



# every family

deserves the chance to  
build strength, stability  
and independence



**THE ISSUE OF HOUSING INSTABILITY  
AND THE HABITAT SOLUTION**  
Resources for the Roman Catholic  
Diocese of Calgary Campaign



# everyone

can build a better future for  
generations to come

**HABITAT FOR HUMANITY BRINGS THE COMMUNITY TOGETHER TO HELP FAMILIES BUILD STRENGTH, STABILITY AND INDEPENDENCE THROUGH AFFORDABLE HOME OWNERSHIP.**

We were established in 1990 and are part of the global Habitat network focusing on the needs of families in Southern Alberta. Along with the Calgary affiliate, we have Chapters in Airdrie-Crossfield, Medicine Hat, Brooks District, Foothills, Drumheller and Mountain View County.

To date, we have empowered over 250 families and 615 children to transform their lives, building brighter futures.



# every parent

can build a better future for their kids

## IMAGINE

Imagine a young couple with a new baby; they are full of aspirations. The father lands a job in Calgary before they even relocate here from Ontario. He is making a decent wage and works steadily in construction, but the family cannot get ahead.

Their rent absorbs almost an entire paycheck and, the accommodation pickings are slim. The cheaper places all seem to have issues – a difficult landlord, an unsafe neighbourhood, even safety hazards like exposed wires. Chin up, the family soldiers on and a few years later, their second son is born.

Unfortunately, their first-born does not seem to be developing normally – he avoids eye contact and cannot express himself. The diagnosis of autism follows, dashing his mother's goal of returning to work.

Next, the father loses his lower leg due to complications from diabetes. So, he dons a prosthetic leg and switches careers, becoming a bus driver. He rises for work every day at four in the morning.

The years go by and this young couple once full of promise is now just getting by. They work hard to be good parents but extracurricular activities are expensive. They move often and never feel settled; feeling disconnected from their neighbours leads to feelings of marginalization.

On paper, they are doing everything right, but the reality of housing costs means that the cards are stacked against them. The chronic stress of housing instability is wearing them down. The sparkle in the mother's eye is gone; she wonders how life became so challenging. Both parents worry constantly about the future. They are trying so hard...





## WHAT IF

What if this family was given an opportunity to change the course of their life? What if they could turn the tide and build strength, stability, and independence through affordable home ownership?

The family will need to work hard to achieve this goal, but succeeding means good things will happen, perhaps for generations to come. They apply as a Habitat partner family and are successful.

Home ownership will bring about profound change and dramatically alter their children's future. It will give this family the opportunity to reach their potential and feel a sense of belonging in their community.

*What if you could help provide this opportunity to many families and their children?*





# The Challenge

Canada is facing an escalating affordable housing crisis. In fact, **one in five** Canadian families<sup>1</sup> spends more than half their income on housing costs. For housing to be affordable, a household should not expend more than 30% of their gross income on shelter and no more than 32% on home ownership (CMHC).

## THE CALGARY CONTEXT

The situation in Calgary is dire in terms of affordability and availability of housing. Calgary's non-market affordable housing stock is 3.6%, behind the national average of 6%.<sup>2</sup> Tellingly, over half of Calgary's residential communities do not have any nonmarket housing units.

A 2016 study by the U of C School of Public Policy determined that Calgary's lack of affordable housing makes it the worst city in Canada for low-income earners to live. We know Calgarians want all families to thrive.

## POOR QUALITY HOUSING

While there are many responsible property-owners, families seeking help at Habitat report a variety of inappropriate and harmful living conditions including environmental and health hazards (mold, poor air quality, rodents, and pests).

Kids are at risk of chronic illnesses, such as asthma, from long-term exposure to mold or pesticides. Unsafe homes (exposed wires, bars on windows, lack of heat, poor construction, lack of smoke detectors) are a serious concern. The home is where most childhood accidents occur; poorly built environments intensify the risks leading to higher incidents of accidents.

Overcrowding is also of concern. Crowding is negatively associated with mental health status, ability to cope with stress, social relationships, and sleep. It also increases the risk of childhood injuries, elevated blood pressure, and respiratory conditions<sup>3</sup>.



## COST

Unpredictable rent increases often force families to move multiple times a year. Families living near the low-income cut-off are living paycheck-to-paycheck, sometimes working multiple jobs to make ends meet.

Paying over 30% of one's income on housing means families are unable to save for their children's education or afford extra-curricular activities. They may have to make the impossible choice between paying rent and buying enough food. Saving for a down payment on a home is virtually impossible.

Lone-parent families, particularly lone-mother families, face economic challenges. According to a 2011 Statistics Canada report, the median after-tax income of lone-mother families was \$40,554.

Single mothers face hardships in trying to provide all necessities (including housing) for their children, as documented in reports by the Public Health Agency of Canada. Forty-three per cent of Habitat homeowners are single parents; and women head 95 per cent of those.

## housing in Calgary

- Calgary's private housing market meets the needs of 78% of city households. Of the remaining households, government and non-profit intervention support 3%. However, 19% struggle with their housing costs.
- Renting is expensive. Among major Canadian cities, Calgary has the highest rents in the bottom tier of rentals. In fact, 68% of low-income renters are overspending on shelter.
- The Calgary Housing Company has a 4,000 person waitlist for social and affordable housing, and processes on-average 245 new eligible applications per month.
- There has been a steady decline in purpose-built rentals in Calgary, and 68% of all market rental units are now in the secondary market (in Canada, the "secondary market" is defined as all rentals other than privately initiated, purpose-built rental structures of three units or more). Unfortunately, secondary rental units come with uncertainty; property owners may choose to sell them in a favourable market.



# every child

deserves a safe and stable home

## HOUSING INSTABILITY PUTS KIDS AT RISK

Research substantiates the negative impact of housing instability on children. When kids move frequently, their school performance suffers, they may have language development issues, learning impairments and poor overall childhood development<sup>4</sup>.

The impact is particularly challenging for kids if the moves happen before Grade 3. In older children and adolescents, a history of multiple moves has been associated with mental health concerns, substance abuse, increased behaviour problems, poor school performance, and increased risk of teen pregnancy<sup>3</sup>.

Many parents dig in and stay in inappropriate or unsafe conditions so that their children may have some sense of normalcy by having a consistent school and being able to maintain friendships.

Unfortunately, prolonged housing instability takes a toll on all family members. In children, it can lead to an existence where there is a chronic level of anxiety. Emerging research links this kind of toxic stress to poor brain development and an inappropriate stress response. In these environments, children are at risk of being in a chronic state of fight or flight<sup>4</sup>.



## FAMILY IMPACTS

Family impacts do not occur in isolation, rather a disruption in one domain (e.g., place of residence) often triggers a disruption in another domain (e.g., childcare) in a domino effect.

In some cases, the cause of instability is not one-dimensional but a result of a complicated series of events that compound over time. This domino effect may be most evident among low-income or lower middle-class families who lack savings and assets that they can tap into during temporary periods of transition<sup>4</sup>.

Housing stability is a key social determinant of health. Instability may lead to an increased reliance on other social supports such as the food bank, or counselling services.





# An investment in our innovative and sustainable model

HABITAT'S PROVEN AFFORDABLE HOME OWNERSHIP MODEL HELPS WORKING FAMILIES ACHIEVE STRENGTH, STABILITY, AND INDEPENDENCE.

- We identify eligible homeowners and prepare them for home ownership. Successful partners must complete home ownership classes – see below.
- Eligible families must be living in substandard housing. It must be unsafe or overcrowded or the family is paying more than 30% of their total household income on rent. *See Appendix 1.0 for detailed criteria.*
- Eligible families must have children, with a total family income near the municipal low-income guidelines (varies based on the number of children). At least one parent must have steady full-time or equivalent employment with little debt.
- Eligible families must be a permanent resident or Canadian citizen and have lived in the application area for at least two years.
- Families contribute 500 volunteer hours at Habitat for Humanity (home construction, at our Restore, organizing events, etc.) to demonstrate their commitment to the partnership.
- Habitat relies on community support through donations and sponsorships to build or renovate a home that our partner families can afford to buy. Typically, our homes are 1100 square feet, three-bedroom, 1.5 bathroom homes in a duplex, triplex, or larger developments.
- Families purchase the homes with a no down payment, interest-free mortgage.
- Mortgage payments, condo fees and property taxes are never more than 30% of family's total income.
- We reinvest mortgage payments back into the Fund for Humanity, which helps pay for more homes for families, creating a pay-it-forward system in perpetuity!
- If a family chooses to sell their home, we will buy it back and sell it to another partner family.

*Habitat partner families are empowered by an opportunity to transform their lives.*



# Home ownership curriculum

## FINANCIAL LITERACY

- SmartStart (RESPs)
- Budgeting
- Assets
- Banking
- Credit
- Consumerism
- Wills and estate planning

## HOME REPAIR, CARE AND MAINTENANCE

- Mortgage class
- Condominium management (if applicable)

## family snapshot

- Average length of mortgage = 35 years
- Average Fair Market Value of homes (2015) in Calgary = \$305,000
- Average family income= \$50,000
- Average number of children = 3
- 43% are single parents
- Women head 95% of single parent households

## Habitat partner families

- 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 junior estimator
- A concrete layer

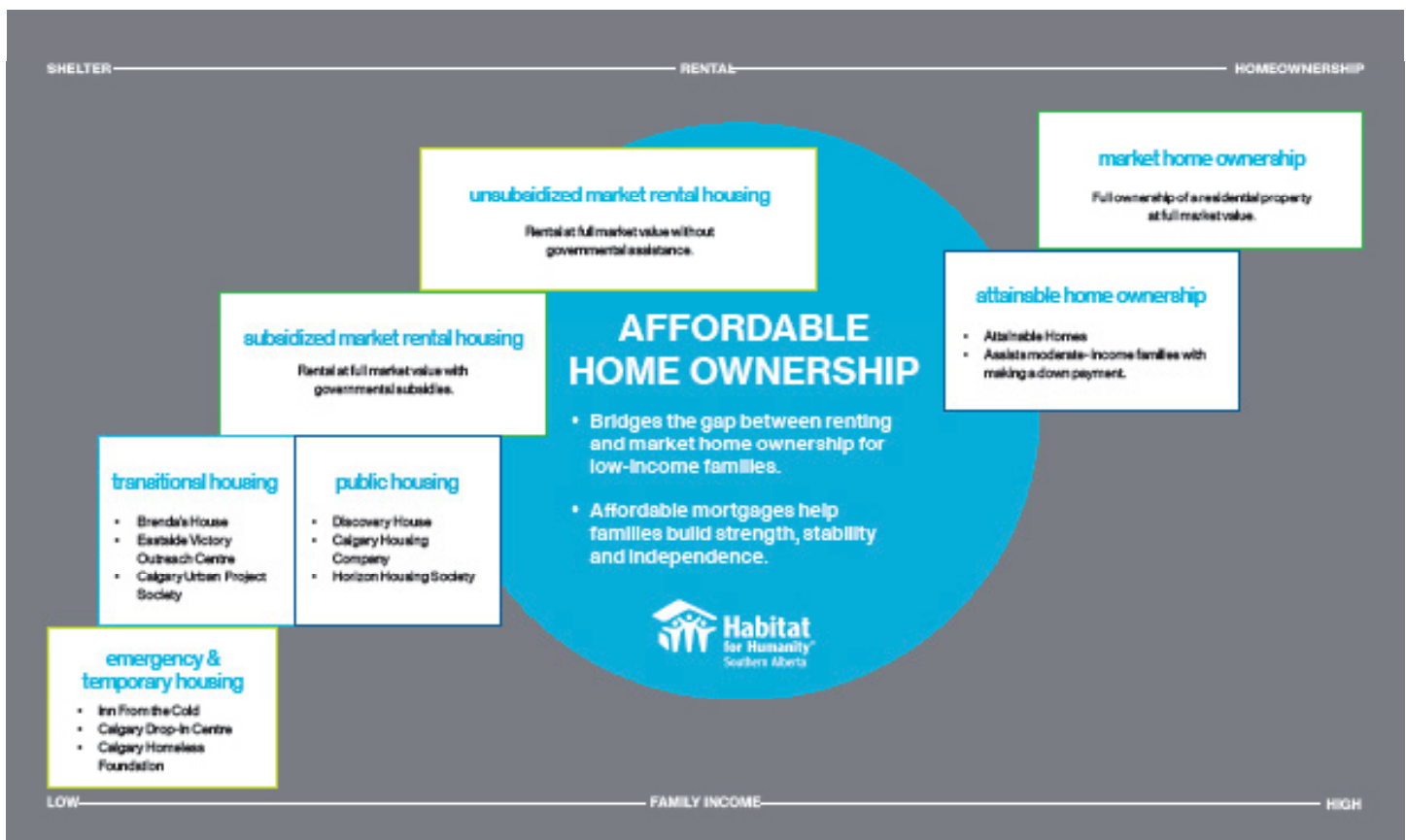


# The housing continuum

Habitat for Humanity serves an important and under-developed part of the housing continuum. Currently, there is a significant gap between subsidized rental housing, market rental and the commercial housing market.

Emergency shelter and subsidized rental are crucial community services that serve a specific population. However, Habitat occupies the smaller but equally important niche of affordable home ownership (0.2% of the total housing supply in Calgary is affordable home ownership<sup>2</sup>).

Our affordable mortgage gives families the financial capacity and flexibility they need to make forward-looking choices. A shortage of available units creates bottlenecks at all points on the housing spectrum, as Calgarians struggle to move from transitional to permanent housing, from nonmarket to market rental housing, or from rental housing to home ownership. As our partner families move into their Habitat home, spaces in subsidized housing open up.



# every donation

## helps families like Nichole achieve their potential

Every morning, Nichole, a Habitat homeowner and mother of three, walks down the stairs to the kitchen. She pauses on the last step; it feels surreal to her. Her mind flashes back to volunteers building her house. There is no more stigma or isolation. She is home.

Before Habitat, Nichole's reality differed from her newfound stability. In 2005, Nichole and her three children: Robert (17), Mykayla (16) and Michael (12) fled domestic violence leaving Nichole to raise her kids on her own.

"As a single mother, you constantly face judgement," says Nichole, "People make assumptions about the support you receive."

Prior to her current employment (as an estimator for an industrial insulation company in Airdrie), Nichole juggled the demands of motherhood while working nine days in the field with four days off. Managing childcare was taxing and her work schedule prevented her from spending time with her kids.

Although Nichole's new position allowed for quality family time, the family's rent still devoured an entire pay-check. Unstable housing and surging rental costs forced the family to move constantly and live in poor conditions. While living in a moldy basement, one of Nichole's sons became very ill.

Despite her significant struggles, Nichole did not meet the criteria for financial support. "I didn't even qualify for a discount at the pool," she says. Nichole – being the resilient and strong woman she is – worked hard to make ends meet for her family. She became adept at negotiating payments for utilities and the family survived on pasta.

Living with chronic anxiety, Nichole and her kids felt very disconnected from the community during this trying time.





Nichole was determined to make things better for her children. After hearing about Habitat for Humanity from her sister, Nichole applied to become a partner family. In fall 2016, after completing her 500 volunteer hours and home ownership classes, the family moved in to their new home.

For the first time, Nichole and her kids felt a sense of belonging “This is one of the best things that has ever happened to me,” says Nichole, “this one thing has changed everything.” From marginalized to engaged, this family is now blossoming.

Since moving in to their home in Airdrie’s Ravenswood community, the family has been thriving and their futures look brighter than ever. Robert is working part-time and studying marketing at Mount Royal University. Mykayla is a skilled volleyball player with a passion for various humanitarian causes. Michael has enjoyed turning his first-ever closet in to a gaming center. The family dog, Maverick seems to enjoy their new home too, making a habit of digging tunnels underneath the backyard fence to visit the neighbour’s dog, Mongo.

For Nichole, a Habitat partnership has given her the opportunity to build a strong foundation for her family’s future. “We’re accountable and we decide our fate,” she says beaming with pride.

The family is also extremely grateful for the support they’ve received.

“I wish I could convey to a donor the profound impact this has had on my life. To see strangers come together to help me; that is an incredible act of love.”

*“This one thing has changed everything... I wish I could convey to a donor the profound impact this has had on my life.”*

– NICHOLE, HABITAT FOR HUMANITY  
HOMEOWNER IN RAVENSWOOD,  
AIRDRIE



# every gift

creates lasting, measurable change  
for families and their children

## OUR OUTCOMES: BUILDING SELF-SUSTAINING COMMUNITIES

As illustrated by the previous story, our outcomes include benefits to families, their children, and the community. Families that were once hesitant about becoming active in their communities are now engaged citizens. By donating to Habitat, you are giving families the opportunity to build a better life right now and for generations to come. As homeowners, families have the opportunity to build equity in their homes.

A Canada-wide 2013 CMHC study of Habitat homeowners found that the vast majority of partner families experienced a wide array of positive changes. Major improvements were noted in housing conditions, child well-being and school performance, health, and personal and family life<sup>5</sup>. Highlights include:

### HEALTH AND WELLBEING

- 86% of Habitat homeowners report being happier since moving into their Habitat home and 89% said their family life had improved.
- 70% of homebuyers reported improved health, including reduced colds and flu, allergies, asthma symptoms and stress.

### FINANCIAL

- More than half (58 %) reported they were better off financially now than before they moved into their Habitat home. Nearly half (48%) indicated they had more financial control.
- The quality of employment increased after Habitat, with families working fewer jobs with greater stability. There was a 32% decrease in the number of people who worked two jobs pre and post Habitat (Boston Consulting Group)

### CHILDREN'S SCHOOL PERFORMANCE AND WELLBEING

- Children's participation in extracurricular activities increased. Involvement in sports increased to 61% from 50% and participation in music and arts increased to 30% from 18%, with volunteering increasing to 45% from 29%.

### THE IMPACT ON COMMUNITY

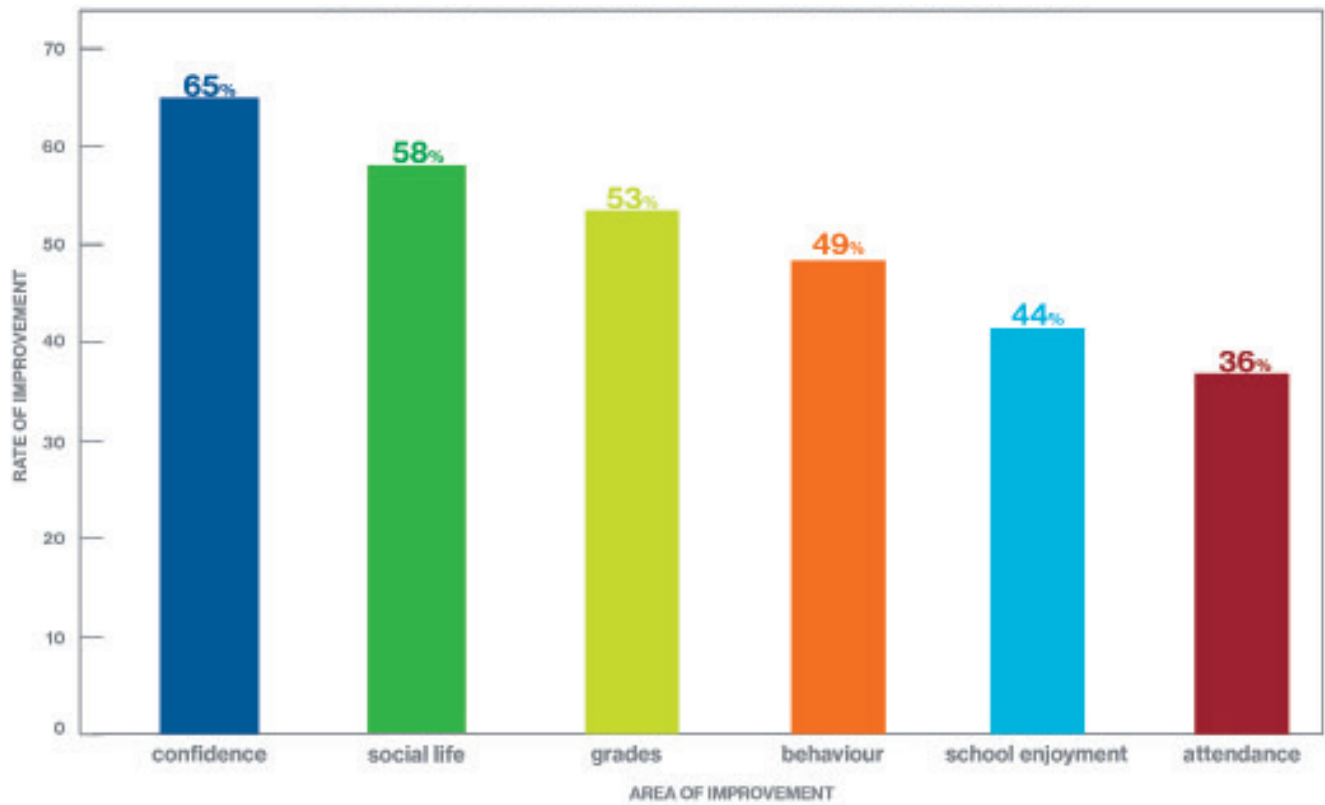
- More than 80% of homeowners reported they feel connected to their community, and over half said they participate more in community activities.
- 60% reductions in food bank usage by partner families.
- 70% of partner families donate time and money to charities.
- ~80% of Habitat participants have voted in Canada vs. 65% of the control group.

*See Appendix 2.0 for a logic model on outcome measures.*

**86% of Habitat  
homeowners  
report being  
happier since  
moving into their  
Habitat home.**



## School performance and well-being of Habitat children



# every home

creates a foundation for a better future

## About our builds

Habitat builds homes above code with adequate space for all family members. Your generosity means we can engage quality trades and architects, ensuring that our homes are safe and built to last. In addition, we adhere to the community design specs, meaning our homes blend in seamlessly with surrounding properties.

As mentioned earlier, partner families participate in home maintenance classes to enable them to keep their homes in good condition. Each home is roughly 1100 square feet, with three bedrooms, one and a half bathrooms and an open concept main floor. We invest donor dollars to construct energy-efficient homes, reducing the cost of utilities for families.

We construct our homes using a unique combination of professional trades and Habitat construction staff (75%), volunteers (20%), and participants through corporate and community build days (5%). Construction funding comes from grants, donations, sponsorships, and gifts-in-kind of materials.





# References

1. Canadian Housing and Renewal Association, National Conference 2016
2. Housing in Calgary: An inventory of Housing Supply, 2015/2016. The City of Calgary in collaboration with the Community Housing Affordability Collective
3. Cutts, Meyers, Black, Casey, Chilton, Cook, Geppert, de Cuba, Heeren, Coleman, Rose-Jacobs, Frank, August 2011. US Housing Insecurity and the Health of Very Young Children, American Journal of Public Health
4. Sandstron, Huerta. September 2013. The Negative Effects of Instability on Child Development
5. Building Families' Futures and Opportunities Through Habitat Homeownership, CMHC May 2013



# appendix

## Appendix 1.0 - Partner Family Selection Criteria

### **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**

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

### **FAMILIES ABLE TO PAY A MORTGAGE**

Parents are full-time employed, low-income (as determined by Habitat) earner with a consistent work history, good credit, and low debt. unaffordable, inaccessible, unsafe, unhealthy or inappropriate.

### **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 landed immigrant and has lived in Alberta for at least 2 years.



# Appendix 2.0 - Logic Model on Outcome Measures

## HFHSA theory of change

If families are given the opportunity to enter into affordable home ownership through partnership with Habitat for Humanity, then they will have greater stability for their children and the ability to build wealth for the future.

### GOALS



### LONG-TERM OUTCOMES



### SHORT-TERM OUTCOMES





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