

Strong.
Stable.
Independent.





2019 ANNUAL REPORT

Habitat for Humanity's vision is to see a world where everyone has a safe and decent place to live.

Habitat for Humanity Edmonton brings communities together to help families build strength, stability, and independence through affordable home ownership.

Habitat for Humanity's Values

- 1. Habitat builds strength, stability, and independence through affordable home ownership.
- 2. Strong and stable homes help build strong and stable communities.
- 3. Decent shelter is something we all need to thrive.
- 4. With a little help, we all have the potential to stand on our own.
- 5. Bold actions speak louder than words.
- 6. Working together, side-by-side, promotes understanding and independence.

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Leadership Message

Habitat for Humanity is an organization in the service of others. One of the most special moments we witness is when families receive the keys to their Habitat home, but even better is the moment when families hand those keys back and exit into a world of independence and possibility on their own. Many of them share how the Habitat program has been transformational to their lives and the greatest opportunity they had ever been given. They were able to learn new skills, meet incredibly caring and compassionate people, and to discover that yes, they can do it! Their success makes us proud, and grateful that we could be a part of their life journey.



We achieved two significant milestones in 2019. The first is that we served our 699th family. This success was due to the hard work of our donors. volunteers, staff, and community partners, who had joined together since 1991 to prepare the way for this affiliate to serve an increasing number of families. The second milestone was the completion of all 75 homes that were part of the 2017 Jimmy & Rosalynn Carter Work Project. This accomplishment was no small feat, and we were blessed to have a strong core group of volunteers who powered through until the end to see this development through to completion.

On an exciting note, we announced in 2019 that we will be building six more homes in Edmonton, and so our attention will be shifting to this new build in Edmonton's Hollick Kenyon community. In addition, we are building eight homes in Grande Prairie, one in Cold Lake, one renovation in Rocky Mountain House, and at least seven additional homes that we are completing across the Edmonton CMA. We also anticipate at least 30 buyback opportunities. If we are able to achieve our goals, there will be over 50 families entering into new homes in 2020.

The past year has been a year of significant innovation and strategic visioning. Building upon the solid foundation set by our predecessors, the board of directors has taken an important step

towards ensuring our affiliate's success far into the future. In 2019 we focused on the sustainability of the organization to ensure that we could operate efficiently and effectively for decades to come. It took tremendous leadership from our board of directors to set us on a healthy and sustainable path. After thorough research and testing with some of the brightest minds in Alberta, we created a leadingedge sustainable mortgage model to improve the economic situations of both the families we serve and our affiliate. As a result of its implementation, Habitat will be on track to be debt-free by 2029, to fully fund our Buyback program on an annual basis, and to secure resources for new construction every year. (In this report you can read more about the sustainable mortgage model and how it transforms the future for both families and Habitat Edmonton).

It is an incredible feeling to be able to gaze into the future to see the exciting possibilities that are opening up before us. A bright future of building homes and serving families awaits us! We hope that you will join us as we move into the future continuing to build strength, stability, independence - and sustainability.

Yours in Hope.

Ian MacDonald, Chair and Karen Stone, President & CEO

Impact by the numbers



were under construction between Edmonton, Devon, Fort Saskatchewan, Slave Lake, and Rocky Mountain House.



began a new chapter in their lives because of donors and volunteers.



3,780 volunteers invested their time, talents, and passion into building homes.



shifts spent by volunteers on build sites, in ReStores, offices, and at events.



volunteer hours were invested by Habitat homeowners.



raised through financial donations and gift-in-kind support.



donation pick-ups by ReStore helped divert items from landfills.

Building strength & stability

What was accomplished in 2019

The Completion of the **Carter Work Project**

Habitat is proud to have completed all 75 homes that were started during the ambitious 2017 Jimmy & Rosalynn Carter Work Project.



Habitat Day in the Capital Region

It was a true blessing to have Qualico donate a gorgeous home to the Habitat program during the annual Habitat Day in the Capital Region event. The Government of Alberta and the Leduc Regional Housing Foundation also partnered on this initiative. This home is the first Habitat home in Devon.



to the Habitat program.



home in Devon

The Rotary Club of Grande Prairie **Announced a Significant Partnership** with Habitat Edmonton.

In December, the Rotary Club of Grande Prairie presented Habitat Edmonton with a cheque for \$980,000 to go towards homes in Grande Prairie! With support from the Government of Alberta, City of Grande Prairie, as well as federal support, Habitat will construct eight new homes in the community.



The Rotary Club of **Grande Prairie donated** \$980,000 to go towards homes in Grande Prairie.

Upcoming Build in Hollick Kenyon

In the spring of 2020 Habitat will embark upon the next build: six single-family homes in Edmonton's Hollick Kenyon community.



Single-family homes to be built in the Hollick Kenyon community.





Women Build

Over 100 community leaders gathered together over Women Build Week to build in Habitat's Prefab Shop. The women raised over \$100,000 and learned how the Habitat program changes lives.



The 42,000 sq. ft. prefabrication centre saves Habitat \$200,000 per year in rent costs.

Moved the Prefab Shop

In order to be good financial stewards, Habitat cut back Prefab costs by moving the Prefab Shop to a new location at 14755 121A Avenue. This 42,000 sq. ft. prefabrication centre saves Habitat \$200,000 per annum in rent costs.

32 Families Moved into Their Homes Through **Habitat's Buyback Program**

Habitat's Buyback program continued to provide opportunities for more families to become homeowners. Staff and volunteers perform any needed remediation to the homes before the next family takes possession.



Family Received Keys in Rocky Mountain House

The community of Rocky Mountain House welcomed a family to the third home renovated by local volunteers since the program was brought to the town.





Home in Slave Lake

A fourth home was constructed in the community of Slave Lake. Another family is now safe and sound in their new home!



community

According to many Habitat volunteers, there is nothing more satisfying than suiting up to spend a day volunteering to improve the world. On a Habitat build site, volunteers hear hammers banging and see the strokes of paint brushes – a tangible reminder that they are helping to bring families one step closer to owning a home. In the Habitat ReStores, volunteers assist in selling goods diverted from landfills, and generate financial resources to help fund the Habitat program. Volunteers play a key role in bringing communities together to help families build a strong, stable, independent, and sustainable future.

Construction

This past year Habitat completed the renowned Carter Work Project. In 2017, Habitat broke ground to begin the construction of 75 homes between Edmonton and Fort Saskatchewan. In 2019, there were 1,800 individuals who volunteered at our Fort Saskatchewan and Carter Place build sites.

Many volunteers took advantage of Tool Training and Paint workshops to become more familiar with the tools that they would be using on build sites and in the Prefab Shop. These excellent workshops are run by Crew Leaders, who take participants through a step-by-step process of how to use tools and to paint safely and efficiently.



Alberta Builds

While volunteers were busy finishing the Carter Place development in Edmonton, other volunteers were renovating and rebuilding a home in Rocky Mountain House. The local committee finished their third home renovation since the Habitat program was brought to the community in 2011. The house key was presented to a local family right before the December holidays.

Habitat entered Slave Lake in 2014, a few years after a devastating forest fire hurt the community. In 2019, Habitat completed the fourth build in the community.

Volunteer hours up at the Habitat ReStore

The number of volunteer hours contributed to the Habitat ReStores grew in 2019 thanks to the generosity and team spirit of volunteers. Operating four stores with limited staff requires a lot of volunteer-power from committed people. Thankfully, many volunteers stepped in to serve customers, stock shelves, unload donated products, and keep the stores in tip-top condition.



Global Village

Every year volunteers partner with Habitat for Humanity Canada as part of the Global Village program. Volunteers are invited by Habitat affiliates in developing countries to travel to build homes for local families. Volunteers learn about new cultures and help build using different methods than we do in Alberta! In 2019, 88 local individuals participated in the Global Village program in one of 28 trips.

Home building took place in these cities and countries through the Global Village program in 2019





A 2019 Global Village build site in El Salvador.



88 Volunteers



The Habitat ReStore

a strong, stable, and sustainable social enterprise

People are at the core of Habitat's most recognized social enterprise, the Habitat ReStore. The Habitat ReStore aims to bring donors, shoppers and volunteers together to provide a funding base for the Habitat program to ensure that the charity can continue to serve families in need of affordable home ownership.

Shoppers

When you visit any of Habitat Edmonton's five ReStores, you will always find building supplies, furniture, appliances, and more. However, some people do not realize that there are treasures waiting to be discovered at each store! In 2019, a customer was ecstatic to find a vintage ringer washer at ReStore North (8210 Yellowhead Trail), and a couple of shoppers at ReStore West (16811 106 Avenue) found a deal on safety boots – and they purchased all of them and gave them to people in need! You never know what you will find at a Habitat ReStore.

All items donated to the Habitat ReStore are sold to the general public at bargain prices, and the proceeds are used to offset Habitat's fundraising administration costs. Shoppers are excited about the array of items that they can find at the stores. One tried-and-true saying about the Habitat ReStore is: "you just never know what gem you will find." There are many treasures waiting to be discovered at each of Habitat Edmonton's five locations.

In Edmonton: 4004-99 Street NW 8210 Yellowhead Trail NW 16811-106 Avenue NW 6909-76 Avenue NW **In Grande Prairie:** 10431A-96 Avenue.



Donors

Donors provide the Habitat ReStore with new and gently-used building supplies, furniture, appliances and much more. Sometimes donors are downsizing, spring cleaning, or simply want to donate a quality item to a charity. Whatever their reason, donors feel good knowing that they are contributing to a worthy cause. There are a number of staple items that ReStore accepts as donations, as well one-of-a-kind items that make their way to the shelves.

Some Items We Accept as Donations:

- Appliances: washers, dryers, stoves, fridges
- Antiques
- · Bathtubs: claw foot or acrylic
- Cabinets
- Flooring
 (we can only accept new flooring)
- Doors
- Windows
- Lighting fixtures
- · Kitchen sinks
- Lumber: clean with no nails
- Mouldings
- Plumbing fixtures (no toilets please)
- Furniture: dressers, tables, kitchen chairs, etc.
- · Tools (hand & powered)

Volunteers







1,311 volunteers gave **37,473 hours**

Moving forward

Across Canada there were 10 Habitat ReStores that surpassed \$1M in sales in 2019. Three of those stores are in Edmonton, and one of those Edmonton stores, ReStore South, was only in its second year of operation! Habitat is fortunate to have talented staff and a strong contingent of volunteers who are dedicated to making the Habitat ReStore an exceptional social enterprise by building solid relationships and raising awareness in the community.

Habitat Edmonton decided in 2019 to pursue the opening of a fifth ReStore in the Edmonton area. In late 2020. Habitat will be opening a new ReStore in Sherwood Park (on the southwest corner of Broadmoor Boulevard and Lakeland Drive).



ReStore Donation Pick-Ups.

2017: 1,071

2018: **2,544**

2019: **2,870**

Building

independence for families

Habitat's supporters, volunteers, and staff are proud to watch Habitat homeowners develop strength, stability, and independence through the Habitat program. A desire to succeed, determination, and commitment are qualities already embedded in Habitat homeowners. Habitat assists prospective homeowners by providing the framework for their success during their quest of home ownership, which is accomplished through an affordable mortgage and the means to build the necessary skills to be a successful, long-term homeowner.



Amanda's Story

When her Habitat home grows quiet, you will hear Amanda strumming away on her guitar. She counts it a true blessing to own a beautiful new home that she helped to build alongside a myriad of volunteers and donors. Amanda lives in one of 58 homes at Habitat Edmonton's Carter Place development. Joining in on the music jam are her three children ages 14, 10, and 8. Since they moved into the Habitat home, Amanda could pay for lessons as well as other extracurricular activities. However, life was not always as cozy and exciting.

Before Habitat, Amanda rented a house that was unaffordable and had other issues, like mold. Her landlord was frequently out of the country, and so she ended up trying to fix her housing issues by herself. Amanda knew that the mold and other issues were unlikely to be resolved and that she needed a change.

Little did she know, opportunity was waiting just around the corner! One day at work, a co-worker told Amanda about the Habitat program. She mulled it over, and thought that the Habitat program was out of her reach and that there was no way that she would be selected. One day, her persistent co-worker stood over her shoulder as she filled out the initial enquiry email to Habitat. After an information session and an official application, Amanda received news that shocked her: she had been accepted into the program!

The next step was to complete 500 volunteer hours. Amanda knew how to paint, but under the guidance of staff and volunteers, she became exceptional painter! She also learned how to install drywall, flooring, and trim, and tried her hand at framing. She met staff, volunteers, and donors from all walks of life who joined together to help build homes for her and her neighbours. These volunteers touched their hearts as well as their home.



Home ownership means a lot to me. It's a way to build a future for my family, to save for my kids' education, and to build equity," said Amanda. "My kids and I have made many friends at Carter Place, my kids feel safe here [at home] and love their new school. It's been a real blessing to be here, and I'm so thankful for all the people who came from all over the world to help build my home here at Carter Place."

Amanda and her children are now thriving at Carter Place. Their joy is palpable; you can see it in their faces and hear it in their music.



Karen's Story

Karen's Habitat journey began while she was in the office of the subsidized housing complex where she lived with her two young children. A poster pinned to a bulletin board described a program that helped families become homeowners, and so Karen visited HFH.org to see if her family might be eligible. To her amazement, they were! After attending an information session, Karen stayed behind to ask about home ownership opportunities in Leduc. At the time, two homes were available, but there were 11 other applicants. Despite the odds, Karen applied, was accepted into the program, and received her house keys in late December of 2013.

Spending 500 hours volunteering at build sites and in the Habitat ReStore was a daunting task. The 500 hour commitment took up many weekends and vacation time, but the trade-off was all worth it when Karen grasped the keys to her beautiful home.

Since becoming a homeowner, Karen noted that her sense of security and stability had skyrocketed, and that the Habitat program had given her a bright future:



Knowing that the money I'm paying is my money is so relieving. My payments are going to me, not to rent where I'll never see it again. If I ever choose to move, I'll have money for a down payment, and that's important to me."

After moving into her home, Karen and her children welcomed home their first pet dog, Loki. Loki was an important addition to the family after the loss of someone special in their lives. Owning a pet was never possible for them while they rented, and Loki continues to bring joy to the family.

Nowadays, the family spends time taking Loki for walks. watching movies, and doing things that families do together. Karen is grateful to Habitat for the opportunity to own a home and for continuing to provide her with the knowledge to repair and maintain her home. She is also grateful for the many volunteers and donors who made it possible for her to become a homeowner.

"It's been an amazing journey so far, and I know it will continue to be for many, many years to come".





For each of the 54 new families
Habitat served in 2019, \$2,500
was allocated to an international

For each of the **54 new families**Habitat served in 2019, \$2,500
was allocated to an international
home build. This tithe supports the
mission of ensuring that globally,
Habitat finds safe, decent, and
affordable housing for all families.
Habitat believes that this is an
essential contribution to the global

Over the past 15 years Habitat Edmonton has grown tremendously and for good reason, as many families continue to need a "hand up" into affordable home ownership. Habitat was endowed with visionary leadership that led to significant partnerships with the provincial and municipal governments, corporations, and individuals who fueled Habitat Edmonton's work in over 20 northern communities. Habitat Edmonton's growth has been concurrent with regional housing and land prices that were more affordable than other metro areas such as Vancouver and Toronto.

While wildly successful at building homes and serving families, Habitat's long term sustainability had to become an area of focus. In 2018, it became clear that foundational changes to Habitat's operational framework were needed to ensure long term sustainability. Although Habitat Edmonton's success had resulted in the construction of more homes and service to more families than other affiliates in the federation, Habitat Edmonton needed to address growing concerns about debt and sustainability in order to ensure ongoing organizational viability.

Some of the imminent pressures facing Habitat Edmonton included:

- · A need to retire debt, and remediate the business plan.
- A need to develop an investment fund for the \$15.5M equity liability held for the partner families.
- · A need to plan for the advancing life cycle end for many houses in the housing portfolio in respect of capital components like roofs, driveways, etc. (New partner families in buybacks should be given the same opportunities as the first family to purchase each house).
- · A need to stabilize cash flow and manage towards advanced organizational efficiency.

Habitat realized that if these sustainability issues were not addressed, the affiliate's compression was unavoidable and imminent. Habitat came up with several solutions to these problems that would provide long term sustainability, and move towards complete debt remediation within 10 years.

Moving to a sustainable mortgage model

After intensive deliberation and a thorough review by some leading financial minds within the Edmonton business community, Habitat instituted a sustainable mortgage model in September 2019 to ensure the future success of both Habitat homeowners and the organization. The new model included:

- A partnership with a bank who would manage Habitat homeowners' first mortgages with a low interest rate that is unavailable on the open market (Habitat would then hold an interest-free second mortgage).
- A provision that allowed homeowners access to capped, shared market appreciation on their house.
- The acquisition of a credit history for the families with a financial institution.
- · A solution that substantially increased a family's equity the longer they remained in the home.

The implementation of a sustainable mortgage model would accomplish three goals. First, it would guarantee the complete remediation of Habitat Edmonton's debt within 10 years. Second, it would build reserve funds to ensure the Buyback program's sustainability. Finally, it would assist with new construction financing. The new mortgage model affords better outcomes for Habitat partner families and ensures a platform for sustainability for Habitat Edmonton.

Although a sustainable mortgage model was a vital first step, as Habitat moves into 2020 and beyond, other changes will be necessary to ensure operational sustainability and growth. Some of these changes are listed below.

Solidified operational framework

A thorough audit of operational expenses was performed, enabling funds to be allocated towards debt remediation and primary program expenses. The efficiency and cost of operating the Prefab Shop was tightened up by moving the facility to a less expensive (\$200K less per annum) and more practical location, and a transition of banking facilities has saved funds in the amount of \$250K per annum. Also, programs that did not generate revenue and cost Habitat Edmonton were compressed. This saved \$150K per annum.

The path forward

In the years to come, Habitat Edmonton stakeholders will see the benefits of the complex changes made to our business model. Habitat's leadership team is confident that the organization is on a more stable path and will be able to serve many more families into the future.

Supporters

Every gift allows Habitat Edmonton to continue serving families in need of affordable home ownership. In 2019 Habitat was able to say "yes" to aiding 54 families in their pursuit of home ownership. Seventy-nine parents and 136 children started on a path to financial independence and a more stable day-to-day life.

Thank you to each and every generous donor for playing a fundamental role in bringing about generational change for the families that Habitat Edmonton serves.

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Durand, Don Dyson, Curtis Eberhardt, Mike Eccles, Diana Eddy, Joyce

Edmonton Strathcona NDP

Elliot Kent End of the Roll #51 (1875082 Alberta Ltd) Esposito, Margaret Estate of Joan Halley Estate of Julie Chorney Estate of La Roi Estate of Margorie Gordon

Evans, Bonnie Evans, E. Lucille Fandrick, Lana Farmer, Michelle Fastenal Acheson Faulder, Bill Fisher, Phyllis Ford, Harvey & Lillian

Fort Saskatchewan Boys and

Girls Club Fraser, Pat Fraser, Ron

Fricke, Clifford Fried. Sheena Garten-Zutter, Adam Garvin Cheung Prof. Corp. Gendreau, Louise Gibson, Marv Giebelhaus, Aaron Gill, Dave & Penny Giordano, Renee Global Construction Gnatiuk, Joann Goddard, Dennis Goldstein, Leslie Goldstone, Cheri

Goldwing Construction Inc. **Goodwill Impact Center** Gordon Food Service Gosset, Pierre Graham, Crystal GranQuartz Canada Inc.

Grattan, Lise Greenwood, Caroll Groeneveld, Melanie Gulamhusein, Alifeyah Happy, Rajinder Haraba, Nicole Harder, Mark Hardie, Shanna Harsha, Amrutha Hartman, Doug Hartson, Thalia Heap, Murray

Homes by Avi (Edmonton) LP

Hudon, Mike Hughes, Gary Hui, Michelle

Independent Group of Companies

Investors Group Financial Services Inc.

Jarvis, Carolin Jerke, Rodney

Jesson, Charles & Evelyn Johnson, Cheryl & David

Jones, Donna Jones, Eileen Joseph, John Kary, Jeanette Katz Group Kawanami, Carol

Kelson Group Kennedy, Lyle Kerich, Currena-Lyn Kerich, David Kirdeikis, Tom

Kiorlien, Jim & Rita

Keith, Wayne

Knash, Edward Kopec, Wlodzimierz Krikke, Christine Kryzanowski, Debra Kwan, Elaine Laberge, Andrew

Latimer. Doris Laube, Tom & Malgosia Lawrence, Nikki Lazarowich, Sean Lazaruk, Darrell

Le. Vinh

Lefebvre, Serge LeGatt, Don Lelkes, George Lerner, Penny Lesnik, Ted Liden, Kim Lifton, Yolande

Lim, Patricia & Lester

Lefebvre, Adrien

Lirette, Emile Little, Gordon Lockley, Keith Lopez, Lilv Lund, John Lunty, Conor Mackey, Suzette Mackie, Trevor Maik, Harry Maisuria, Deepa Malainey, Elizabeth Malec, Christine Mariah Consulting Ltd. Mars and Venus Emporium Inc. Martin, Rebecca Mason, Greg

Matichuk Equipment Ltd.

McCann, Joan McCartney, Andy McCoy Global McNeill, Terrance McNicol, Judith Melo. Anissa Melo, Jao

Mercanti, Tim & Bethany Messner, Deanna Miller, Christine Miller, Linda Mistry, Manoj

Mowat, Dave

Momentum Insurance Ltd. Monarch Floors 1953 Inc. Morgan, Angela Morin, Marie-Louise Morrison, Tim

Mowat, Sandra Nagy, Louis **NAV CANADA** Neal, Jennifer & Steve

NorthStar Equipment Rentals Novosel, Gary Oberg, Catherine Office Star Products O'Larie, Cecilia Olsen, David Olthuis, Ian Osborne, Kevin Page, Gerald

Panych, Dustin Pasula, Dennis **PCI Supply**

PCL Construction Leaders

Peters, Esther Plamondon, Colleen Plante, Lily

Pollard, Rita Pollock Murdoch Bowbell

Poon, Jack Pretty, Mark Primeau, Leo Procyk, J. Susan Pulis, Randy Purvis. Duncan

Quadrant Construction Qualico Developments West Ltd.

Quedado, Nancy-Jane Ratke, Eileen

Reid, Marla

Reitmans (Canada) Ltd. Reliable Cabinets Inc. Reliable Junk Removal Renaud, Michelle Renzi. Tino

Rick Fortney Renovations Ripkens, Edelgard Riverbend Retirement

Community Robbins, Alan Roberts, Corrine Rogers, Carol

Root, Chris Roszell, Claudia Ruhl, Wilfred Ruzycki, Christine

Ryan, Kevin & Paulette Schadeck, Rory Scharfenberg, Eric Scheunhage, Thelma

Schweiger, Craig Serenity Contracting & Design Inc.

Shatto, Andrew

Siguenza, Flora

Shepherds Care Southside Manor

Sherwood Park 55 Plus Club Shoppers Drug Mart Shyian, Darryl

Simply Irresistible Interiors

Slater, Neil Sloan, Betty Smith, Lea Smyth, Leanne Sorokan, Myron Southwell, George Spicer, Cheryl Spicers Canada ULC St. Justin Catholic School Stainless Dreams Ltd. Steel, Robert Stephenson, Leslie

Stewart, Tracey Stock, Mike & Debbie Stogrin, Tina

Stratiy, Roman Stuart Olson Construction

Tarrabian, Yassen TB3 Supply Telford, Anne Marie Thomas, Karin Thomsen, Francina Thorne, Alan

Tardis, Michelle

Tile Shoppe - 1822483 Alberta Ltd.

TimberStone Distribution

Titan Glass Ltd. Tonar, Carmel Tracy, Patricia Trebilcock, Jennifer

Tri Tec Project Management

Trudeau, Patricia Turzansky, Matthew Ukrainec, David United Network Group Inc.

University of Alberta

Unrau, Tony

Van Landeghem, John & Vi Vance, Cecil & Marylou VandenBrink, Doug Vandenbrink, Shirley Vedress, Marilyn Verkalets, Igor

Vernon Barford Junior High

School Volney, Patricia Wagner, Brenda Walters, Lesli Wass, Douglas Water Works Bathroom Renovations Ltd.

Western Economic Diversification Whaley, John

Whistance-Smith, Nancy

White, William Whittaker, Robert Whitten, Jeanette Willigar, Trevor

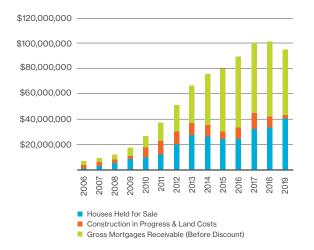
Windsor Park Elementary Winners Capilano Winnichuk, Rose Winslow, Jared Witzke, Bernie Wladyka, Gene Wonsiak, Dianne Woychesko, Peter Yaniw, Mark Yatscoff, Randy

Yu, Lana Zawaski, Nadine Zdrill. Lawrence Zelko, Darcey Zerbe, Lynda Zub, Roman

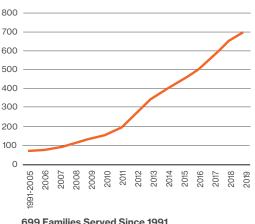
Lang, Marian

Financials

Home Assets

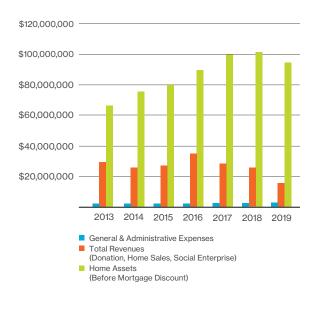


Cumulative Number of Partner Families Served

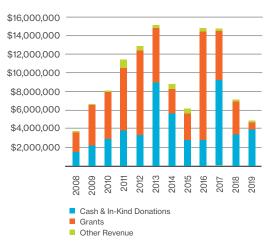


699 Families Served Since 1991

Expenses vs. Home Assets



Total Program Delivery Revenue (Excluding ReStores)



Habitat for Humanity Edmonton Summarized Financial Report for 2019

The following information is extracted from the financial statements of Habitat for Humanity - Edmonton Society as at December 31, 2019 and for the year then ended which were audited by KPMG, Chartered Professional Accountants. Full audited financial statements are available upon request.

Summarized Statement of Financial Position

	2019	2018
Assets		
Other current assets	\$ 1,892,971	\$ 2,083,373
Construction in progress	86,223	6,955,316
Land for future builds	2,428,909	1,300,005
Homes held for sale	40,459,671	33,533,229
Mortgages receivable	40,886,977	46,771,784
Capital assets	1,818,873	1,790,036
	\$ 87,573,624	\$ 92,433,743
Liabilities and Net Assets		
Liabilities	\$ 30,366,591	\$ 27,916,322
Net assets	57,207,033	64,517,421
	\$ 87,573,624	\$ 92,433,743

Summarized Statement of Revenue and Expenses

		2019		2018
Program Delivery Revenue				
Other donations and fundraising	\$	1,968,474	\$	2,499,766
In kind donations		1,929,046		832,480
Government grants		754,935		3,537,841
Other income		207,565		204,294
		4,860,020		7,074,381
Program Sales and Cost of Sales				
House sales		3,568,997		12,223,315
Cost of house sales and building operations		(8,113,131)		(14,537,755)
Loss on transfer of homes		(5,212,151)		_
Mortgage discount net income (expense)		1,905,636	_	(924,947)
		(7,850,649)		(3,239,387)
Program Expenses				
Family and community support*		(1,123,124)		(817,951)
Interest on bank overdraft and debt		(1,087,666)		(890,887)
Capacity building**		(514,569)		(575,357)
Volunteer support		(444,962)		(445,472)
		(3,170,321)		(2,729,667)
Net Program Activity		6,160,950		1,105,327
Restore Operations		1,451,499		1,479,784
Prefab Contribution Center		28,826		62,098
General and Administrative		(2,629,763)		(2,579,542)
deneral and Administrative				
- (D. ()				
Excess (Deficiency) Revenue				
Over Expenses	<u>\$</u>	(7,310,388)	\$	67,667

^{*}Family and Community Support consists of costs incurred to develop and manage rural committee based builds, Family Services costs and tithing fees to Habitat for Humanity Canada to support international builds.

^{**}Capacity building consists of costs related to the excess capacity of the prefab facility and prefab staff not directed allocated to builds.

How Habitat's Affordable Home Ownership Program Works



*Buyback Program – Exit to Independence

Habitat homes often serve more than one family. If a family chooses to sell their home, they sell it back to Habitat and receive the equity in their homes. This equity can then be used as a down payment on a home on the open market.

Leadership Team

Board of Directors

lan MacDonald, *Chair*Chris Bruce, *Vice Chair*Dolores Peterson, *Treasurer*Aman Randhawa, *Secretary*Karen Stone, *President & Chief Executive Officer*Carolynne McCaughey
Colin Lipsett
Dave Thomas
Imran Thaver
Kevin Cathro

Senior Management

Melinda Noyes, Chief Strategic Engagement and Programs Officer

Armand Mercier, Director of Family Services

Corrie Fortner, Acting Director of Fund Development Davyl Habn, Chief Financial Officer



Main Office & ReStore North

8210 Yellowhead Trail NW Edmonton, AB T5B 1G5 T: (780) 479.3566 F: (780) 479.0762 ReStore: (780) 471.4909 Donation Line: (780) 477.4057

Family Services & ReStore West

16811-106 Avenue NW Edmonton, AB T5P 4G1 Family Services: (780) 453.2979 ReStore: (780) 455.0645 ReStore Donation Line: (780) 477.4057

Prefab Shop & Volunteer Centre

14755-121A Avenue NW Edmonton, AB T5L 2T2 T: (780) 451.3416 F: (780) 451.3727

ReStore South

4004-99 Street NW Edmonton, AB T6E 3N5 T: (780) 462.1526 Donation Line: (780) 477.4057

ReStore East

6909-76 Avenue NW Edmonton, AB T5B 0A9 T: (780) 462.4909 Donation Line: (780) 477.4057

Grande Prairie ReStore

10431A-96 Avenue Grande Prairie, AB T8V 7J6 T: (780) 513.0100









