

Silver Springs Proposed Townhome Development Frequently Asked Questions

Q1. Who purchases Habitat for Humanity homes?

A. Families who partner with Habitat to achieve home ownership are comprised of employed parents and their children. Parents have all demonstrated employment stability, and are employed in a range of roles. Current Habitat homeowners include paralegals, construction workers, transit operators, bank tellers, customer service and sales representatives, and production workers.

- Just under half of Habitat homeowners are single-parent households, and the majority of these households are led by women.
- Having children is a requirement to qualify for a Habitat home. On average, Habitat homeowners have two to four children in a range of ages, with an average child age of nine.
- Homeowners have all presented a need for affordable home ownership because they are paying more than 30 per cent, and, in many cases, more than 50 per cent of their household income on rent. Often, they are also living in inappropriate or unsafe conditions for their children.
- Homeowners' finances and work history are assessed prior to partnership to determine if they meet Habitat's home ownership program requirements, including the ability to qualify for a market mortgage. Additionally, families are interviewed by Habitat staff and volunteer committees to determine their suitability for partnership.

Q2. How do homeowners purchase Habitat homes?

A. Families purchase their homes from Habitat at fair market value through our unique affordable mortgage model. This is a no-interest, no-down payment mortgage with monthly payments set at no more than 30 per cent of monthly income (reviewed with Habitat annually).

- Once approved for partnership, homeowners contribute 500 volunteer hours to Habitat, often times working on the construction of their very own homes.
- Homeowners sign a long-term mortgage with Habitat that includes expectations about home maintenance, community engagement, and support for Habitat.
- When a homeowner has achieved financial independence and is ready to move into market housing, Habitat retains the right to purchase the home back from the homeowner to be renovated and sold to another family.

Q3. How did Habitat select Silver Springs for this development?

A. Habitat for Humanity acquires land in the same manner as other developers and homebuilders in the city. When opportunities come to market, we investigate their feasibility, connect with city planning and development staff, and make an offer, if the finances and other factors mean that affordable homes suitable for families can be constructed on the site.

- We are particularly interested when land becomes available in a strong family community like Silver Springs at a good price. Sites that are available, affordable, and suitable for families are rare in the Calgary market.
- Land for affordable housing is not generally provided to organizations like Habitat. The green field developments around Calgary are owned by private developers and are typically not affordable for non-profit development. Land in industrial areas is not suitable for families.
- Parcels of land that become available in areas such as Silver Springs, as part of the process of infilling and densifying the city, are highly desirable locations for affordable housing, and we are pleased to have secured this land in Silver Springs.

Q4. Why is Silver Springs a good community for this development?

A. Silver Springs is a great community for all working families. It offers children a safe and appropriate community environment with access to:

- Schools
- Public transit
- Playgrounds, recreational and cultural facilities

It also provides parents with:

- Access to good public transit connections commute to and from work
- Good access to shopping and services
- Access to cultural and recreational programs

Habitat has successfully built homes alongside Habitat homeowners in 22 Calgary communities.

Q5. How will this development impact Silver Springs?

A. We believe this development will affect Silver Springs in three ways.

1. This development complies with City expectations for denser development but in a moderate way with a minimal net impact on the community.
 - a. An M-C1 zoning could allow up to 100 homes per acre. Habitat is proposing 32 homes on less than an acre.
 - b. Our townhome development in this location will have a maximum height of 12.65 meters, which will have a minimal impact on the views of current residents, will block almost no sun for any current resident, and this height is well under the 14m maximum permitted under M-C1.
 - c. The incremental impact on Silver Springs is marginal. This project will add 32 homes to the current 3,500 (0.9 %) and approximately 120-160 people to the current 9,000 (1.3 – 1.7 %).
2. This development will reinforce local enrolment in Silver Springs Public School (SSPS). Currently, more than a third of the students who attend SSPS are from outside of the community. This

project will increase the number of local students, strengthening it as a viable community school.

3. This development will bring in 32 families who have met Habitat's screening criteria. This is a condition not available in any other form of movement into a community, and it will help shift the community to a slightly younger demographic mix.

Q6. Have you considered the impact of this development on parking and traffic?

Habitat is fully committed to following the guidelines and requirements of The City of Calgary regarding parking and traffic as we go through the approval process.

Habitat has contracted an independent consultant to perform a [traffic impact study](#) which has determined a negligible impact on community traffic. We will conduct any additional studies requested by The City that may be needed to confirm impact. We will then comply with directions from The City.

Habitat understands that residents of every community in Calgary have concerns about parking and traffic. The City considers a range of measures such as maximum and minimum parking allocations, as well as permit parking. It will be up to The City to consider what if any parking approaches it wishes to implement in Silver Springs.

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