Graham  
 Ronald Poelzer  
 Roy and Lucille Beckwith  
 Royal Bank of Canada  
 Russ Wells\*  
 Ryan Erickson  
 Sagen  
 Sam Ousher Switzer Charitable  
 Foundation  
 Sandee Wahl-Meyers  
 Sarah Hounslow  
 Sasha Petrovic  
 Sawback Builders Ltd.  
 Scotiabank  
 Scott Builders Inc.  
 SeisWare International Inc.  
 Sexton Group Ltd.  
 Shane Homes  
 Shaw Family Foundation  
 Shawn Stobbe  
 Shelia Carr  
 Shell Canada  
 Sherri Stace  
 Signature Lighting and Fans  
 Sisters of Charity of St. Louis

Star Building Materials  
 Stefan Neilson  
 Stephen Chelack  
 Stephen Ryder  
 Sterling Homes  
 Steve Neill  
 Stile Interiors Inc.  
 Stone Olafson  
 Streetside Development Corp.  
 Studio 85 HIIT and Yoga  
 Suncor Energy Services Inc.  
 Sunshine Exteriors Ltd.  
 TAIGA Building Products  
 Tech - Wood Building Components Ltd.  
 Ted Anderson  
 The Foothills Kinettes  
 The M.B. Sardachuk Joint Partner  
 Trust (2019)  
 The Prosser Charitable Foundation  
 The Welty Family Foundation  
 Theresa de Walle  
 Timber - Tech Truss Inc.  
 Timothy Snell  
 Trail Appliances  
 Trail Building Supplies Ltd.  
 Travis McArthur  
 TRECC Electric  
 Trico Homes  
 Troy and Maria Sedgwick  
 Tyler Seidel  
 Vale Palmieri  
 Vedran B  
 Vered Amir  
 Vince Baraniecz  
 Vivian Maccallum  
 Wayne Copeland  
 Wayne Hayman  
 Wendy Murphy  
 Wilco Contractors SW Inc.  
 Wilco Disposal

William and Constance Topley Fund at  
 Calgary Foundation  
 WM Schmidt Mechanical  
 Yan Shedrick  
 Yvette Claveau  
 Zytech Building Systems LP

\*indicates Habitat for Humanity Southern Alberta board member



## Construction gift-in-kind donors

ATCO Energy  
ARPI's Industries  
Carrington Lighting  
Eagle Lake Professional Landscape  
Supply  
EMCO Calgary  
Kiwi Irrigation

Legacy Kitchens and Cabinet Solutions  
Modu - LOC Fence Rentals  
Normandeau Window Coverings  
Goodman Company Canada  
West Fraser Timber Co.  
Whirlpool

## ReStore gift-in-kind donors \$10,000+

2080348 Alberta Ltd.  
A-Apollo Windows and Doors Ltd.  
Alexandria Moulding  
Alpine Lumber and Building Supplies Co.  
Bigfoot Building Products Inc.  
Camp Evergreen  
Centra Windows  
Centura Floor and Wall Fashions  
Costco - Rocky View  
Costco #543  
Dupont Canada  
Ecostone Products  
EMCO Corp.  
Gentek Building Products  
Gesco Limited Partnership  
Graybar Canada  
Green Standards Ltd.  
Haines Jones and Cadbury Corp.  
HD Supply Facilities Maintenance  
Hillhurst Hardware Ltd.  
Home Depot Airdrie #7254

Home Depot Balzac #7347  
Home Depot Beacon Hill #7076  
Home Depot Chinook #7063  
Home Depot Country Hills #7111  
Home Depot Lethbridge #7170  
Home Depot Marlborough #7061  
Home Depot Mckenzie #7082  
Home Depot Medicine Hat  
Home Depot North Hill #7037  
Home Depot Okotoks #7223  
Home Depot Shawnessy #7067  
Home Depot Tuscany #7250  
Integrity Building Products Inc.  
Jayman BUILT  
JD Irving Sawmills  
KBM Commercial Floor Coverings Inc.  
Lealta Building Supplies  
Lux Windows and Glass Ltd.  
MTE Logistix Calgary Inc./NewAge  
Products  
Nu-Way Floor Fashions Limited

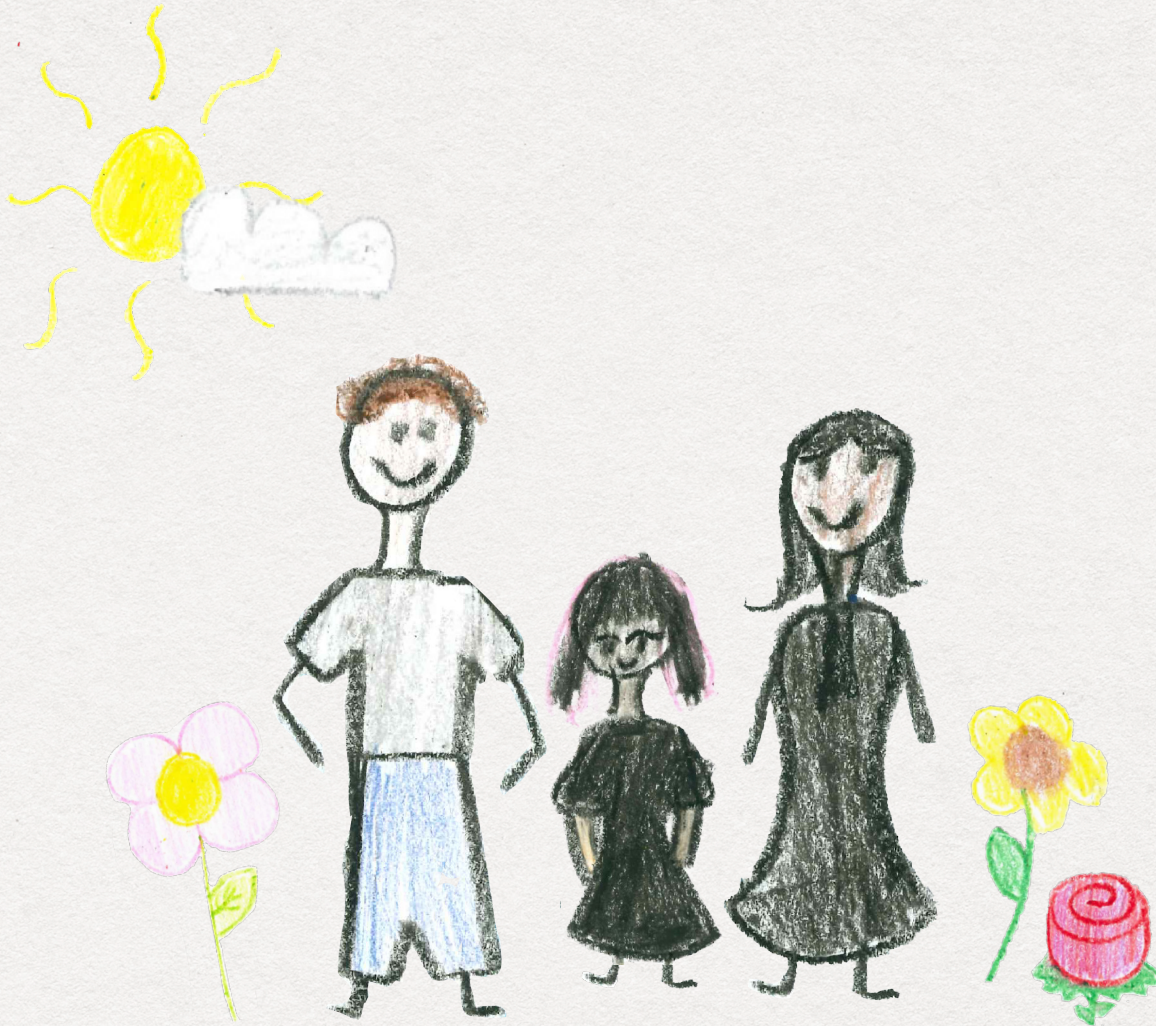
One Percent Realty  
Peak Products  
Premiere Van Lines  
Regal Building Materials Ltd.  
Robinson Lighting and Bath Centre  
Rohit Group  
RON Ton Rubbish and Collectibles Ltd.  
RONA Calgary DC  
RONA Inc.  
Sheraton Cavalier Calgary Hotel  
SkyGrid Construction  
Southern Alberta Institute of Technology  
Star Building Materials  
Suncor Energy Services Inc.  
The Bolt Supply House Ltd.  
The Home Depot DC  
TORLYS  
Trail Appliances South Calgary  
Triple M Housing  
Troy Joshi  
Wolseley Canada Western Region





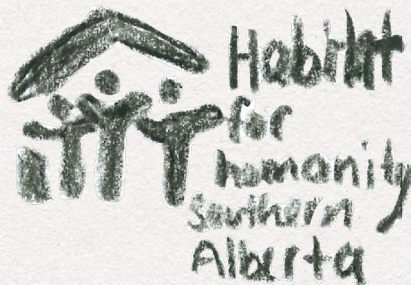
The Habitat team  
at the Livingston  
Home Dedication  
— celebrating  
a job well done  
together.





Gilda





**Habitat for Humanity Southern Alberta**

210-805 Manning Road NE Calgary, AB T2E 7M8

T: (403) 253-9331

info@habitatsouthernab.ca

F: (403) 253-9335

habitatsouthernab.ca

Charitable Registration Number: 13582 0496 RR0001