



**every
family**

deserves a safe and
affordable place to call home

everyone

needs a foundation
to build a future.

Owning a home is a top goal for many Canadians but the reality of housing in Canada is that the cost is just too high.

One in five Canadian renters faces tough trade-offs because more than half their income is spent on housing costs.

Habitat's model of affordable homeownership helps working families build:



Strength

Habitat homes are a space for families to grow, connect, and spend quality time together.



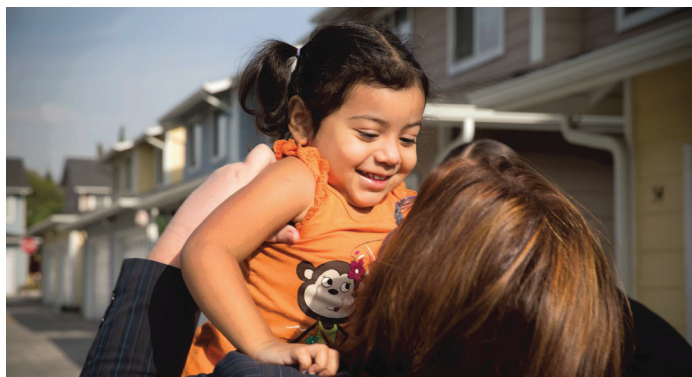
Stability

Stable living conditions lead to improved wellbeing, healthier kids, and the ability to plan for the future.



Independence

A safe, stable, and affordable home creates a situation where homeowners can save more, invest in education, and pursue opportunity.



Benefits of Habitat homeownership

The Habitat solution:

- No-interest, no down-payment affordable mortgage
- Pay no more than 30% of your income on housing
- Instead of paying rent, build equity for the future

The Habitat advantage:

- You own your own home
- Financial security and flexibility
- A permanent place for children to grow and thrive

Habitat homes are:

- 1000 square feet with 3 to 4 bedrooms
- Energy efficient and built to last
- In established, residential communities



Who should apply?

families with children

Habitat homes are for families with children under 18 who will benefit from a safe and affordable home.



families with housing need

Your current home may be unaffordable, inaccessible, unsafe, unhealthy or inappropriate.



families able to pay a mortgage

You are a full-time employed low-income* earner with a consistent work history, good credit, and low debt.



families who are willing to partner

You are willing to volunteer 500 hours, to take classes in homeownership, and to act as an ambassador for Habitat.



families who are Alberta residents

Each family member is either a Canadian citizen or permanent resident and has lived in Alberta for at least 2 years.



3 steps to Habitat homeownership

1. Attend an info session



- Go to habitatsouthernab.ca/families
- Complete the online form with basic family information
- If you are a potential candidate, you will receive an email invitation to the next scheduled info session
- You **must** attend the info session in order to receive the application form

2. Submit an application



- Following the info session you will receive an application form
- You complete the form and send it in to Habitat with supporting documents
- If you meet the requirements Habitat will request an in-person interview
- After the interview, Habitat contacts you with a decision

3. Enter into partnership



- You and Habitat confirm your home and agree on your mortgage terms
- You complete 500 volunteer hours while your home is constructed
- You attend homeownership classes
- When your home is complete, you sign the mortgage documents and move in

Habitat for Humanity Southern Alberta

Is a non-profit organization that brings the community together to build strength, stability, and independence for families through affordable homeownership.

With the help of sponsors, donors, community partners, and volunteers, we build homes alongside future homeowners to provide a solid foundation for better, healthier family futures. We have partnered with more than 250 families, affecting the lives of more than 600 children.

Our homeownership model empowers families by providing a “hand up” not a “hand out”. Mortgage payments from our homeowners cycle back into the community to help build more affordable housing.

Habitat for Humanity Southern Alberta was established in 1990 and serves Calgary and communities across Southern Alberta including Airdrie, Drumheller, Medicine Hat, Mountain View, Pincher Creek, Brooks, and the Foothills.



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*as determined by Habitat