

Introduction to Habitat for Silver Springs Community Association



Contents

- Habitat's mission to help families
- Our families
- Our Silver Creek Development – separate document



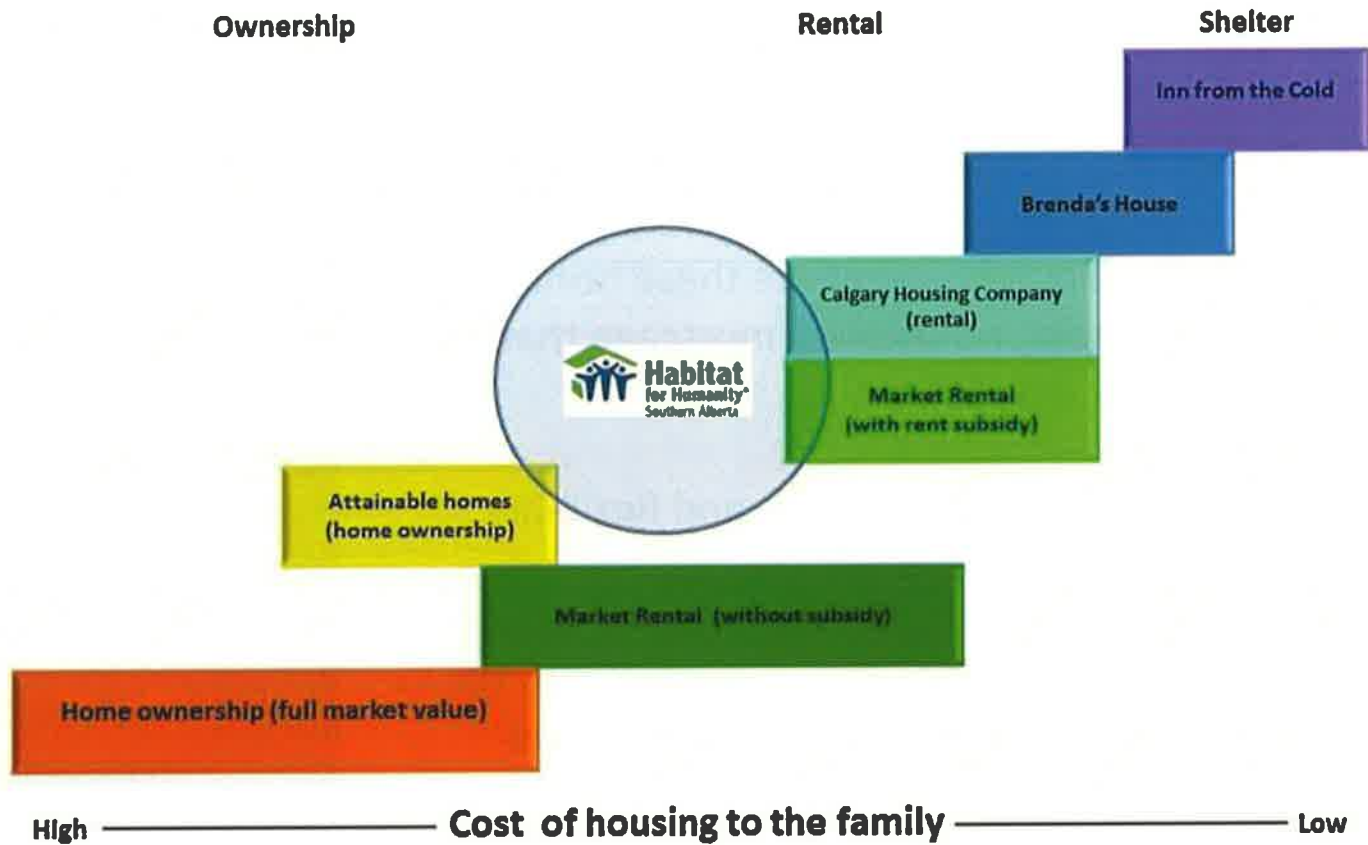
**Building strength,
stability and
independence**

Habitat Southern Alberta History



- Part of the international Habitat for Humanity Federation
- We support working families in Calgary and Southern Alberta
- Since 1990, we've served more than 240 families across Southern Alberta
- We build homes using donated funding and materials, utilizing a mix of contractors and volunteers

Housing Continuum for Families

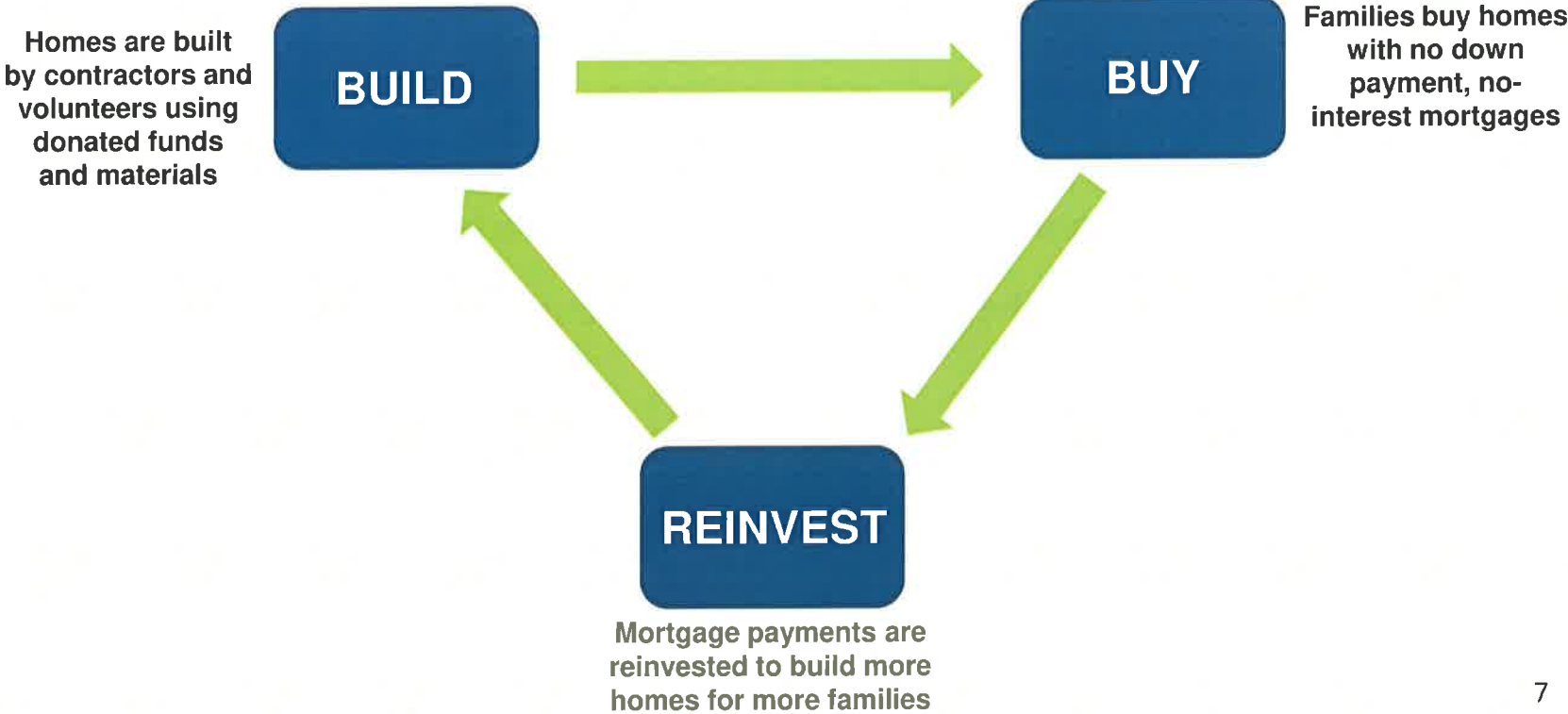


how we do it

1. We build homes through community support.
2. We identify families who purchase these homes with a no-down-payment, no-interest mortgage that is suited to their income level.
3. Families gain the financial stability and flexibility to make positive, forward-looking choices.
4. Family mortgage payments are reinvested into the Habitat program to build more homes for more families.



The Habitat Model



What is the community issue?

- Canada is currently facing a disturbing and escalating affordable housing crisis. In fact, one in five Canadian families face an affordable housing challenge, spending more than half their income on shelter costs.

What is the impact of housing instability?



Who we help - working families

Recently approved homeowners

- A bus driver at Southland Transportation
- A bank teller at CIBC
- A customer service representative at The Bay
- A clerk at Winners
- A production worker at ATCO



A Hand Up, not a Hand Out

- Habitat does not 'give' away homes
- We provide an interest-free, no down payment mortgage
- We provide training and education for families to manage the homeownership process



Family Selection Criteria

- Need
 - Must have children that will benefit from a simple, affordable home
 - Paying more than 30% of income on rent
 - Unsafe, overcrowded living conditions



Family Selection Criteria

- Ability to Pay
 - At least one parent must be employed full-time or equivalent to full-time
 - Must be a permanent resident or Canadian citizen and have lived in the application area for at least two years
 - Must meet the income criteria: \$38,265 - \$80,925 annually
 - Good credit/little debt



Family Selection Criteria

- Willingness to Partner
 - Complete 500 volunteer hours
 - Promote Habitat
 - Build relationships with volunteers, donors, staff, community members and neighbours



impact

Since 1990, we've partnered with

245 families

affecting the lives of

517 children



Communities with Habitat-built Homes

Calgary: Auburn Bay, Bowness, Capitol Hill, Coventry Hills, Erin Woods, Evanston, Falconridge, Forest Lawn, Highland Park, Inglewood, Lynnwood, Marlborough Park, Martindale, Mayland Heights, McKenzie Towne, Montgomery, New Brighton, Pineridge, Raddison, RedStone, Shawnessy, Taradale

Southern Alberta: Airdrie, Brooks, Carstairs, Cochrane, Cremona, High River, Medicine Hat, Okotoks, Olds, Sundre



upcoming developments & timelines



24 homes
Pineridge, Calgary



25 homes
Bowness, Calgary



32 homes
Silver Springs, Calgary

We will keep you informed
We will answer your questions

Thank you!

