

Habitat for Humanity Waterloo Region
IMPACT REPORT
2025



Our Vision

A world where everyone has a decent place to live.

What We Do

Habitat for Humanity Waterloo Region brings people together to build homes, communities and hope.

Values

Housing for all
Human dignity
Partnership
Diversity and inclusiveness
Accountability



Board of Directors

Sarah McLellan - *Board Chair*

Russ Parnell - *Vice Chair*

David Lin - *Treasurer*

Deb Bergey - *Secretary*

Debbie Adare

Carl Coelho

Mark Crowell

Kristy Guthrie

Lee Ann Hundt

Rebecca Little

Rebecca Petricevic

Tim Schill

Jason Simon

Stephanie Whitney

Message from our Board and CEO

If 2024 was a year of preparation, 2025 was the year momentum became visible. Across Waterloo Region, groundwork began translating into real progress, stronger partnerships and new ideas taking shape.

At a time when housing affordability continues to challenge families locally and across Canada, this progress is both urgent and necessary.

Construction advanced on the Shantz Hill Towns development in Cambridge, bringing 24 families closer to affordable homeownership. When keys are handed over, they will represent more than a completed build. They will represent stability, opportunity and renewed hope.

BUILD NOW: Waterloo Region also moved from vision to action. What began as regional conversations are now projects grounded in collaboration.

Momentum grew through municipal leadership. The City of Kitchener's commitment of the Holborn Court site became official in 2025, creating a clear pathway for development. At the same time, the University Avenue East project in Waterloo received its first building permit, advancing one of the largest sites in the initiative. Designed as a missing-middle community, it will deliver both rental and ownership opportunities at scale.

This progress reflects a collective effort. Volunteers continue to show up with dedication. Corporate and community partners are engaging in new ways. Donors are investing in long-term housing stability. ReStores remain vibrant spaces that support sustainability, affordability and connection.

Growth is measured not only in homes built, but in families gaining stability and communities growing stronger.

Together, we build homes, communities and hope.



Philip Mills
CEO



Sarah McLellan
Board Chair



The Power of Building Community

When people talk about the housing crisis, the conversation often centres on numbers. How many homes are needed. How quickly prices are rising. How long families have been waiting.

Those numbers matter, but they only tell part of the story. At its heart, housing has always been about community.

A safe and stable home allows families to put down roots. Children grow up in neighbourhoods where they feel secure. People gain the foundation they need to contribute to the places where they live and work. When housing becomes out of reach, the effects ripple far beyond individual households and begin to affect the strength and resilience of entire communities.

Solving the housing crisis requires more than building homes. It requires communities coming together to create solutions that no single organization, sector or level of government could achieve alone.

That shared effort is what drives the work of Habitat for Humanity Waterloo Region.

Across our region, people and organizations are stepping forward in new ways. Municipal governments are contributing land and policy support. Private sector partners are bringing development expertise and investment. Donors and community foundations are providing critical financial support. Volunteers are giving their time and energy. Families themselves contribute hundreds of volunteer hours as they prepare to move into their homes.

Each contribution may look different, but together they reflect something powerful: a community working collectively to expand access to safe and affordable housing.

This year's Impact Report reflects the many ways that community shows up in our work.

In the pages that follow, you will see how volunteers came out in full force in 2025, bringing energy and commitment to initiatives across the region. You will see how donors and sponsors stepped forward with generosity and trust, helping provide the financial support that makes this work possible.

You will learn how our construction and build teams transformed empty plots of land into the foundations of much-needed homes. You will hear how families partner with Habitat as they take meaningful steps toward stability and homeownership.

You will see how our ReStore community comes together to help fund this work while keeping thousands of reusable materials out of landfills. And you will learn how BUILD NOW: Waterloo Region is bringing together public, private and nonprofit partners to create new pathways for housing on a much larger scale.

Each of these stories reflects a different part of the same idea. The affordable housing crisis is not something any one organization can solve alone. It is something communities solve together.

And when communities come together with shared purpose, generosity and determination, the impact extends far beyond the homes themselves. It strengthens neighbourhoods, creates opportunity for families and helps ensure that our region remains a place where people can build their lives.

That is the power of building community.

HopeBuilders Spotlight: Mark and Sue



"Ed Havitz Houses" build crew pauses on day 5 in Waterloo. Mark kneeling front left with daughter Niki, wife Sue and parents Ed and Pam stand behind them. Homeowner families stand front centre.

Mark and Sue come from a family with a long and rich history with Habitat for Humanity.

Mark's introduction to Habitat began through his father, Ed, who was deeply involved with his local affiliate in Lansing, Michigan, as board chair, principal fundraiser and build crew volunteer. Ed also organized annual fundraising walks, and when the Jimmy Carter Work Project was announced for Waterloo in 1993, Mark and his dad set an ambitious goal: to walk from Lansing, Michigan to Waterloo, 400 kilometres in just 11 days! When they arrived, they rolled up their sleeves and got to work with the other volunteers on the build site, including Jimmy and Rosalynn Carter.

That experience sparked a lasting commitment. Over the years, Mark and his family continued supporting Habitat through fundraising treks, including walking from Michigan to Sault Ste. Marie and biking from Waterloo to Atlanta.

Inspired by his father's example, Mark joined the Habitat for Humanity Waterloo Region Board of Directors and became deeply committed to advancing our mission of building affordable homes for local families. As Vice-Chair and later Chair, Mark helped organize a particularly meaningful build to honour Ed's lifelong commitment to community service and celebrate his 70th birthday. More than 120 family members and friends secretly raised funds for the

project, collecting about \$60,000 by 2000. Over half of them travelled to Waterloo to join Ed, Mark and the rest of the family in framing a duplex for two Habitat homeowner families – families who would eventually become neighbours of Mark and Sue.

Seeing Ed's reaction when he realized the entire build crew was made up of friends and family who had travelled (many from the United States) to honour him with a Habitat build remains one of Mark's most memorable Habitat moments.

Despite retiring and moving to Southampton, Mark is still very much involved with Habitat for Humanity, volunteering primarily with HFH Grey Bruce, but also returning to volunteer with his former University of

"By lunch time on the first day, I'd developed an incurable case of what Waterloo volunteers called *Infectious Habitis*"

~HopeBuilder, Mark Havitz

Waterloo team here in Kitchener-Waterloo and, of course, supporting us with monthly giving as a HopeBuilder.

Monthly donations provide a steady, reliable source of funding that helps us plan ahead and build more homes for families in need, while simplifying giving for donors like Mark and Sue.

Interested in becoming a HopeBuilder through monthly giving? Visit habitatwr.ca/donate.

The ReStore Community

No two Habitat ReStores are exactly alike. Across the Habitat network, each store reflects the community around it. The products that arrive through the donation doors, the volunteers who give their time and the customers who return week after week all shape what each ReStore becomes. Together, these everyday contributions create stores that look and feel different from one community to the next.

That is certainly true here in Waterloo Region.

Habitat for Humanity Waterloo Region operates two ReStores, one in Cambridge and one in Waterloo. While both share the same purpose, each has developed its own character influenced by the community that surrounds it.

Donations come from many places across the region. Homeowners clearing out garages, families preparing for a move, renovators replacing cabinets or fixtures, and local businesses passing along surplus materials all contribute to the steady flow of goods filling the stores. Staff and volunteers sort, price and organize each item, ensuring usable materials find their way back into the hands of people who need them. Shoppers browse the aisles looking for everything from lighting fixtures and appliances to cabinets, tools and home décor.

The ReStores also provide a meaningful way for people to connect with Habitat's work. In 2025, fifteen teams from local companies and schools volunteered in the stores through Habitat Waterloo Region's engagement program. For many participants, the experience offered a first look at how donated materials and everyday purchases support Habitat's operations.

What happens inside the ReStore may look like everyday retail, but the impact reaches far beyond the store itself. Revenue generated through the ReStore supports Habitat Waterloo Region's efforts to offer affordable homes across the region.

Together, donors, volunteers, staff and customers help turn donated goods and everyday purchases into something lasting, creating new pathways to affordable homeownership for families in our community.



Celebrating our amazing ReStores

 **2.5 million pounds**
of waste diverted from landfills

8,000 
donations received

 **70 kitchens salvaged**
by our kitchen salvage team



Partnerships Help Move Shantz Hill Forward

How Activa has helped build up housing stability.

For more than three decades, Habitat for Humanity Waterloo Region has worked alongside families to create access to affordable homeownership. As the housing crisis has deepened across our region, the need to build more homes and move projects forward more quickly has become increasingly urgent.

The Shantz Hill Towns project in Cambridge reflects how partnerships can help make that possible.

Currently under construction on Shantz Hill Road, the development will bring 24 stacked townhouses to the community, creating affordable homeownership opportunities for local families. When completed, the project will include a mix of two-, three- and four-bedroom homes designed to support working families seeking long-term housing stability.

“This project is truly the result of partnerships,” said Habitat Waterloo Region CEO Philip Mills. “Everyone involved is bringing their strengths to the table so we can create more housing opportunities for families who need them.”

The development is being built in partnership with local developer Activa, while construction financing has been made possible through an impact investment from Waterloo Region Community Foundation.

Together, these partnerships are helping Habitat Waterloo Region deliver homes more efficiently while maintaining its commitment to long-term affordability.

Waterloo Region Community Foundation supported the project through an impact investment designed to help advance housing solutions in the region.

“The partnership was a natural fit,” said WRCF Director of Financial Services John Bowden. “Given

the strength and stability of the organization and the initiative they are undertaking, it aligns really well with what we’re trying to achieve.”

Activa CEO John Hartwick agrees. “At Activa, we recognize the importance of strong partnerships across the Region of Waterloo in delivering diverse housing options that support the continued growth of the community we call home,” says Hartwick. “Activa has long respected Habitat’s efforts to make homeownership a reality for families that might otherwise be unable to enter the housing market. We look forward to continuing to work together to bring another affordable housing community to life in the Region of Waterloo.”

Families who purchase a Habitat Waterloo Region home do so through a unique, affordable homeownership model. Mortgage payments are geared to income and capped at 25 percent of gross household income, helping ensure that families can build stability without being overburdened by housing costs. Families also contribute hundreds of volunteer hours in support of Habitat’s mission as they prepare for homeownership.

For many families, this opportunity represents a turning point.

“The chance for a family to say ‘this is our home’ brings pride, stability and a sense of control over their future,” Mills said. “That stability makes a real difference for parents, for children and for the community around them.”

As construction continues at Shantz Hill, the project demonstrates how collaboration across the community can help create more pathways to affordable homeownership for local families.



No Place Like Home

How homes create lasting independence

There is a moment our team never gets tired of witnessing.

A family sits across the table, places down their final mortgage payment and pauses. There is pride, relief and often a quiet sense of disbelief. What began years earlier as a partnership reaches a milestone. A mortgage is finished. A chapter closes, and life continues in the same neighbourhood, at the same kitchen table, the same home filled with the same laughter. The house they have made their own, is now their own.



At Habitat for Humanity Waterloo Region, families are how we measure impact. And those moments are built over time.

Since 1989, more than 150 families have partnered with Habitat Waterloo Region to build a place to call home. Some are still living in those homes more than 30 years later. Many have completed their mortgages and moved forward with a stronger financial footing.

“We really have so, so much to be thankful for. Every day I open my eyes and I smile from ear to ear. I feel so lucky.”

~ Habitat Homeowner

As of the end of 2025, Habitat Waterloo Region holds 69 active mortgages. That is 69 families, in 69 homes, continuing their journey. Each payment reflects consistency, commitment and progress that happens gradually, year after year.

The impact continues to show up in daily life. In routines that stayed steady. In children growing up in one place and parents planning for what comes next. Each household building equity and confidence over time.

That story is still building.

Families at Shantz Hill will begin moving into their homes at the end of 2026 and into early 2027. They will join a legacy that spans decades and continues to take shape with each new partnership.

Together, we build stability one milestone at a time.

Big House Party 2025

Our 6th annual Big House Party brought together long-time and new supporters for an inspiring evening in support of our home build program. Thanks to the generosity of our Community Builder, Home Depot Pro, whose matching contribution amplified every dollar raised, the event generated more than \$85,000 - making it our most successful Big House Party yet!

A highlight of the evening was meeting three generations of the Balzer family, whose home was built during the Jimmy Carter Work Project in the early 90s. Aaron, who grew up in that home, shared how stable, affordable housing created lasting opportunities for their family, underscoring the long-term, multi-generational impact of a safe place to call home.

Each year, this celebration unites our community around a shared commitment to building safe, affordable homes. We look forward to gathering again next October to build even more homes and more hope, together.

Thanks to our 2025 Big House Party Sponsors



- ABA Architects
- Arcadis
- HIP Developments
- McCallumSather
- Doane Grant Thornton
- Cowan Insurance Group
- NEO Architecture
- GSP Group
- Drewlo Holdings
- Toyota Motor Manufacturing Canada
- Jon Ferrara TD Wealth Advisor
- MTE Consultants



Upcoming Habitat for Humanity events
What to expect in 2026

Follow us on our socials for updates on events

RESTORE REVIVE | May 26th - 27th

PRIDE BUILD | June 20th

CORNERSTONE CHARITY GOLF TOURNAMENT | September 10th

WOMEN BUILD DAYS | Flexible Dates
Contact us if you are interested

BIG HOUSE PARTY | TBD



Volunteer Impact

Celebrating the dedication, compassion and lasting legacy of volunteers who strengthen communities and inspire change.

Every volunteer contribution creates a tangible impact, not only in the homes we build or the resources generated through our ReStore programs, but in the stronger, more connected community we build together. Through hands-on involvement, volunteers form meaningful connections, share valuable skills and unite around a common purpose.

Volunteer work enriches the Habitat for Humanity Waterloo Region community by bringing people closer to the cause of affordable housing. These personal connections transform awareness into advocacy and compassion into action.

With over 1,300 volunteers contributing almost 18,000 hours in 2025, the impact of this collective community-building effort is profound. Among them, Richard Haack, Jim Romahn, and John Black stood out for their extraordinary dedication, and were awarded the King Charles III Coronation Medals.

Combined, these individuals have contributed more than 50 years of service and thousands of volunteer hours. Each has supported Habitat in multiple capacities, including build sites, salvage operations, ReStore, and board and committee leadership. Their commitment exemplifies the very best of volunteerism.

Through people like Richard, Jim, and John we are reminded that lasting change is created not only through the homes we build, but through the people who give their time, skills and hearts to our shared vision of a world where everyone has a decent place to live. As we look ahead, we are inspired by their example and by every volunteer who supports our work in partnering with families and strengthening community.



**King Charles III
Coronation Medal
Recipients pictured
from left to right**

Richard Haack

Jim Romahn

John Black

OpenText Celebrates 35 Years by Building Homes and Hope



In 2025, Open Text, one of Canada's largest technology companies and a global leader in secure information management for AI, marked its 35th anniversary by giving back to the community where it all began, contributing a \$35,000 donation and hands-on volunteer support to Habitat for Humanity Waterloo Region.

This milestone reflects a long-standing partnership, with Open Text and its employees donating more than \$145,000 and over 2,000 volunteer hours over the years to help build safe, affordable homes for families across the region.

"Strong communities are built when compassion meets action – that's exactly what this partnership represents," said Julie Millard, Vice President of

"Strong communities are built when compassion meets action - and that's exactly what this partnership represents"



Inclusion & Corporate Citizenship at Open Text.

"As we celebrate 35 years of innovation, we're proud to stand alongside Habitat for Humanity Waterloo Region

to help build homes, hope and a brighter future for families right here in our community. Giving back to our communities has always been part of who we are and this milestone was a perfect moment to reaffirm that commitment."

Partnerships like this are essential to the success of community-driven work. When local businesses invest in housing, they help lay the foundation for a healthier, more vibrant region where everyone has the opportunity to thrive.

To learn how you can join Open Text as a community leader, reach out to us at development@habitatwr.ca



Thank You to Our Partners

LIST OF 2025 DONORS BY GROUP

LEGACY GIFTS

- Estate of David Pearson
- Estates of Ervin & Erma Steinmann
- Estate of David Waugh Wright
- Estate of D'Arcy LeRoy Zinn

FUNDERS

- Ontario REALTORS Care® Foundation
- Waterloo Region Community Foundation

PARTNER IN HOME

\$50,000

- Cornerstone Association of REALTORS®
- Penny Cressman
- Traine Charitable Foundation
- Wagner Family

PARTNER IN STRENGTH

\$25,000 - \$49,999

- Forbes GM
- OpenText
- Sierra Construction Group

PARTNER IN STABILITY

\$10,000 - \$24,999

- Anonymous Individual Donor (2)
- Carrier
- Nancy & Robert Kelly
- Kitchener Ford
- Parkway Ford Lincoln
- Private Family Foundation
- Timothy D. Mayer Charitable Foundation
- Carol Unruh
- The Warburton Family Foundation

PARTNER IN SELF-RELIANCE

\$5,000 - \$9,999

- Amazon - SWON Team
- Anonymous Individual Donor (2)
- BuildSafe Construction Safety Services Inc.
- Joe Denys and Carol Dietrich
- Ross & Doris Dixon Charitable Foundation
- Google
- Habitat for Humanity Waterloo Region Board of Directors
- David E. & Nancy Matthews
- Elizabeth Van Seters

HOPEBUILDERS

- Debbie Adare
- Trevor Archer
- Richard Budding
- Karen Coviello
- William & Valerie Cuthbert
- Kristine Dearlove
- Jennifer Farwell
- Dale & Donna Finch
- David & Susan Fish
- Frey's Plumbing Works Inc.
- Kathy Gottfried
- Kristy Guthrie
- Susie Gutri
- Mark & Sue Havitz
- Heffner Lexus Toyota
- Scot Holland
- Donald Kaufman
- David Kerr
- Camille Lockstein
- Maresa MacAskill
- Janet Manston
- Chris McCracken
- Ian McDonald
- Christopher Olekas
- Shirley Parker
- Lynne Quigley
- Maggie Raposo
- Jason Simon
- Zelda Thomas
- Heather Trakalo
- Jennifer Uttley
- Cristina Vanin
- Alison & Alistair Watson
- Nathan Wells
- Ross White

IN-KIND RESTORE

- Benjamin Hospitality, Inc.
- Bentley's Bar Inn & Restaurant
- Brookstone Windows & Doors
- C.W. Kitchens
- Carlsberg Canada
- Chouinard Bros.
- Costa Building Supplies
- Dulux Paints
- Emco Ltd.
- Forddun Contracting & Management Ltd.
- GCP Corp
- Gibson Building Supplies
- Golden Windows Ltd.
- Home Depot Cambridge
- Home Depot Waterloo

- Home Hardware Stores (Head Office)
- Horizon Coatings
- IKEA
- Indigo Books & Music Inc.
- International Home Interiors
- Isotope Tracer Technologies
- Kipco Hardware
- Linton Window and Door
- Marks Supply Inc.
- Maxwell Building Consultants
- Natuzzi-
- Paul Davis Systems
- Rona Cambridge
- Rona Kitchener
- Rona Waterloo
- Savery Bell Masonry Inc.
- Stairworks
- Stonex Granite & Quartz
- Strassburger Windows & Doors
- Swanson's Home Hardware Building Centre
- The Lighting Shoppe
- TJX Canada
- Tosca Tile
- Uni-Form Structures
- Vinyl Trends Inc.

IN-KIND BUILD

- Maglin
- MHBC
- Robson Carpenter LLP

IN-KIND HOSPITALITY

- Benton Street Baptist Church
- Foot Foundation
- Gold Roast Coffee
- Granite Club
- Greenwood Sustainable Infrastructure
- Savic Homes Ltd.
- Standard Food Equipment
- Teledyne DALSA
- Wanner Mennonite Church

Together, we build connection

Thank you to our 2025 Teams!

When corporate and community groups participate in Habitat team engagement activities they become active partners in creating affordable housing. These experiences strengthen teamwork, boost morale and foster a shared sense of purpose, while directly contributing to safe, stable homes for local families.

By stepping onto a build site or into a ReStore together, teams gain a tangible understanding of housing challenges in our community and see firsthand the impact of their support. Their involvement not only brings more affordable homes to our community, but also builds lasting connections between local businesses, local residents and the families who partner with Habitat.



84 teams



708 people



4,326 volunteer hours

Interested in Team Engagement Opportunities with Habitat for Humanity Waterloo Region? Email us at development@habitatwr.ca



“Loved seeing the immediate results of our hard work and enjoying time outside of work with our team.”



“You see your co-workers in a different light and realize how helpful they are. You appreciate each other more.”



“I enjoyed working with my co-workers and doing something positive in our community.”

Who Joined Us This Year

- | | |
|---------------------------------------|---|
| Activa | Reliance Home Comfort |
| Amazon - SWON Team | Roberts Onsite |
| Anslys | SFA Saniflo |
| Brokerlink | Schneider Electric |
| Carrier | St. Michael Catholic Secondary School |
| City of Kitchener | Stance Healthcare |
| Cornerstone Association of REALTORS® | Starlight |
| Enercare | Sunbelt Rentals |
| Enviro-Stewards | Toyota Motor Manufacturing Canada |
| Equitable | Traine Foundation |
| Fo'Cheezy | TrucksforChange |
| The Food Bank of Waterloo Region | University of Waterloo - Future Cities |
| Forbes GM | University of Waterloo Recreation & Leisure Program |
| Gateman-Milloy | VCNA |
| Gerdau | WalterFedy |
| GHD | Waterloo Region Police Services - Youth in Policing |
| Google | Women Build Community Volunteers |
| Gordon Food Service | YMCA of Three Rivers Youth Program |
| Grand River Collegiate Institute | |
| Grand Valley Construction Association | |
| Home Depot Pro | |
| IKEA | |
| Innosphere | |
| Josslin Insurance | |
| Kitchener Ford | |
| Lucy Pearlle | |
| McAfee | |
| OpenText | |
| Parkway Ford Lincoln | |
| Penske | |
| Pride Build Community Volunteers | |



More Than a Place to Live: Building Community with BUILD NOW

By Community, For Community

If community is a group of people connected by something shared, then BUILD NOW: Waterloo Region is built by community, for community.



The initiative is designed to bring people together. Yes, we want to deliver homes at scale, but we also want to create places where people can connect and belong. This starts with partnerships that reflect the same qualities we hope to see in the communities themselves.

BUILD NOW: Waterloo Region brings together municipalities, non-profits, developers and funders around a shared goal of addressing the housing crisis while building complete communities and complementing established neighbourhoods.

At Holborn Court in the City of Kitchener, this vision is grounded in integration with the surrounding neighbourhood. As the first municipality to commit land to BUILD NOW, Kitchener set the tone by prioritizing a site with close access to transit, essential services and everyday amenities. This approach recognizes that housing alone is not enough. Communities are built when people have access to the places and supports that enable daily life.

At University Avenue East in the City of Waterloo, the approach expands further. Here, a complete community is being built from the ground up. The site introduces a mixed-use concept known as Free Streets, where ground-level spaces are designed to evolve alongside the community's needs. Plazas, courtyards and shared open spaces are woven throughout the development, creating natural gathering points for connection, recreation and cultural expression. Designed with intention, these spaces foster social cohesion and encourage participation.

Design choices matter. They shape how people interact, how they feel in a space and whether a neighbourhood becomes somewhere people want to stay.

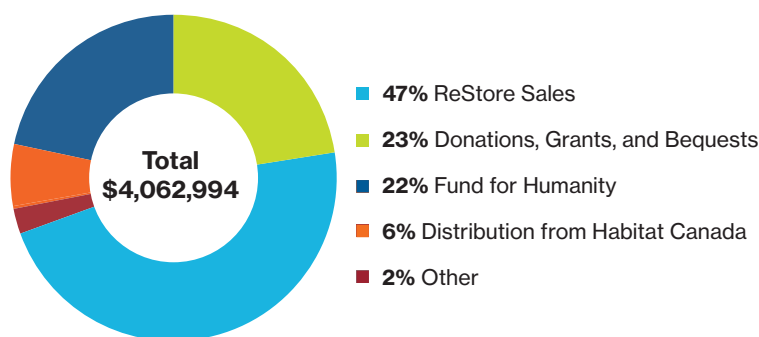


Over time, that is what turns housing into something more. Not just a place to live, but a place to belong. When these elements come together, a neighbourhood takes on a deeper sense of community, shaped not only by what is built, but by the everyday life that flourishes within it.

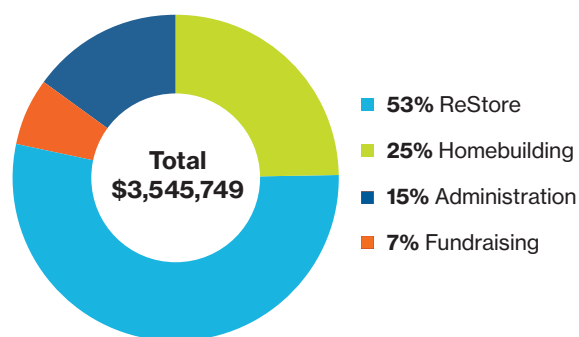


Accountability is key

Total Cash Inflows



Breakdown of Expenditures





ASSETS	2025	2024
Current Assets		
Cash and Cash Equivalents	1,468,412	1,462,628
HST Recoverable	188,232	-
Accounts Receivable	158,832	472,066
Finished Homes & Construction in Progress	6,147,845	935,573
Properties Held for Resale	391,412	-
Prepaid Expense	128,640	52,965
Current Portion of Mortgages Receivable	395,000	380,000
	8,878,373	3,303,232
Non-Current Assets		
Due from BUILD NOW: Waterloo Region	82,194	15,589
Mortgages Receivable	6,453,055	7,009,816
Loan Receivable - BUILD NOW: Waterloo Region	100,000	100,000
Capital Assets	21,949	25,342
Properties Held for Future Development	2,466,206	3,523,630
	9,123,404	10,674,377
Total Assets	18,001,777	13,977,609
LIABILITIES		
Current Liabilities		
Accounts Payable & Accrued Liabilities	897,786	267,213
HST Payable	-	477,899
Deferred Revenue	1,234,575	1,130,505
Current Portion of Long Term Debt	600,000	-
	2,732,361	1,875,617
Non-Current Liabilities		
Long Term Debt	3,000,000	-
	3,000,000	-
Total Liabilities	5,732,361	1,875,617
NET ASSETS		
Invested in Homeownership Program	10,377,298	10,718,514
Invested in Capital Assets	21,949	25,342
Unrestricted	1,870,169	1,358,136
	12,269,416	12,101,992
Total Net Assets and Liabilities	18,001,777	13,977,609

For additional information on the financial position and results of operations including the Consolidated Financial Statements for the year ended December 31, 2025, audited by Clarke Starke & Diegel LLP, please visit [habitatwr.ca](https://www.habitatwr.ca)



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our website: [habitatwr.ca](https://www.habitatwr.ca)

 **Habitat**
for Humanity®
Waterloo Region