

Silvercreek Q1 Report

PREPARED FOR THE CREB® CHARITABLE FOUNDATION



matched to Silvercreek to date

Family Recruitment Update

To date, four families have been matched to Silvercreek and we are on pace to reach our target of 12 families this fiscal year. We are hosting regular information sessions that are well attended as there is a lot of interest in this project. We need to be mindful that these homes are more appropriate for smaller families because there is no finished basement.

AMSALE'S STORY

We are pleased introduce Amsale, one of the new Silvercreek families!

Amsale (pictured below) is a single mother of two very energetic kids - one daughter and one son. For fun, they enjoy swimming, ice skating, football and basketball. They also enjoy biking and playing in local parks. They love the snow.

Amsale immigrated from Ethiopia to Canada in 2005 and landed in Halifax where she stayed for three years with her father. When her dad passed away she decided to move to Calgary to try living somewhere new.

Amsale has worked at the Peter Lougheed Center for 10 years as a housekeeper and she likes it there. The family is currently living in a one bedroom apartment. Her son and daughter share the bedroom and she sleeps in the living room.

"My name is Amsale and I'm a single mom of two young children. For the past six or seven years, my kids and I moved from one cold basement to another small one-bedroom apartment. These were unhealthy situations to raise my loved ones in, and unsafe environments (break-ins, robberies and alcoholics as neighbours) to lead a happy family. The current shelter I lived in now, completely affects the confidence of my kids, my privacy and safety.

We've been through so much, but now, thanks to Habitat for Humanity, I will never feel lonely. They are helping me provide the most important basic need for my family with a three-bedroom townhouse in Silver Springs."





Community Relations

In the first quarter of 2019, Habitat followed through on its commitment to keep neighbours and the local community well informed about the project and to respond to any concerns that are raised.

Following the first Community Update of November 2018, a second email update was delivered in January 2019 to notify residents of the revised schedule and the work that would be done in January, February and March. Each update is delivered to a list of approximately 35 neighbours, the Silver Creek Community Association and Ward 1 Councillor Sutherland's office.

To date in 2019, two neighbours have asked to be dropped from the distribution list, we have received two expressions of concern related to the pile driving that was conducted in January and early March, and one neighbour has shared concerns about contractor truck driving. Habitat has responded directly and personally to each of these respondents. We are also keeping Councillor Sutherland's office informed.

Habitat has also kept its Silvercreek web page up-to-date with the latest information. The next email update is scheduled for delivery in the first week of April and will feature information about the start of volunteer shifts on the site.

Construction Update

Since the New Year has begun, we've progressed with site works in preparation of building construction. One of the major hurdles we overcame to move this portion forward was the decommissioning and removal of the ENMAX power lines which ran on the south and east sides of the site. Once these lines were removed in mid-February, our piling contractor was able to proceed installing the shoring system which provides stability to the surrounding soils during excavation.

During this same time, we've been working with the City for release of the five building permits needed for construction on the site as well as clearing two final conditions on our development permit. In recent weeks we've escalated these delays with the city and clearing these conditions are imminent. When these development permit conditions are cleared, we'll be allowed to start the construction above the main floor level.

The foundation for building #2 is currently in place along with the main floor. Building #1 is currently excavated and foundation placing begins this week. Each foundation takes approximately three weeks from start to backfill. We are currently staging our crew and equipment for the building construction to begin along with volunteer forces. Buildings #1-2 will be built in sequence, so you can expect to see these going up in the upcoming months.

Engagement

We look forward to welcoming CREB® REALTORS on April 12th for their inaugural Build Day at the Silvercreek site.



Silvercreek Build Budget

We are pleased to present the expenses to date!



4:29 PM
03/26/19

Habitat for Humanity Southern Alberta Society Job Estimates vs. Actuals Detail for SILVERCREEK LEGACY PROJECT

C- (Construction)

Land Acquisition

Land Cost	1,387,386.15	960,825.60	-426,560.55
Land Due Diligence	45,246.88	45,246.87	-0.01
Land Planning & Dev.	1,401,956.24	338,999.72	-1,062,956.52
Total Land Acquisition	2,834,589.27	1,345,072.19	-1,489,517.08

Construction Costs

General Requirements	261,479.64	176,427.53	-85,052.11
Excavation & Earthwork	132,113.16	76,594.00	-55,519.16
Foundation	137,508.64	433.50	-137,075.14
Concrete	409,209.44	0.00	-409,209.44
Framing & Lock-up	720,767.16	902.64	-719,864.52
Exterior Completion	226,927.32	0.00	-226,927.32
Interior Completion	862,607.64	0.00	-862,607.64
Mechanical & Electrical	836,404.76	14,332.64	-822,072.12
Site Completion	89,916.36	0.00	-89,916.36
CONTINGENCY	367,693.40	0.00	-367,693.40

Total Construction Costs	4,044,627.52	268,690.31	-3,775,937.21
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Construction Overhead	1,064,448.00	1,806.61	-1,062,641.39
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Total C- (Construction)	7,943,664.79	1,615,569.11	-6,328,095.68
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	7,943,664.79	1,615,569.11	-6,328,095.68
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Habitat
for Humanity®
Southern Alberta

Silvercreek Q2 Report

PREPARED FOR THE CREB® CHARITABLE FOUNDATION

Reflections from the CEO

Our partnership with CREB® continued to deepen and evolve in the second quarter of 2019. I want to specifically thank CREB® for its participation in Women Build at Silvercreek in early May. It was also our great pleasure to host CREB® Charitable Foundation board, staff and REALTORS® at Silvercreek Build Days.



CREB® participants in those events are sharing with us a first-hand look at the evolution and development of our Silvercreek site as it gradually and successfully takes shape. Frankly, it's a special experience that intermingles technical practice with emotion and caring. We've never built at this scale before on a site this large, so we're experiencing some things for the first time, and experiencing each new milestone with a sense of accomplishment mixed with respect for all the things that have to come together to make it happen.

We're learning a lot. First, though we've built many townhomes before, we've never build this specific stacked townhouse form and design. It's a little more complex, so we're being very careful. We know we're going to not only catch some mistakes and but also learn some jigs on the first building, which will make the remaining three buildings easier.

Second, we're learning how to work a larger site. Not everything can be done in a simple series. On a site this size some areas of site development are dependent on other work getting done first. It will take the rest of 2019 to get to the point where the site is complete and we're only working on the homes.

Third, we're learning about how personal community engagement actually becomes very important for a development this size. Our site staff, Dustin and Trish, are great at actually talking with our neighbours and this is very important. Whether it's a Build Day with the community association, or a local church group bringing in a lunch, recognizing local support is important.

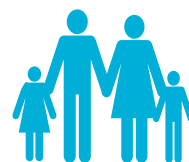
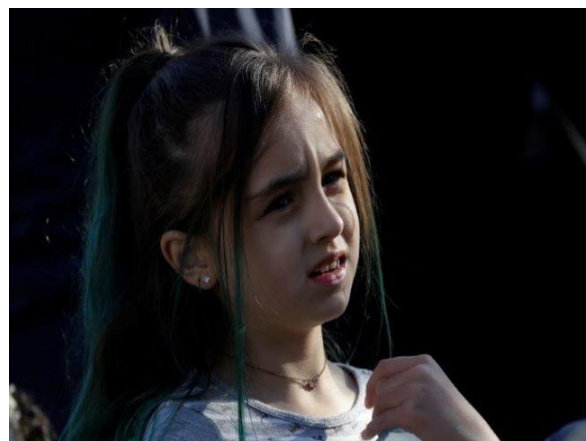
We can all now see homes for families emerging out of our construction site. Thank you to CREB® Charitable Foundation for your partnership.

Family Recruitment Update

We are pleased to report that we are on track for family recruitment as we have welcomed eight partner families to date. As CREB® Charitable Foundation staff and board know very well, homeownership is a significant responsibility and we strive to ensure that we recruit families who are likely to succeed.

The families that we have recruited are smaller than average Habitat families due to the size of these homes – at Silvercreek, the average number of kids is two. We are welcoming (4) two-parent families and (4) single-parent families (one single father and three single mothers).

We thought it might be of interest to share the types of jobs that our homeowners have. To date occupations of homeowners include: nonprofit (2), Alberta Health Services housekeeping, health care aide, admin assistant, security guard, automotive sales, and a warehouse lead.



Meet Robert, Lilli and Elliot

May the sixth time be the charm

How would I describe Robert? If allowed only a few words, I would choose genuine, grateful, committed and most of all, a “dad” at heart.

These meaningful words encapsulate why a donor would take inspiration from investing in a family like Robert’s. When told that a respected community foundation contributed a legacy gift of \$1M to his future home, Robert appeared sincerely grateful, humbled and frankly a little awe-struck. He refers to these unknown benefactors as “Some incredibly gracious people willing to help out my family!”



Today, Robert is a single father to Lilli (almost 9) and Elliot (2 ½). He supports his family by leading a small team at a commercial siding company.

This proud dad describes Lilli as extremely outgoing, very empathetic and kind. Lilli has a posse of friends, is very crafty and loves colouring. She’s the big sister who teaches her brother a lot – most especially, how to *make the best of things*. “She um, has quite the collection of slime,” grins Robert. “I’ll be happy when the slime phase is over.” And what about Elliot? Robert chuckles, “Elliot is full of life, constantly playing, always into something, always moving.” From the moment he wakes up until nap time, he’s on the go. “He’s incredibly rambunctious,” beams Robert, “But, I wouldn’t give it up for the world.”

Robert and his kids can hardly wait to be homeowners at Silvercreek. But things weren’t always looking up for them.

After working as a professional chef for 12 years, Robert and his wife opted for a change of pace that was more conducive to raising a family. They worked in dinner theatre and lived in a house in Redland. Their hopes were dashed as the foundation of their home cracked, pests moved in and at the worst of times, the water pump didn’t work. “We were the crazy family that had to collect rainwater in pails,” he explains.

The bad luck followed as they dealt with flooding in Drumheller, mould in a house in SE Calgary, skyrocketing utility bills due to poor insulation in yet another rental and finally, a shooting 15 meters from the front door of Lilli’s school.

Having moved five times in her short life, Lilli has learned to *make the best of things*. Robert marvels at how his daughter manages to overcome the anxiety that comes with each new school. She’s adaptable, makes new friends and finds her place. And, she guides Elliot along the way.

In September 2018, Robert and his wife learned about Habitat’s homeownership program, applied and were accepted for the Bowness build. He was tackling the mandatory volunteer hours methodically when life threw him yet another curve ball.

Recently amicably separated, Robert now has joint custody of his kids. As they navigate the new family dynamics, Robert makes one thing clear, he always will be a hands-on, fully committed dad, “I’m all in!”

Due to the change in circumstances, Robert briefly fell behind on his volunteer hours. Although Robert and his family were initially going to move into a Habitat home in Bowness, he began to question the affordability of this home. With encouragement from Habitat staff, he took a closer look at the Silvercreek build which is a little more affordable. Although he had to requalify as a single parent, he kept his eye on the prize. His mother stepped up to help with the hours. Now, the family is thrilled with the idea of moving into Silver Springs – the arena, the park, the daycare and Lilli’s school being only four blocks away are all assets.



As the kids adapt to their new normal, stability and safety are more important than ever. Robert looks forward to living alongside families that share the same values – that put their kids first. He eagerly awaits the responsibility of homeownership.

Robert struggles to find the right words to share with the donors who have changed his life, but the gratitude on his face says it all.

And Lilli? She’s hoping the sixth move is the charm, and she’s busy *making the BEST of things*. Putting her crafting skills to work, she has already created a design plan for her new bedroom. “It’s a full-on manual, actually,” grins Robert. And Elliot? Taking a cue from Lilli, he’s getting busy too.



Community Relations

In the second quarter of 2019, community relations pivoted to address the reality that more people would be actively present on site, and they would need parking, which could potentially have an impact on neighbours.

Our third community update was delivered in early April to let neighbours know that construction staff and volunteers would be starting to work on site in April, that Build Days would start mid-April and that Women Build, one of our largest annual events, would be taking place in the first two weeks of May. It let neighbours know how many people to expect on site and where we had arranged for parking to minimize any inconvenience.

For our regular construction volunteers and for Build Day volunteers, we shared that those parkers had been directed to the sound barrier side of Silvercreek Crescent, north of the site. We also shared that Women Build parking had been negotiated at Advent Lutheran Church just across Nose Hill Drive.

These parking arrangements seem to have worked well. There were no participant parking issues during Women Build, and none in June which was one of our busiest months in recent years for Build Days with an average of three Build Days a week.

But no active construction site is perfect. Our immediate neighbours have occasionally been inconvenienced by the large vehicles of contractors working for The City on connecting our utilities. When those incidents have occurred, we have worked hard to respond quickly and personally. Dustin, our construction supervisor has made it a point to get to know our neighbours personally and to be on top of these occasions when they happen.

Volunteer Engagement

We were delighted to welcome CREB® Charitable Foundation staff and board members as the inaugural Build Day group at Silvercreek! It was a chilly April day, but that didn't dampen the excitement and energy for building walls that will keep future Habitat homeowners warm for years to come. REALTORS® proudly constructed and raised a wall containing a stud that was signed at the Silvercreek Legacy Build launch event in November 2018, leaving messages of love and hope in the heart of these homes.

The fun didn't stop there, as a group of 12 female REALTORS® participated alongside CTV staff, including anchor Tara Nelson, in Women Build 2019 on May 2.

On June 18, even more CREB® members come out to build, and thankfully the weather cooperated. Moreover, on May 30, four CREB® members who wanted to try something different from construction showed up to help at ReStore for a half day to stock shelves and support Habitat's social enterprise.

Whether at the ReStore or on a build day, the Habitat team always look forward to hosting CREB® staff and REALTORS® who participate with an unparalleled sense of pride and ownership.



Construction Update



The Silvercreek Legacy Build has been steadily progressing over the past few months. At the end of Q 1, the foundations on the first two buildings had been set, with the site transitioning from the preliminary work, to an appropriate setting to welcome volunteer teams.

Since then, we've been making great progress as we are nearly finished the framing of the third and final floor on the first building. Our framing contractors will soon be taking over to finish off the roof and allow the mechanical trades to proceed. As that portion of work completes, we'll be shifting the volunteers focus onto building two, which is currently awaiting the final level of walls to be framed. As the framing and structure concludes in the upcoming months, the major work on these two buildings will shift inside as the plumbing, heating, and electrical contractors have their equipment placed at the rough-in stage. The completion of the mechanical on the interior of the buildings will allow the contractors installing the exterior siding to commence their work.

We'd be remiss to not give a special acknowledgement to the steady flow of individual volunteers and Build Day groups working alongside our staff and regular crew leaders day after day. Their efforts have contributed to the significant progress we've been able to make. In addition to these regular volunteers, Habitat was also thrilled to host our signature Women Build event where over 120 participants helped on the build site over the course of 6 days in May. Thanks again to CREB® staff and REALTORS® who participated.

As our Habitat construction team continues to lead volunteers on the building construction, our building partner Avalon Homes continues coordinating the remaining site work. Over the past three months they have arranged the installation of the shoring and pile system and the retaining wall. In upcoming months you can expect to see the remaining retaining walls to be installed, followed by the final two foundations for buildings three and four. The completion of these elements will allow the parking area to be brought to its final grade which will follow soon after with paving.

In addition, over the past couple of weeks the connections of ENMAX, ATCO, TELUS, and Shaw services have commenced and will soon be concluded.

We're in a strong position to make substantial progress through the best parts of summer and sooner than later the Silvercreek site will be looking much more like the place that will be home to 32 new Habitat families!



Silvercreek Build Budget

We are pleased to present the expenses to date!



Habitat for Humanity Southern Alberta Society Job Estimates vs. Actuals Detail for 1:6D SILV As of May 31, 2019

Service

C- (Construction)

5050 Land Acquisition

5060 Land Cost

5061 Land Purchase Price	949,933.12	949,933.12	0.00
5065 Project Financing	305,000.00	1,619.00	(303,381.00)
5067 Legal Fees	453.00	5,991.00	5,538.00
5068 Levies & Assessments	132,000.00	0.00	(132,000.00)
5069 Property Taxes	0.00	8,866.14	8,866.14
5060 Land Cost - Other	0.03	0.00	(0.03)

Total 5060 Land Cost

1,387,386.15 966,409.26 (420,976.89)

5070 Land Due Diligence

5071 Geotech Investigation	6,750.00	6,750.00	0.00
5073 Enviro. Site Assessment	2,876.32	2,876.32	0.00
5075 Professional Fees	12,800.00	12,800.00	0.00
5077 Conceptual Design	17,766.56	17,766.55	(0.01)
5079 City of Calgary Plan Fees	5,054.00	5,054.00	0.00

Total 5070 Land Due Diligence

45,246.88 45,246.87 (0.01)

5080 Land Planning & Dev.

5081 Assess/Remediation/Demo	50,000.00	13,526.00	(36,474.00)
5082 Stripping & Grading	100,000.00	9,140.00	(90,860.00)
5083 On Site Services	180,000.00	0.00	(180,000.00)
5084 Off Site Deep Utilities (Water, Sanitary & Storm)	250,000.00	178,106.50	(71,893.50)
5085 Shallow Utilities (Gas, Electrical, Cable & Internet)	205,000.00	34,675.66	(170,324.34)
5086 Development Permit	20,247.48	20,247.49	0.01
5087 Civil Engineer / DSSP	79,000.00	35,431.76	(43,568.24)
5088 Re-Zoning	0.00	0.00	0.00
5089 Survey & Subdivision	8,508.76	15,792.78	7,284.02
5090 Professional Fees	59,200.00	29,142.02	(30,057.98)
5091 Environmental & Site Rehab	0.00	0.00	0.00
5092 Sidewalk & Asphalt Rehab	100,000.00	0.00	(100,000.00)
5093 Site Development (Roads and Services)	350,000.00	0.00	(350,000.00)
5094 Site Maintenance	0.00	1,050.00	1,050.00

Total 5080 Land Planning & Dev.

1,401,956.24 337,112.21 (1,064,844.03)

Total 5050 Land Acquisition

2,834,589.27 1,348,768.34 (1,485,820.93)

5099 Construction Costs

5100 General Requirements

5105 Architectural Design	0.00	50,818.86	50,818.86
5110 Structural Design (Eng)	0.00	7,560.00	7,560.00
5111 Mech & Elec Engineering	0.00	12,160.00	12,160.00
5114 Energy Modelling	0.00	10,000.00	10,000.00
5115 Building Permit Fees	0.00	85,725.73	85,725.73

Silvercreek Build Budget

Continued.



	Est. Cost	Act. Cost	Diff.
5120 Project Insurance (Builders Risk)	0.00	5,657.00	5,657.00
5122 New Home Warranty	0.00	8,000.00	8,000.00
5125 Construction Survey (Stake-out & Grade Slip)	0.00	1,212.54	1,212.54
5135 Equipment Rental	0.00	1,850.22	1,850.22
5137 Construction Heat	0.00	9,195.82	9,195.82
5140 Waste Disposal	0.00	1,100.00	1,100.00
5143 Temporary Utilities	0.00	4,669.35	4,669.35
5145 Temp. Sanitary Facilities	0.00	1,024.25	1,024.25
5147 Temporary Fencing	0.00	665.71	665.71
5148 Transportation Costs	0.00	1,595.00	1,595.00
5149 Construction Clean	0.00	262.00	262.00
5155 General Contracting Fees	0.00	48,194.19	48,194.19
5160 Printing	0.00	3,113.50	3,113.50
5100 General Requirements - Other	261,479.64	0.00	(261,479.64)
Total 5100 General Requirements	261,479.64	252,804.17	(8,675.47)
5200 Excavation & Earthwork			
5220 Earthwork & Excavation	0.00	44,936.26	44,936.26
5221 Shoring	0.00	208,850.00	208,850.00
5222 Removal of Excavated Earth	0.00	0.00	0.00
5200 Excavation & Earthwork - Other	132,113.16	0.00	(132,113.16)
Total 5200 Excavation & Earthwork	132,113.16	253,786.26	121,673.10
5250 Foundation			
5251 Soil Bearing	0.00	4,687.25	4,687.25
5252 Cribbing & Materials	0.00	70,036.08	70,036.08
5253 Board Insulation	0.00	4,492.00	4,492.00
5254 Weeping Tile & Dampproof.	0.00	7,016.50	7,016.50
5250 Foundation - Other	137,508.64	0.00	(137,508.64)
Total 5250 Foundation	137,508.64	86,231.83	(51,276.81)
5280 Concrete			
5281 Foundation	0.00	13,401.56	13,401.56
5280 Concrete - Other	409,209.44	0.00	(409,209.44)
Total 5280 Concrete	409,209.44	13,401.56	(395,807.88)
5300 Framing & Lock-up			
5320 Framing Materials	0.00	54,472.26	54,472.26
5321 Framing Labour	0.00	19,436.64	19,436.64
5330 Joist & Truss	0.00	47,079.68	47,079.68
5335 Interior Stairs	0.00	8,595.20	8,595.20
5300 Framing & Lock-up - Other	720,767.16	0.00	(720,767.16)
Total 5300 Framing & Lock-up	720,767.16	129,583.78	(591,183.38)
5350 Exterior Completion	226,927.32	0.00	(226,927.32)
5400 Interior Completion			
5440 Insulation (Batt, Blow-in, Spray, Poly & Vapour Barrier)	0.00	286.72	286.72
5400 Interior Completion - Other	862,607.64	0.00	(862,607.64)
Total 5400 Interior Completion	862,607.64	286.72	(862,320.92)
5450 Mechanical & Electrical			

Silvercreek Build Budget

Continued.



5455 Electrical
5465 Heating & Ventilation
5475 Plumbing
5450 Mechanical & Electrical - Other
Total 5450 Mechanical & Electrical
5480 Site Completion
5484 Public Services (car plugs, lighting, other)
5489 Retaining Walls
5480 Site Completion - Other
Total 5480 Site Completion
CONTINGENCY
Total 5099 Construction Costs
5499 Construction Overhead
Total C- (Construction)

Est. Cost	Act. Cost	Diff.
0.00	10,732.64	10,732.64
0.00	4,784.00	4,784.00
0.00	3,600.00	3,600.00
836,404.76	0.00	(836,404.76)
836,404.76	19,116.64	(817,288.12)
0.00	19,112.43	19,112.43
0.00	66,052.38	66,052.38
89,916.36	0.00	(89,916.36)
89,916.36	85,164.81	(4,751.55)
367,693.40	0.00	(367,693.40)
4,044,627.52	840,375.77	(3,204,251.75)
1,064,448.00	39,173.13	(1,025,274.87)
7,943,664.79	2,228,317.24	(5,715,347.55)





Habitat
for Humanity®
Southern Alberta

Silvercreek 2019 Q3 Report

PREPARED FOR THE CREB® CHARITABLE FOUNDATION

reflections from the CEO



CREB® and their REALTORS® came on site for three Build Days this quarter, in June, August and September. CREB® participants who joined our volunteer crew leaders in picking up hammers and drills to build these townhouses included Alan Tennant and Kerri Robins. That day, Alan and Kerri became one of the thousands of volunteers from the many corporations, communities and non-profits who build Habitat homes.

The Silver Springs community also came on site this past June to show their support for the build. The Silver Springs Community Association organized a build day for residents to give a hand in building a home and it was well attended.

We are also seeing a unique Silver Springs community developing: from the Silver Springs neighbours visiting the construction site with cookies, to the future homeowners asking to do more than their required 500 hours of building. The support of the existing community for the new one is heartwarming and encouraging. Thank you to CREB® Charitable Foundation board, staff and REALTORS® for helping start this thriving community of active citizens.

Now that the first building is almost complete, we are confidently focusing on the second, third and fourth building. It is an exciting time.

Thank you to CREB® Charitable Foundation for your partnership in bringing the Silvercreek Legacy Build to life.

new families and new construction

The third quarter saw the Silvercreek Legacy Build take shape above ground, with the first building of eight stacked townhouses projected to complete in early 2020.

I would like to thank CREB®, a key partner, for their contribution towards the building of affordable homes in the city. These new homes, once complete, will provide housing stability for many working families for generations. For many families and their children, these Silvercreek townhouses will be their first homes ever. Homes that will become their foundations for building brighter futures for their children and themselves.





"all of the families
have met each
other and
learned where
everyone will be
living"

Kenzie MacDonald
HABITAT FAMILY
SERVICES
COORDINATOR

family recruitment update

Together, with partners such as CREB® we build homes that bring families strength, stability and independence, but did you know that we're also building a community of active citizens?

Family Services was delighted to hear that all of the families have made a point of meeting one another on the construction site and learning where everyone will be living. Eight families are currently working on the build to complete their 500 hours. One is close to finishing and the two families that have completed their hours have now volunteered to donate hours to another family.

Recruitment is on track for this quarter and we have welcomed four new partner families for a total of eleven families. Marketing and Family Services work together to keep the momentum going. Once a month Habitat holds an information session that can hold 60 individuals.

And the circle of support grows: large groups of friends and family have offered to volunteer for two of the homeowners who are single mothers. Volunteer Services have happily accommodated and held two private Orientation Sessions for the groups.

We prepare families for success by facilitating financial and home ownership learning. In the third quarter we completed 7- 14 online courses through Money Mentors (financial literacy), two to three in-class classes on the topics of Condo Living (learning what a condo is and what condo fees are for) and Learning about the Habitat Mortgage Model.

To learn more about our application process see our website: habitatsouthernab.ca/own-a-home



"whenever I think of 'tomorrow,' the day that I'm going to be the owner of the house I always wished to have, tears come to my eyes."

Zufan - A FUTURE SILVERCREEK HOMEOWNER

Zufan, Abdul-Razzaq, and Rahma

We used to live downtown in a high-rise building. When the rent increased, we moved to a one-bedroom basement because, with my son's daycare fee it became above my budget.

When we moved to the basement four years ago, it seemed to be enough for us, but it isn't anymore. My son, Rahma, kept asking why I didn't have my own bedroom. One day, he even tried to call the police to complain about the high housing prices. Thinking about moving to a bigger place was a nightmare because of the unstable prices and the chance of being forced to move from place to place.

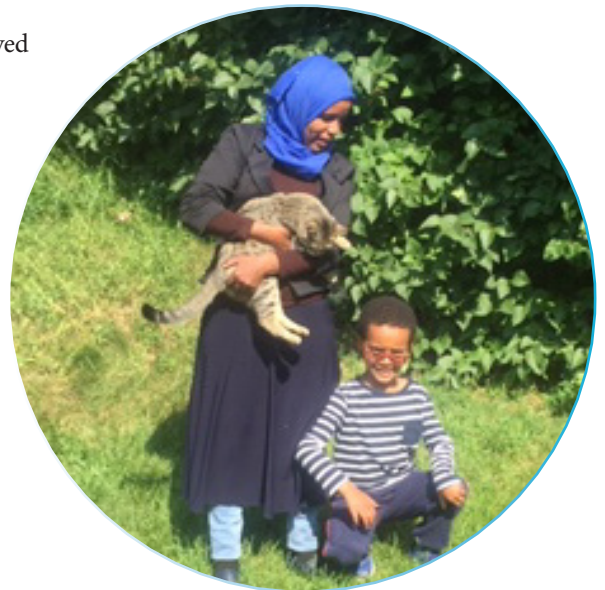
To calm my son down and make a little more space, I sold my own bed and bought a twin bed. I decorated it like boy's bedroom, but the place is getting smaller for us.

Thanks to Habitat for Humanity, our situation is changing. My son is so excited to move to a new house and told some of our relatives, "We are going to move to new house tomorrow." Yes, tomorrow!

I'm looking forward to that special "tomorrow." Whenever I think of "tomorrow," the day that I'm going to be the owner of the house I always wished to have, tears come to my eyes. On that "tomorrow," my son will have his own bedroom and our Rahma will look outside through big windows. "Tomorrow," I'll be a proud mom who can provide the most needed thing for her family, with the help of Habitat for Humanity Southern Alberta.

When Habitat accepted me, I felt like it was a reward from God for working hard to give the best life to my family. I really appreciate the opportunity to be a partner.

Special thanks to Habitat's donors, volunteers and my friends who stood up beside me to do my volunteer hours.



Community relations

Thank You to the Community

The third quarter is peak season for construction and in all the hustle and bustle the Silver Springs community has responded to our activity with warm hospitality. We feel fortunate many community members have come to volunteer, deliver cookies, stop by with questions and seek out updates.

Good relations with residents in Silver Springs is vital to us and communication is part of that. Our fifth newsletter to the Silver Springs community has just been released with a detailed construction update, opportunities to get involved, as well as the exciting news that families will begin moving in early 2020. We are confident the families will be welcomed with the Silver Springs hospitality we've seen in our third quarter.

Lack of Affordable Housing is a key concern for Calgarians

Calgarians recently voiced their hopes and concerns for our city in a survey conducted by the Calgary Foundation. Affordable housing is listed as one of their top three concerns for building a strong community. Thank you for helping Habitat bring communities together to help families build strength, stability and independence through affordable home ownership.

In the intensity of our work this summer we took care to be sensitive to surrounding homes. A couple of times neighbours called us because they felt trucks were parking too close to their homes. The trucks were moved immediately and community relations have remained good. By the end of 2019 the activity closest to the street and alley will be completed and construction work will concentrate closer to Nose Hill Drive, away from our closest neighbours.





CREB Charitable Foundation staff at Silvercreek on Sept 27

volunteer activity

Hundreds of volunteers have contributed approximately 4000 hours since June. This includes families who are required to volunteer, community members, and organizations who bring a team to help out. Almost 20 organizations took time to come build at our site. Some of them include: Whirlpool Canada, Calgary Flames, Revera, RBC Capital Markets, Ismaili Muslim Community of Calgary, Bayer CropScience, Black Swan Energy, Plains Midstream Canada, and many more.

CREB Charitable Foundation Board, REALTORS and staff built three times this quarter. We appreciate all the time, skills and financial donations the volunteers contribute to construction.

All 223 volunteers heard the Silvercreek Legacy Build story, its families' narratives and about our visionary sponsor CREB.

Work on the site will continue to be done by teams of construction volunteers, as well as contracted trades workers, under the supervision of Dustin Burgess and Trish Braaten.

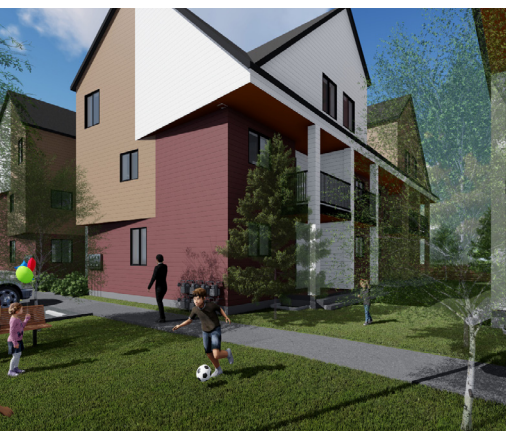
Thank you CREB Charitable Foundation for your three Build Days this past quarter. We appreciate your hard work on this project and are proud to continue to showcase its impact.



CREB Charitable Foundation staff at Silvercreek on August 15



CREB Charitable Foundation staff at Silvercreek on June 18



june to sept construction update

Since our last update a lot has taken place on the Silvercreek Legacy Build:

Construction has progressed significantly through the warm, albeit rainy, summer months. A lot of the major site work is nearing completion in the upcoming weeks which will reduce the amount of traffic on the site. And, we're getting close to having families move in.

Building 1:

The first building is close to completion, with families starting to move in before the end of this year. Families have purchased their new homes and are busy completing the required volunteer work. At the beginning of 2020 eight families will start moving in. Volunteers and our construction team are taking advantage of any remaining good weather to complete the east side of the parking lot, as well as the pedestrian walkway access to Nose Hill Drive.

Building 2:

The framing for the building has been completed and the work has shifted to interior mechanical work followed by the building exterior. During the cold winter months, teams of volunteers, community members and construction professionals will work on the interior of Building 2 with a goal of completing the second building in the summer months. We expect occasional deliveries of supplies to complete the interiors throughout the winter with no further outdoor construction once the snow falls.

Buildings 3 and 4:

The two foundations closest to Nose Hill Dr. have been placed as they are an integral part of the site work. These two buildings will be dormant over the winter and framing will begin next year.

Site Work:

The major site construction will be done by the end of the year including retaining walls, foundations and site grading. We expect a significant reduction of the number of big trucks as this work wraps up. So by the end of 2019, the activity closest to the street and alley will have been completed and the construction work will concentrate closer to Nose Hill Drive, away from our neighbours. Our families and team will begin to use the onsite parking as we continue work on the remaining buildings.

silver creek legacy build budget

we are pleased to present the expenses to date!

Habitat for Humanity Southern Alberta Society

Silvercreek- Job Costs

As of September 30, 2019

	<u>Project Cost to date</u>
Construction Costs	
Land Acquisition	1,369,480.56
Construction Costs	<u>1,526,097.37</u>
Total Construction	<u>2,895,577.93</u>

- ✓ The major site construction will be completed by the end of the year including the retaining walls, foundations and site grading
- ✓ Building 1 which comprises of eight townhouses is projected to be completed by early 2020
- ✓ The framing for Building 2 has been completed and the work has shifted to the interior mechanical work
- ✓ The foundations for Building 3 and Building 4 have been placed and framing on these two buildings will begin next year





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