

# HOME: *some assembly required*



2025 ANNUAL REPORT



**Habitat**  
for Humanity®  
Southern Alberta

**35**  
years



Calgary Habitat *for* Humanity



x 1

The first Habitat home is built in **1992** and family moves in.

# FOUNDATION

*what change is built upon*



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## VISION

Habitat for Humanity Southern Alberta believes in a world where everyone has a decent place to live.

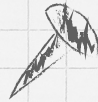
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## WHAT WE DO

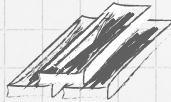
*Habitat for Humanity Southern Alberta brings people together to build homes, communities and hope.*

Habitat for Humanity Southern Alberta is a local nonprofit with a simple, powerful purpose: *help working families put down roots and build better futures through affordable homeownership.*

We know the need is growing – thousands of families in our communities are paying too much for rent or living in unsafe conditions. That's why every Habitat build supports local families and strengthens neighbourhoods in Southern Alberta.



x **4300**  
nails are used  
in a standard  
Habitat home.



x **1100**  
pieces of lumber are  
used in a standard  
Habitat home.

# MOMENTUM

*a letter from our President and CEO*



**Gerrad Oishi**  
President & CEO  
Habitat for Humanity Southern Alberta

When I reflect on the past 35 years of Habitat for Humanity Southern Alberta, I think about the first home built in the early 1990s – a single-family house that took two years to complete. It began with a small group of community members gathered around a kitchen table, united by a belief that affordable homeownership changes lives.

That home became a foundation, and that foundation has supported more than three

decades of partnership, growth, and impact. We would not be where we are today without the vision and commitment of those early volunteers who chose to act.

In 2025, that legacy carried us into one of the most significant years in our history. More than 30 families took possession of their homes, and another 30 families entered into partnership as they began their path to affordable homeownership.

That momentum was visible across our build sites. We broke ground on another city block in Chestermere. We completed 24 homes in Livingston and advanced 11 homes in Airdrie to the final stages of construction. In High River, a duplex also neared completion.

Thirty-five years ago, one home took two years to build. Today, we are developing entire city blocks.

I am proud of what this organization has achieved this past year. We supported more families into homeownership than ever before and advanced projects that will continue to serve our communities for decades.

While the housing landscape continues to evolve, so do we. We have strengthened our partnerships, refined our model, and expanded our capacity to meet the growing need for affordable homeownership. The momentum we have built in 2025 positions us to do even more in the years ahead.

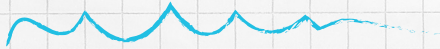
I am optimistic for Habitat's future as affordable homeownership becomes more essential every day. The impact of the homes completed this year will shape lives in ways we may not fully see for years to come. They will influence education opportunities, career paths, and the stability that allows families to plan beyond the present.

Thirty-five years ago, a small group gathered around a kitchen table with a belief. Today, we see the results of that belief across Southern Alberta. The work we are doing now will define the next 35 years in ways we are only just beginning to understand.

I look forward to continuing this momentum in 2026 and beyond.

# PURPOSE

*a letter from our Board Chair*





**Russ Wells**  
Board Chair  
Senior Executive

On behalf of the Board, I want to express our sincere appreciation to everyone who made 2025 possible. It was another successful year for Habitat for Humanity Southern Alberta, thanks to the dedication of our volunteers, the generosity of our donors and partners, and the commitment of our staff across construction sites, ReStores, and our office.

As the housing market continues to rapidly change, we are encouraged by growing support around our mission. Together, we are ensuring that families who are working hard toward stability still have a path to affordable homeownership. Our strength has always come from working hand in hand with families and alongside a community that believes what is possible.

This year has been a powerful reminder that Habitat's impact is built on partnership. Because of you, generational change is not just an idea; it is a reality taking shape across Southern Alberta.

	
x 15	x 9
doors are used in a standard Habitat home.	windows are used in a standard Habitat home.

To our volunteers, thank you for showing up with dedication, skill, and heart. To our donors and community partners, your generosity enables us to respond to growing need and continue expanding our reach. And to our staff, your professionalism and care ensure that our work remains thoughtful, sustainable, and centered on the families that we serve.

As we look ahead, we remain guided by the belief that everyone deserves a safe and affordable place to call home. Together, we are building more than houses. We are building homes, communities and hope across Southern Alberta.

# IMPACT

*in action*

IN 2025



X **30 families**  
moved into their Habitat home.



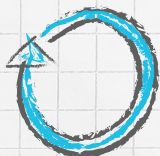
X **82 children**  
have brighter futures.



X **41,250+ hours**  
completed by 1,495 volunteers.



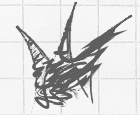
X **\$2.2 million**  
raised by donors, partners, and the  
community.



X **3,900 tons**  
of product diverted from  
local landfills.



X **\$1.6 million**  
contributed in social enterprise revenue  
to Habitat's mission.



x **75**  
rolls of sod are used  
on average in the  
landscaping of each  
Habitat home in 2025.



# BLUEPRINT

what we do

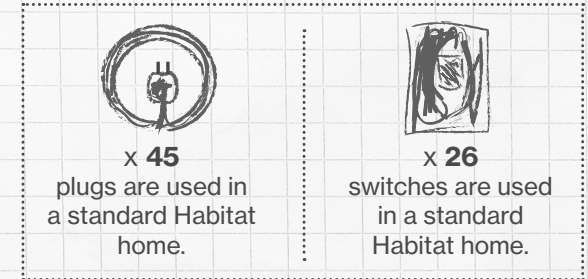
## WE MAKE HOMEOWNERSHIP POSSIBLE FOR MORE FAMILIES

Across Southern Alberta, many families are doing everything right – working hard, budgeting carefully – but still can't break into the housing market. Rising rent and the cost of living make it nearly impossible to save for a down payment.

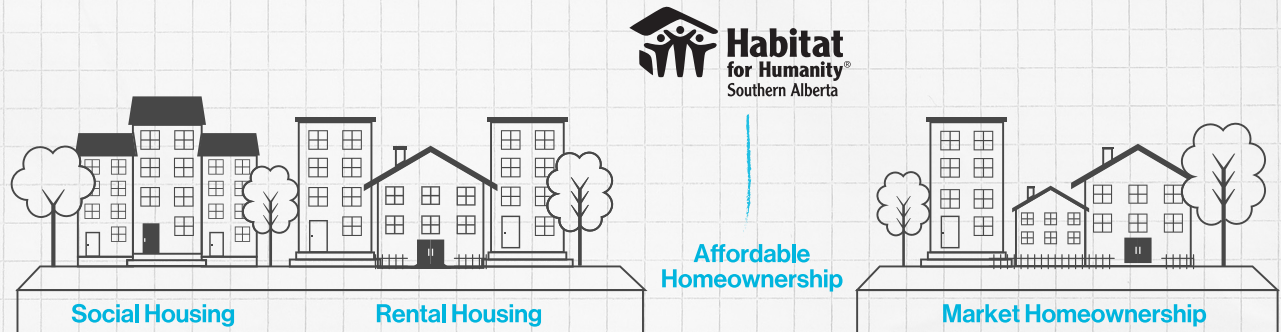
Our affordable homeownership program offers a clear path to owning a home, with:

- No down payment
- No interest
- Monthly mortgage payments set at no more than 30% of total household income

This model helps real people, *right now*.



*Since 1990 Habitat for  
Humanity Southern Alberta has  
helped 422 families, impacting  
the lives of 1,267 children.*



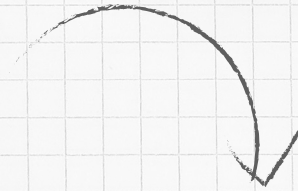
# FRAMEWORK

how we do it

1

## Bring community together

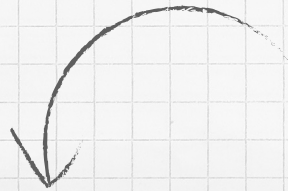
We build homes through a unique mix of construction staff, professional trades and volunteers, while uniting communities to raise funds for land and building materials.



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

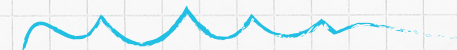
## Provide affordable financing

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



x 28

lights, both interior and exterior, are used in a standard Habitat home.



## A PROVEN MODEL THAT BUILDS FUTURES

Every donation helps build safe, energy-efficient homes that families can afford. When homeowners pay their mortgages, that money goes right back into building the next home.

This simple model works. More than 400 families have already put down roots and started planning for a stronger future. And the impact keeps growing, year after year.

# MOTIVATION

*a success story*

Before moving into their Habitat home, Katherine and her family were living in a small, two-bedroom basement suite. The location was convenient and their landlords were kind, but the space itself was holding them in place.

There was little room for children to grow, no space to gather family or friends, and no sense of permanence. "It was shelter," Katherine recalls, "but it wasn't home."

More than anything, there was a quiet feeling of hopelessness and uncertainty about whether homeownership would ever be possible, or whether life would always feel restricted by space and circumstance.

When Katherine and her husband Dave moved into their Habitat home in 2004, some of the most meaningful changes felt almost invisible at first. "I remember just basking in the sunlight," Katherine says. "We'd been in a basement suite for so long, and I didn't realize how much that darkness was affecting me until we moved."

The house felt lighter, literally and emotionally - a quiet shift that would matter more over time. Their children could invite friends over. Birthday parties spilled onto the lawn. Family from out of town could finally stay together under one roof.

*89% of survey respondents said that they experience less stress related to housing since moving to their Habitat home.\**

Katherine planted trees, confident they would be there long enough to watch them grow.

"Having people over. Birthday parties. Celebrations. Those things matter more than you realize."

A few years later, life took a devastating turn. Dave was diagnosed with terminal cancer and passed away in 2011. In the midst of grief and uncertainty, Katherine's Habitat home became an anchor.

Housing was one thing she did not have to worry about. "In a time of profound loss, we knew we weren't going to have to move."

Her children stayed in the same neighbourhood, attended the same schools, and leaned into relationships that had already been built. The home absorbed shock that might otherwise have fallen on them.

Neighbours became an extension of family. Children moved freely between homes.

Support showed up in quiet, practical ways: shared meals, neighbours stepping in, and a





sense of trust that didn't need to be named. Over time, those relationships deepened.

The children grew up together, attended one another's milestones, and carried a shared history shaped by proximity and trust.

As the years passed, Katherine began to notice a shift. The home was no longer just helping her family get through a hard chapter, it was helping them move forward. With an affordable mortgage and long-term security, Katherine was able to make choices guided by values rather than urgency, "You move from survival mode to realizing you can actually plan for the future."

*100% of survey respondents indicated they had made connections in their community since purchasing their Habitat home.\**

She pursued her Master's degree, found a passion in supporting new immigrants, and invested in her children's futures. The mental

space created by housing stability opened doors that once felt firmly closed.

In 2025, Katherine paid off her mortgage – a moment that brought both relief and pride. "When it was paid off, it felt like this is really mine," she says, "and that changes everything."

Today, even as Katherine prepares for a new chapter in her own life, her Habitat home remains in the family. Her son continues to live there, rooted in the home and community where he grew up. The home continuing to do its work.

Looking back, Katherine describes homeownership as rootedness. "When we feel like we belong someplace," she says, "it changes what we believe is possible."

For Katherine, her home was not finished on move-in day. It was assembled slowly, over years of family life, loss, community, and growth.



\*According to a homeowner survey by Habitat for Humanity Southern Alberta in 2025.

# GOVERNANCE

*those who help us*



**Russ Wells**  
**Chair**  
Senior Executive



**David Barber**  
Retired, Vice President,  
Canada Broadline Distribution,  
Gordon Food Services



**David Hooper**  
Retired,  
Chief Financial Officer



**Heather Klein-Swormink**  
**Vice Chair**  
Owner,  
Dale Carnegie Franchise for Southern  
Alberta, Saskatchewan & Alaska



**Vincent Fera**  
HBSc, MBA,  
Businessman



**Hansine Ullberg**  
GMS Canada,  
Chief Financial Officer



**Lisa Smandych**  
**Treasurer**  
Chief Financial Officer,  
Unitii Corp



**Paul Salmon**  
Residential Construction Consultant,  
Energy Advisor with Ecosynergy



**Helen Henderson**  
Journalist



**Leland Corbett**  
**Past Chair**  
Partner,  
Stikeman Elliott LLP



**Deanna Romney**  
Director, Development  
Cassa Development Services



**Dr. Teresa Goldstein**  
Adjunct Professor,  
University of Calgary, Urban  
Planner, City of Calgary



**Gerrad Oishi**  
**President & CEO**  
Habitat for Humanity Southern Alberta



**Mei Huang**  
Founder,  
Viewpoint Advisory



**Mathew Stone**  
Founding Partner,  
Stone-Olafson

# FINANCIALS

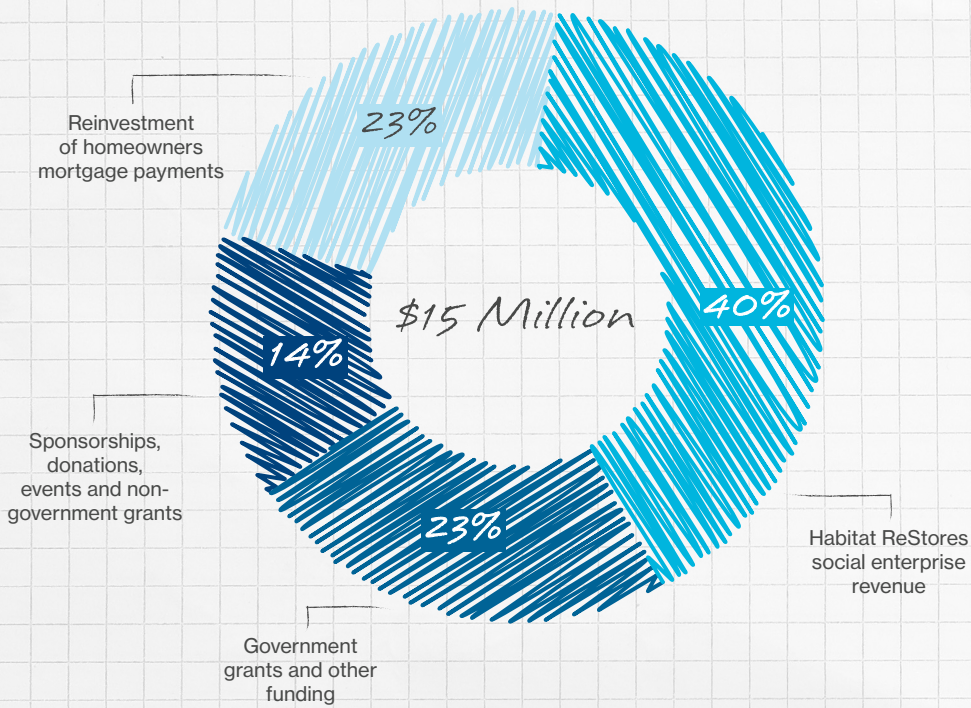
what it takes to do it



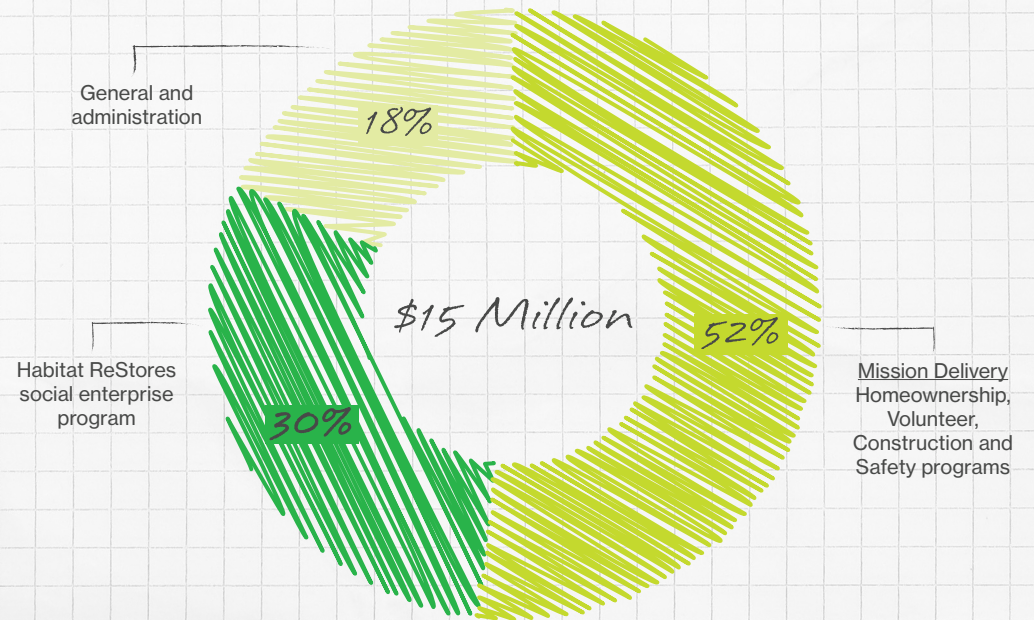
x 2

toilets are used in a standard Habitat home.

## Funding sources



## Operating expenses



# FUNDING PARTNERS

*those who support us*

## Visionary



Shaw Family  
Foundation



## Pillar



CALGARY  
FOUNDATION  
FOR COMMUNITY, FOREVER

## Groundbreaker



# SPONSORS

*those who sponsor us*

## Visionary



## Foundation



## Groundbreaker



## Monthly donors

Al Bessel  
Anonymous 01  
Anonymous 02  
Anonymous 03  
Anonymous 04  
Anonymous 05  
Anonymous 06  
Anonymous 07

Anonymous 08  
Anonymous 09  
Avon Tano  
Cameron Heke  
Charlene Holmes  
Darcy Dueck  
Dayle  
Deanna Romney

Doolin Fizzell  
Fay Whitford  
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Gerald Martin  
Harold Brown  
Heather Elliot  
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Rein Wolters  
Robert Wilson  
Saul Ansbacher  
Steve and Helen Goodchild  
Stuart Hay  
Stuart Kehl  
Taylor Oetelaar  
Walter Moscovitz

## Third-party events

### Visionary



### Pillar



ATCO Energy Spruce Meadows  
International Christmas Market

Windsor Plywood Golf Tournament

## Donors \$500+

A&G Construction  
Abby Steinberg  
Airdrie 120 LP  
Alberta Real Estate Foundation  
Aleem Dhanani  
Alex and Wendy Campbell Fund at Calgary Foundation  
Alexandria Moulding  
All Weather Windows Ltd.  
Allan and Jenny Hiebert Gifting Fund  
Allmar Inc.  
Amrize Canada Inc.  
Anderson Animal Hospital  
Anonymous 01  
Anonymous 02  
Anonymous 03  
Anonymous 04  
Anonymous 05  
Anonymous 06  
Anonymous 07  
Anonymous 08  
Anonymous 09  
Anonymous 10  
Anonymous 11  
Anonymous 12  
Anonymous 13  
Anonymous 14  
Anonymous 15  
Anonymous 16  
Anonymous 17  
Anonymous 18  
Avalon Master Builder  
B.M.W Roofing & Siding 2000 Inc.  
Bar None Ranches Memorial Foundation  
Bee-Clean Building Maintenance  
Benjamin Schmidt  
Bill and Margaret Whelan Memorial Fund at Calgary Foundation  
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Brianna Keats  
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Bruce Douglas Crerar  
Bryon Howard  
Burritt Family Fund  
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Canadian Fertilizers Ltd.  
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Cascades Canada ULC  
Centra Windows  
Chris Hollander  
Christian McKenzie  
Claudio Palumbo  
Colin and Margaret MacDonald Family Fund at Calgary Foundation  
Community Foundation of Southeastern Alberta  
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Consolidated Gypsum Supply Ltd.  
ConventionALL Management Inc.  
Creekside Exteriors Ltd.  
Curt Keil  
Curtis and Lois Stevens  
Custom Electric Ltd.  
Dan and Toni Crockett  
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Dave Kelly  
David Barber\*  
David Chadder  
David Chamberland  
David Rodgers  
Dawson Wallace Construction  
Daytona Homes Calgary  
Dean Gaudet  
Deer Bridge Plumbing and Heating Ltd.  
Derek Deemter  
Dominique Kyle  
Don Long  
Donna Keats  
Douglas Homes Ltd.  
Edmonton Police Association  
Elizabeth Taylor  
Empire Envelope  
Eric Carlson  
Excel Homes  
EXP  
Exteriors By Design Ltd.  
Farmor Architecture Inc.  
FirstService Residential  
Fortress Roofing & Exteriors Ltd.  
Frank Mafrica  
Fraser De Welle  
Gary Brennan  
Gary Nissen  
Genesis Land Development Corp.  
Genstar Development Partnership  
Geoff Keats  
Gerald Hipple Family Foundation  
Gerrad Oishi\*  
Gesner Hudon  
Giancarlo Talarico  
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Gildo Giusti  
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Harold P. Milavsky Family Fund at Calgary Foundation  
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Henry Davis  
Herring Family Charitable  
Highfield Investment Group  
Homes by Avi  
Hopewell Residential  
Howard Tse  
Iain Stewart  
Ian and Trudy Emmerson  
Ideal Insulation and Roofing  
Inga Owens  
Integrated Strategic Partners  
J.K. Esler and Annemarie Schmid Esler Family Trust at Calgary Foundation  
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James Sardachuk  
Janet Cramm  
Jayman Built

JCL Inc.  
Jeffrey Beach  
Jewel Swanson  
Jim Faryna Fund at Calgary Foundation  
JL Developments Inc.  
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Julie Kozak  
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Karen Bodnar  
Kelmar Ltd.  
Kelsey Fry  
Ken Crockett  
Kendra Halluk  
Kenroc Building Materials Co. Ltd.  
Kerridge Concrete  
Kevin Brennan  
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Kidco Construction Ltd.  
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Leland Corbett\*  
Leo Barry and Diane McNamara  
Linda Palumbo  
Lionhead Mechanical Plumbing & Heating Ltd.  
Lisa Bekesza  
Lisa Smandych\*  
Liz Kovach  
Lori Vooyo  
Lorna Hendry  
Lorne Lieske  
Lux Windows and Doors Ltd.  
Lynx Mechanical  
Marc Henry  
Margaret and Robert Montgomery Fund at Calgary  
Foundation  
Maria Delauretis  
Marina Chapman  
Mark Wandy  
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Martha Parker

Martin and Theresa Trotter Gifting Fund  
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Martine Yzerman  
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Mathew Stone\*  
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Maximum Electric Systems Ltd  
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Medicine Hat Realtors Charitable Foundation  
Megan Poole  
Metrie Canada Ltd.  
Metrie Western Canada  
Metro Hardwood Floors Ltd.  
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Michael Puhl  
Michael Saunders  
Mike DeBoer  
Mike Delaney  
Mike Kohl  
Mike Mikkelsen  
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MMG Mortgages  
Morin Family Fund  
Morrison Homes Calgary Ltd.  
Mountain View Building Materials Ltd.  
Mountains Edge Construction Ltd.  
Neil Bosch  
Nicole von Stefenelli  
Niddrie Family Foundation  
Norma Kunzel  
Norman Long  
Norrep Foundation  
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Okotoks 117 LP  
Onsite Woodworking Inc  
Pamela Hollinger  
Partners Development Group Ltd.  
Peter Kozak  
Peter-John Woolf  
Power Properties Ltd.

Priority Mechanical  
Qualico Communities  
Qualico Developments West Ltd.  
Qualico Southern Alberta Region  
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Richard Allen  
Richard Olver  
Ricky Kaler  
Robert Borger  
Rod Senft  
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Ron Graham  
Ron Worb  
Ronald Poelzer  
Rowland Nichol  
Russ Wells\*  
Ryan Sardachuk  
Sagen  
Sasha Petrovic  
Sawback Builders Ltd.  
Scotiabank (Spark Community Engagement  
Platform)  
Scott Builders Inc.  
Section23 Developments & Baywest Homes  
Sexton Group Ltd.  
Shane Homes  
Sheila Carr  
Shell Canada Employees  
Signature Lighting and Fans  
Sisters of Charity of St. Louis  
Star Building Materials  
Stella Rago  
Stephen Chelack  
Sterling Homes Edmonton  
Steven Weiss  
Stile Interiors Inc.  
Studio 85 HIIT  
Sue Anderson-Rodgers  
Suncor Energy Services Inc.  
TC Energy Employees  
Ted and Deborah Alexander Fund at Calgary  
Foundation

## Construction gift-in-kind donors

Ted Anderson  
Teine Energy Ltd.  
M.B. Sardachuk  
The Prosser Charitable Foundation  
The Rosebridge Fund  
The Shane Homes Group of Companies  
Thilo Kaufmann  
Tigerpaw Safety Systems Inc.  
Tim Anderson  
Timothy Snell  
Township 27 Inc.  
Tracy Gawley  
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Trico Homes  
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Tronnes Geomatics Inc.  
Twello Consulting Inc. O/A Dale Carnegie Training  
Tyler Alaric  
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Vermilion Energy Inc.  
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WM Schmidt Mechanical Contractors Ltd.  
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Atco Energy  
Cabinet Solutions  
Canadian Institute of Plumbing and Heating  
Carrington Lighting  
CGC Inc.

Eagle Lake Landscaping  
Kiwi Irrigation  
Normandeu Window Coverings  
West Fraser Timber Co.  
Whirlpool

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

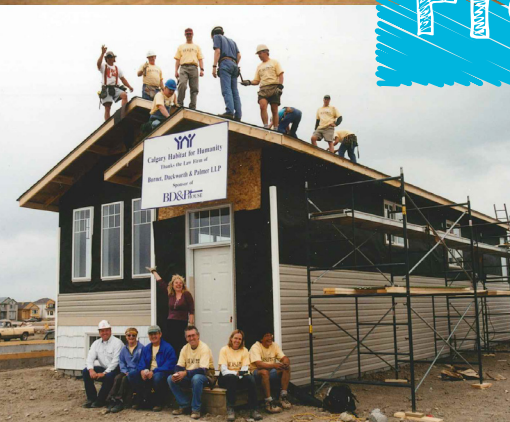
Centra Windows  
Contemporary Office Interiors  
CSM Interiors  
Dhanani Holdings  
Divine Hardwood Flooring Ltd.  
HFH Eastern Distribution  
Home Depot Airdrie #7254  
Home Depot Balzac #7347  
Home Depot Beacon Hill #7076  
Home Depot Chinook #7063  
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Home Depot Marlborough #7061  
Home Depot Mckenzie #7082  
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Home Depot Tuscany #7250  
Jayman BUILT  
JD Irving Sawmills  
KBM Commercial Floor Coverings Inc.  
Lux Windows and Glass Ltd.  
NLI- One Kind Express  
Prajapati Household  
Premiere van Lines  
Rona Inc.  
The Home Depot  
Trail Appliances South Calgary  
Triple M Housing  
Wolseley Canada Western Region

\* indicates Habitat for Humanity Southern Alberta board member.



From decades of progress,





to a future full of possibilities.





**Habitat for Humanity Southern Alberta**  
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F: (403) 253-9335

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