

uncover

2015 annual report



building strength, stability and self-reliance right here in southern alberta

Ready to uncover the real Habitat?



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OUR VISION

No matter who we are or where we come from, we all deserve a stable life. We deserve to feel strength and security day after day. We deserve to know we have the power to take care of ourselves and our families and build our own futures.

In the past 25 years, Habitat for Humanity Southern Alberta has helped 225 families achieve stability through affordable home ownership, affecting the lives of 511 children.

Last year, 19 families were given the opportunity to purchase quality, affordable homes through Habitat - that's 95 people whose lives were changed and 58 children whose futures are now theirs for the making. We would like to extend our sincere thanks to the many partners, staff and volunteers who have worked to make these opportunities possible.

We're proud of what we've accomplished. We know that the need is still great, but we also know that we have a great solution – one that's sustainable and permanent.

Join us in building strength, stability and self-reliance for families right here in southern Alberta.



Gerrad Oishi, President & CEO

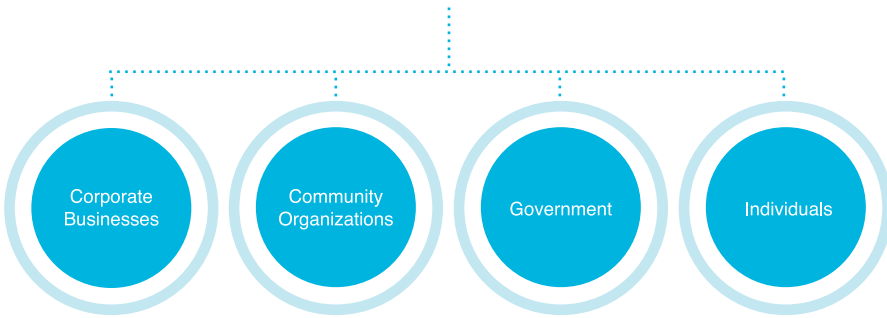






our model

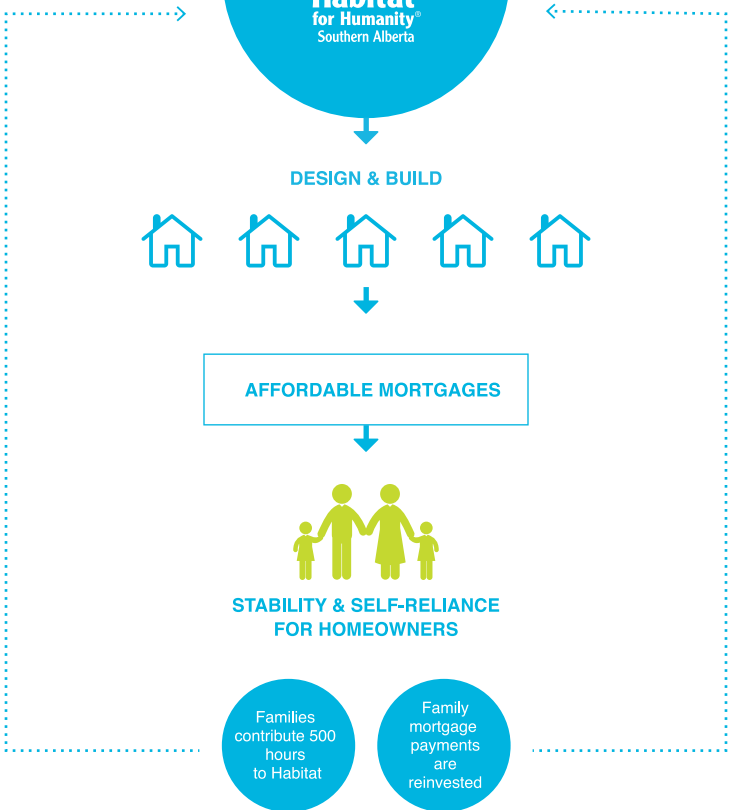
Eliminating barriers to a better, healthier,
more financially stable life.

All many families need is the opportunity to build stability and self-reliance through affordable home ownership. We set the stage for the community to come together, to build and to have a truly transformative experience – one that has a lasting and tangible outcome.

COMMUNITY COLLABORATION & SUPPORT



 <p>DONATE Donate funds, building materials, land or trades to go directly toward the construction of Habitat homes.</p>	 <p>FUNDRAISE Fundraise as a corporate or community group and participate in our Build Day program. You'll get the hands-on experience of contributing to the construction of a Habitat home.</p>	 <p>VOLUNTEER Become a regular construction volunteer and join the ranks of our Crew Leaders, or give your time to your local ReStore, Chapter Committees or special events.</p>	 <p>RESTORE Donate your new or gently used building materials, appliances, furniture or excess inventory. Proceeds from the sale of these items help to cover Habitat's overhead costs, allowing donations to go directly toward building affordable homes.</p>
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our families

Through affordable home ownership,
we empower.

A Habitat home is a stabilizing force for a family. Better, affordable living conditions lead to improved health and childhood development, and the ability – and financial flexibility – to make forward-looking choices. Families are able to save more, invest more, pursue new opportunities and further education, and achieve financial stability.

Read about our families at habitatsouthernab.ca

How Habitat home ownership works



DESIGN & BUILD



AFFORDABLE MORTGAGES



STABILITY & SELF-RELIANCE FOR HOMEOWNERS

Families contribute 500 hours to Habitat

Family mortgage payments are reinvested

19 families became homeowners in 2015, affecting the lives of 58 children.

ABOUT HABITAT HOME OWNERS:

Families are selected to partner with Habitat based on three key criteria: need, financial capacity to take on an affordable mortgage, and commitment to the partnership.

43% are single parents

95% of these single parent households are led by women

26 – 35 years of age at time of partnership on average

3 children per family on average

\$660 average monthly mortgage payment

35-year average mortgage agreements

our family stories

The impact of stability and self-reliance

Every family that partners with Habitat has a unique story, but what they all have in common is the desire to provide stability and build better futures for their children. See the real impact affordable home ownership through Habitat has on real families right here in southern Alberta.

NICHOLE ROBERT, MYKAYLA AND MICHAEL

Did I ever in a million years think this would happen? There was always hope, but a lot of that hope had diminished. Having been told no so many times and having battled so many personal and financial obstacles, I was not confident, nor certain that this was really the path my kids and I belonged on.



But despite my fear of disappointment and rejection, there was a surge of support that emerged from friends, family and coworkers – people who were not going to let this incredible, life changing opportunity pass my family by.

No one is giving us a house for free. I have worked so hard all of these years to push past all of the stereotypes that come with domestic violence, single parenting, and chronic illness. Owning our own home gives us a place where my children can open the front door trusting that no one is going to take it away. It's a place where they can return to after their excursions out into the world. And most sincerely, as cliché as it gets, it's a place for my children to call home.

**KERRY AND RANDY
BRETTNEE, DAKOTA, LACIE, ASYJA,
ALASCKA & NOODIN**

It's a challenge for many families in Calgary to find affordable housing, but it's especially difficult for Kerry and Randy's family of nine. Over the past five years, the family faced homelessness three times. Confronted with yet another landlord looking to sell and driven to provide stability for their children, Kerry and Randy reached out to Habitat for Humanity.



Soon after applying, the family was accepted into the program and they're looking forward to having a home that's more than just a place to live.

"We want what all parents want for their kids; a sense of community, family, and stability," Randy said. "We are forever grateful for the opportunity to join the team of Habitat and to help someone else achieve their dream of home ownership."

**DANIELLE AND KYLE
AVELEEN**

Danielle and Kyle are young parents who grew up in High River and have a deep love for the community. Despite the challenges facing High River after the 2013 Floods, they know what it means to grow up in a community where everyone knows their neighbors by name and they want that experience for their two year old daughter, Aveleen.



"Being a young family on a lower income, to be able to save a down payment to own our own home seemed out of reach. This is such a huge opportunity for us." Kyle said.

For Kyle, a true home is a place where his family can come together.

"As a young family we have the same dream as any other family starting their lives: to own a home in a town we love."








our homes

A Habitat home is a strong foundation for a family, an opportunity on which they can build a better life.

Strong and stable homes build strong and stable communities. Habitat homes meet and exceed industry standards of building and blend seamlessly into the neighbourhoods where they're built, becoming part of the fabric of each community.



TYPICAL HABITAT HOMES

-  1,000 – 1,300 square feet
-  3 bedroom
-  1.5 bath
-  Meet design specifications of community
-  Energy efficient to reduce cost of utilities

COMMUNITIES WITH HABITAT HOMES UNDER CONSTRUCTION IN 2015

- | | | |
|------------|-----------|--------------|
| High River | Airdrie | Evanston |
| Redstone | Pineridge | Cremona |
| Radisson | Suncourt | Medicine Hat |





our volunteers

Volunteers are the heart of Habitat. Their dependability, reliability, time and talent are key to our success.

Volunteers help Habitat in a number of ways, whether they become core members of our construction team or spend their time at our ReStores, special events or on our Chapter committees. Each volunteer's gift of time helps us increase our capacity to build more homes for more families.



MORE THAN 2,600 PEOPLE GAVE MORE THAN 55,500 HOURS TO HABITAT FOR HUMANITY IN 2015

Crew Leaders are regular construction site volunteers who not only build homes, but lead, guide and support Build Day participants.

Build Day Participants contribute to the construction of Habitat homes as individuals, corporate groups or community organizations.

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

Future Homeowners, along with their friends and family, contribute 500 hours toward Habitat projects as part of their commitment to the partnership.

Special Events Volunteers represent Habitat at events across southern Alberta and are advocates in the community.

61 Crew Leaders gave

14,274
hours in 2015

1,791 Build Day Participants gave

26,408
hours in 2015

441 ReStore Volunteers gave

7,694
hours in 2015

210 Homeowners, friends and family gave

6,304
hours in 2015

127 Special Events Volunteers gave

841
hours in 2015

OUR SOUTHERN ALBERTA CHAPTERS

Habitat Chapter Committee Members are the champions of our cause in regions across southern Alberta. They are volunteers who gain the support and advocacy needed to serve families in each of their local communities and participate in the planning and managing of each local build project.

Medicine Hat | Mountain View | M.D. of Foothills | Brooks District

New Habitat Chapters will launch in Airdrie-Crossfield and Drumheller & District in 2016



our ReStore

Downsize, clear out inventory or just get organized with Habitat for Humanity ReStores.

ReStores accept donations of new and gently used appliances, furniture, building materials, home décor and more. But best of all, proceeds from the sale of those donated goods help Habitat build homes for local families. ReStore proceeds cover a large portion of Habitat's overhead costs, allowing donations to go directly toward building affordable homes.

How ReStores generate revenue for Habitat for Humanity



2015 RESTORE OPERATIONAL HIGHLIGHTS

CALGARY RESTORE

Donated **\$1.3 million** to Habitat

Diverted **1,700 tonnes** of waste from local landfills

MEDICINE HAT RESTORE

Donated **\$123,000** to Habitat

Diverted **342 tonnes** of waste from local landfills

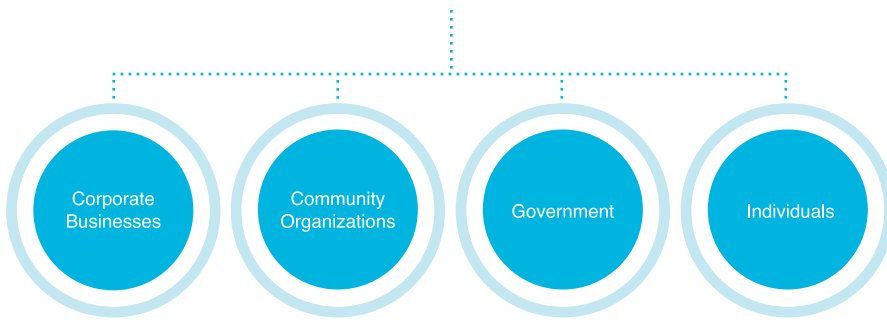


our programs

Your support, your time and your voice brings empowerment to families right here in southern Alberta.

Habitat relies on the financial support of numerous community partners to build strength and stability through affordable home ownership. We're a high-impact community investment and the perfect opportunity for organizations to manifest their sense of social responsibility.

COMMUNITY COLLABORATION & SUPPORT



Donate

Become a corporate sponsor

Donate building materials, land or trades to build projects

Donate furniture, appliances, home décor and more to ReStores

Leave a legacy through a planned gift

Become a regular online donor

Fundraise

Sponsor a team Build Day on a Habitat construction site

Fundraise for and participate in Women Build

Host a third-party fundraising event

Facilitate team fundraising as a community group

Volunteer

Become a regular construction volunteer and join the ranks of our Crew Leaders

Give your time at your local ReStore

Give your time at special events

Advocate

Spread the word about what Habitat's doing in our community

Generate conversation around the importance of affordable housing in southern Alberta



our commitment to safety

Thousands of people come through Habitat's construction sites and ReStores each year. Ensuring their safety is a top priority for our organization.

We are always looking at ways to improve safety procedures, training, and reporting processes. We work hard to meet and exceed national standards of safety and were awarded with the Certificate of Recognition in 2015 from the Canadian Federation of Construction Safety



Special thanks to our safety sponsor



Burnet, Duckworth & Palmer partnered with Habitat in 2013 with a multi-year sponsorship to support the ongoing development of our safety program. This sponsorship has allowed us to build a program that ensures safety not only at our construction sites, but also at our offices and ReStores.



Safety training for staff and volunteers



Safety equipment for construction site



Regular safety assessments to proactively prevent incidents



Safe material handling equipment for ReStores

financial summary

Habitat for Humanity Southern Alberta

December 31, 2015

STATEMENT OF FINANCIAL POSITION (\$'000s)

	2015	2014
Assets		
Current assets	\$2,045	\$3,751
Investments	526	501
Mortgages receivable	27,741	21,540
2 nd mortgages receivable	3,239	3,384
Homes held for sale	1,336	2,850
Houses under development	5,821	4,109
	\$40,708	\$36,135
Liabilities and Net Assets		
Current liabilities	\$1,299	\$523
Long-term debt	1,084	—
Evergreen revolving loan	1,307	2,408
Housing program liability	3,971	4,174
Deferred revenues	536	611
	\$8,197	\$7,716
Net assets	32,511	28,419
	\$40,708	\$36,135

STATEMENT OF OPERATIONS (\$'000s)

	2015	2014
Revenue		
Fundraising revenue	\$3,109	\$3,448
Net contribution from ReStore	1,408	1,480
Net proceeds from house sales	1,337	218
Gift-in-kind donations	1,071	401
Interest and other	116	68
	\$7,041	\$5,615
Expenses		
Administration	\$1,503	\$1,441
Fundraising	366	489
Program	1,025	1,593
	\$2,894	\$3,523
Excess revenue over expenses	\$4,147	\$2,092

OPERATIONAL HIGHLIGHTS

	2015	2014
At year end		
Homes under construction (\$'000s)	526	501
# homes started	16	14
Families served	19	17
Families served (cumulative)	225	206
Mortgages		
1st mortgages receivable (\$'000s)	\$27,741	\$21,540
# of 1 st mortgages	173	152
Annual average mortgage repayments (\$'000s)	\$898	\$823
Fundraising (\$'000s)		
Cash donations/sponsorships/events/grants	\$3,109	\$3,447
Gift-in-kind (includes Restore and construction)	\$4,474	\$3,790
ReStore		
Sales (\$'000s)	\$3,193	\$2,982
Net contributions to Habitat (\$'000s)	\$1,408	\$1,480
# of stores	2	2

our message

Now you've uncovered the real Habitat

You've uncovered the need for affordable housing in southern Alberta.
You've uncovered the sustainable, long-lasting solution that Habitat offers.
And you've uncovered the enormous community effort that comes together to make our solution possible.

Habitat relies on the financial support of numerous supporters to make affordable home ownership possible, and we're grateful for our community's contributions – partners, staff members and volunteers alike. We're thankful to be a key component of the affordable housing solution in Alberta and with your support, your time and your voice, we will build more strength, stability and self-reliance for more families right here in southern Alberta.



Brenda Fischer, Board Chair

BOARD OF DIRECTORS

Brenda Fischer, Board Chair

Former Healthcare Consultant

Anubhav Chaitanya, Vice Chair

Lawyer, First Capital Asset Management ULC

David Barber, Treasurer

President, GFS Calgary Operations

Clint Berg - Past Chair

Director, Internal Audit, SAIT Polytechnic

Peter Braithwaite

Mountain View Chapter Representative

Vincent Fera

Independent businessman

Pamela Hollinger

Social Investment, Shell Canada

Jennifer Lewis

Head of Communications, Lafarge Canada

Les Sawatsky

Former Principal & Director of Engineering, Golder Associates

Todd Cook

President & CEO, Northview Apartment REIT

Brian Borich

Partner, Burnet, Duckworth & Palmer LLP

Stuart Hay

Partner, Odgers Berndtson

Jason Irwin

Lawyer, Miles Davison LLP

Angela Champ

Vice President Human Resources West, Intact Insurance



volunteer recognition

Thank you for your time and dedication

300+ HOURS IN 2015

Ian Emmerson
 Mike Chan
 Brenda Fischer
 Andrew Burrowes
 Dana Farnell
 Byron Frederick
 David Driscoll
 Barry Hoffman

Ralph Parks
 Micheline Deschenes
 Adrian Chudleigh
 Jim Gainer
 Dayle Turnbull
 Jim Porter
 George Procter
 Fred Cheng

Andrew Saly
 Jim Enarson
 Peggy Bell
 Colin Hamlyn
 Patrick Synnott
 Len Lesser
 George Rae
 Nigel Teucher

Patrick Grassick
 Sue Teucher
 Bruce McKay
 Randy Gilmore
 Dennis Scott
 Johnathan Woodworth

10 YEARS

David Driscoll
 Peggy Bell
 Bruce Meckelberg

15 YEARS

Ian Emmerson

25 YEARS

George Procter

GOVERNOR GENERAL'S CARING CANADIAN AWARD

Dana Farnell

our supporters

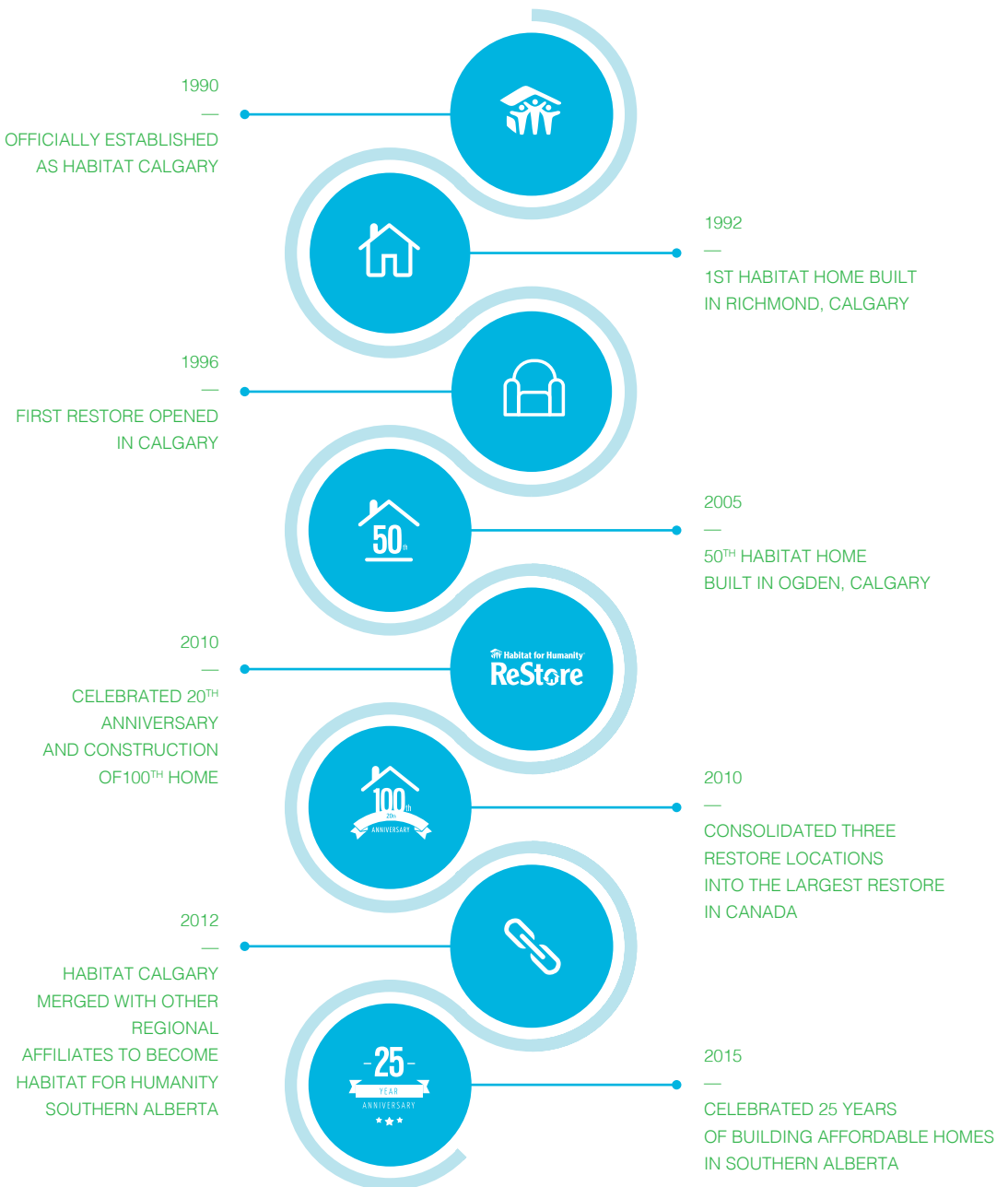
Your contributions bring strength, stability and self-reliance to local families

1800375 Alberta Ltd.	Canada Helps	Evangelical Covenant Church of Calgary
98-5 Virgin Radio	Canadian Institute of Plumbing and Heating	Executive Mat Service Ltd.
A & L Contracting	Canadian Natural Resources Ltd.	Executive Women International
Acreage Development Solutions Ltd.	Canadian Online Giving Foundation	Flesher Marble & Tile 1910 Ltd.
Active Marble & Tile Ltd.	Canadian Red Cross	FloForm Countertops
Alan MacKenzie	Cargill	Fluor Canada
Albert Clark	Carstairs & District Community Chest	Foothills Ready Mix Inc.
Alberta Lift and Equipment Rentals Inc.	Cascade Aqua-Tech	Formed Alliance Abstract Studio
Alberta Roadbuilders and Heavy Construction Association	Catherine Bell	Franke Kindred
Alberta Sign Association Association	Catherine Hallamore	General Paint Ltd. - 403 East Fairview
Alberta Union of Provincial Employees	Genovus Employee Foundation	Global Raymac Surveys
Alberta Vinyl Windows Design	Genovus Energy Inc.	GM Mechanical Ltd.
All Weather Windows Ltd.	CGC Inc. (West)	Good Earth Coffeehouse Head Office
Allan & Jenny Hiebert	City of Brooks	Government of Alberta
Altrek Industries Limited	CJAY 92	Government of Canada
Anonymous	Cloverdale Pain - Branch #57	Green Standards Ltd.
Anubhav Chaitanya	Cloverdale Paint - Branch #61	Hawthorne Charitable Foundation
Ashley HomeStores Ltd. Distribution Center	CN Rail	HD Supply Facilities Maintenance
ATB Financial	Contour Countertop Supply Ltd.	Head To Toe Safety
ATCO Gas - EPIC	CREB Charitable Foundation	Hertz Equipment Rental
ATCO Ltd.	Credit Union Central Alberta	High River Rentals (HRR) Inc.
Barbara Maddocks	Crucial Connections	Hockey Helps The Homeless
Barr Engineering and Environmental Science Canada Ltd.	Custom Electric Ltd.	Home Depot - Airdrie #7254
Bartle & Gibson	Dave Kelly	Home Depot - Beacon Hill #7076
Billy's Basements Inc.	Dentons Canada LLP/S.E.N.C.R.L	Home Depot - Chinook #7061
Bluebird Contracting Services Ltd.	Douglas Surveys Inc.	Home Depot - Country Hills #7111
Bravura Engineering Inc.	Drumheller Co-op Ltd.	Home Depot - Lethbridge #7170
Brenda Fischer	Duct Blasters	Home Depot - Mackenzie #7082
Brix & Stonz Masonry Inc.	Dulux Paint	Home Depot - Marlborough #7061
Brydon Stairs Ltd.	DVS Drywall & Stucco Contractors Ltd.	Home Depot - Medicine Hat #7036
Building Products and Concrete Supply LP	Eagle Lake Nurseries Ltd.	Home Depot - North Hill #7037
Burnet, Duckworth and Palmer LLP	ECO Group	Home Depot - Okotoks #7223
Cabinet Solutions	Elle Golf	Home Depot - Shawnessy #7067
Calgary Board of Education	End of the Roll South Calgary	Home Depot - Tuscany #7250
Campbell Scientific Corp.	Estate of Constance L. James	Hunter Douglas Canada Inc.
	Estate of Lorna Hood	Husky Energy Inc.
	Estate of Margaret Brady	Ideal Insulation (1979) Ltd.

Imperial Oil Foundation	Mint Floor Coverings Inc.	St. Stephen's Anglican Church
Inland Concrete - Lehigh Hanson Canada	Mitten Vinyl	Standard Products Inc.
IPEX Management Inc.	MJ Industries	Startec
Jack & Virginia Beaton	Mortgage Loans Association Of Alberta	Star Building Materials
Jean Stratham	Mr. P. Potty (1997) Limited	Startingpoints Financial Solutions Corp.
Jehad Haymour	N & C Long	Sterling Homes
Johan and Susan T. Spoor	Ogilvie LLP	Sun 99.7 FM Country Radio
John Schueller	Owen's Corning Canada	Sun Life Financial
Joni McNeely Professional Corporation	PCL Construction Management Inc.	Superior Cabinets Ltd.
KBM Commercial Floor Coverings Inc.	Plains Midstream Canada	Supreme Windows (Calgary) Inc.
Kidco Construction Ltd.	Pop-In Shop	Taiga Building Products Ltd.
Kinette Club of Stampede City	Primaris Management Inc.	TD Bank Group
KPMG	Qualico Developments West Ltd.	Terrex Construction
Lafarge Canada Inc.	Quigley Electric Ltd.	The Alley Cat Garbage Disposal
Lakeview United Church	QV Investors Inc.	The Calgary Foundation
Larry Warnock	Rapid Portable Fence Rentals	The DOW Chemical Company
Lee Poscente	RBC Foundation	The Flanagan Foundation
Legacy Kitchens	Regal Building Materials Ltd.	The Kinette Club of Calgary
Len Beblow	Regal Shelf and Mirror Ltd.	The Outsiders Inc.
Les Sawatsky	Resisto - Division Supremo Inc.	Timber Tech Truss Ltd.
Levelton Consultants Ltd.	Richard Dettbarn	Todd Cook
Levesque Roofing Inc.	Richard Thiessen	Town of Olds
Linda Easthope	Richelieu Hardware	Trail Appliances Calgary South
Lowe's - Crossiron #3007	Roofmart	Treval Foundation Spray
Lowe's - Sunridge #3059	Royalcan Developments Ltd.	Turning Leaf Tree Service
Lux Windows & Glass Ltd.	Rush Roofing & Contracting Corp.	United Way of Calgary and Area
Margaret and Robert Montgomery Fund at The Calgary Foundation	Schneider Electric Ltd.	Veritas Development Solutions
Maria Giusti	Schnier Gesco Limited Partnership	Vibredel Home Renovations
Marketplace Events, LLC	Scotty's Trenching	WesternOne Rentals & Sales
Martin Pangracs	Seisware International Inc.	Whirpool Canada Inc.
Maurice & Gloria Walsh	Sexsmith Surveys Ltd.	
McKee Homes Ltd.McKenzie Towne School	Shaw Communications Inc.	
Metro Ford	Shell Canada Ltd.	
Mike Klassen Contracting Inc.	Slimdor Contracting Ltd.Sobeys Okotoks	
	Southern Exteriors Inc.	
	Spectra Light	

our impact

Celebrating some of our milestones over the past 25 years





**PARTNERED WITH 245
FAMILIES
AFFECTING THE LIVES
OF 517 CHILDREN**

BUILT 184 HOMES

Built homes in 35 communities across southern Alberta

Abbeydale

Airdrie

Albert Park

Auburn Bay

Brooks

Capitol Hill

Carstairs

Castleridge

Cochrane

Coventry Hills

Cranston

Cremona

Didsbury

Dover

Erin Woods

Evanston

Falconridge

Highland Park

High River

Inglewood

Martindale

Mayland Heights

McKenzie Towne

Medicine Hat

Montgomery

New Brighton

Ogden

Okotoks

Olds

Radisson Heights

Redstone

Richmond

Shawnessy

Sundre

Taradale



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