



Livingston 24 : Capital for a Cause



Facing housing challenges in Calgary

The financial burden on Calgary families seeking stable housing is substantial.

In a city renowned for its economic opportunities and vibrant culture, an increasing number of working families are finding it increasingly difficult to secure stable and affordable housing. By 2026, it is estimated that nearly 100,000 households will require affordable housing options, factoring in Calgary's projected population growth and historical housing demand trends.

Currently, more than 84,000 households cannot afford their existing housing.

The combined effects of inflation and a limited housing supply within their income range have made affordable homeownership increasingly difficult for these families. In Calgary, an average annual income of \$84,000 is necessary to adequately afford average market rent, which is up from \$67,000 in 2022, and this gap is expected to widen further.

Sources: City of Calgary, Affordable Housing. <https://www.calgary.ca/social-services/low-income/affordable-housing.html>

City of Calgary, Housing Needs Assessment. <https://www.calgary.ca/social-services/low-income/housing-needs-assessment.html>

Supporting affordable homeownership

At its most fundamental level, affordable housing is about people.

Working families from numerous backgrounds and professions are struggling to secure stable and safe homes to raise their children. These families are facing the burden of spending the majority of their income on housing and are often forced to make the difficult choice between housing, utilities, groceries, and other essential needs.

The supply of affordable housing in Calgary has reached critically low levels. Affordable homeownership is an underfunded – yet sustainable and permanent – solution to the problem of housing instability. Families are struggling with the numerous consequences of unsuitable affordable housing options, and the situation demands a proven and stable response.

Habitat for Humanity Southern Alberta has been a leading force in addressing housing insecurity for Calgary families for more than three decades.

HFHSA plays a crucial role in the affordable housing market by focusing on a segment of the population largely underserved by traditional homeownership models: hardworking families who are prepared to take on the responsibilities of homeownership but face financial obstacles that hinder their ability to do so.

Through Habitat’s Affordable Homeownership Program, Habitat homes are sold to working families with a no-interest mortgage and affordable monthly payments that will never exceed 30% of their total household income. HFHSA helps families break free from housing insecurity, by offering stable and affordable housing options.

Since 1990, HFHSA has built 274 affordable homes in Calgary – creating strength, stability and independence for 354 families and more than 1,050 children.



Our model is proven to have significant impact on families and their communities.



Creating lasting change

Located in Calgary's northeast community of Livingston, HFHSA's newest development, Livingston 24, will provide affordable housing opportunities for hard-working local families.

Livingston 24 is our first ever land purchase with a prominent developer, Avalon Master Builder.

Livingston 24 will feature four buildings with six two-story units. Each home will feature three bedrooms, one and a half bathrooms, energy-efficient appliances, and a developable basement for expansion – these homes are designed to be up to 20% more energy-efficient than current building requirements.

Upon completion, the Livingston 24 development will result in 24 well-built, energy-efficient affordable homes that will remain in the affordable market indefinitely, ensuring access to secure housing for generations.

Construction is scheduled to commence in October 2023 with an estimated completion date of January 2026.

Ryan Scott, CEO of Avalon,

“To me, it’s community building, having different types of people together,” he said. “Habitat families are very focused in on their homes because they put a lot of energy and time into them.”

Livingston 24



*dates are approximate

Last updated: September 22, 2023

Funding the Build: Putting your dollars to work

Revenue generated by HFHSA's 3 ReStore locations effectively covers our overhead costs, ensuring that every cent of your contribution directly supports construction costs and essential services for our Habitat families.

This means that every dollar you donate directly contributes to building stable and secure homes.

Livingston 24 is HFHSA's second-largest development in terms of size, and dollar amount, with an ambitious budget of \$7.2 million. While we are well on our way to achieving this goal, we continue to rely on the generosity and support of our community to bring this Build to completion.

Total build cost: **\$7.2M**



Left to raise: **\$2.4M**



= two townhomes





Investing in the Future

The Livingston 24 development is an investment in the future of our city, one that will ripple through families and communities, leaving a profound and lasting impact.

Your investment will directly address the growing shortage of suitable affordable housing options for families and act as a catalyst for transforming the trajectories of these families' lives for generations.

The significance of this investment is magnified by the fact that Habitat Homes remain within the affordable housing market in perpetuity. This means that our homes will continue to provide stable housing for families for generations to come, ensuring a sustained positive influence on the future of our city and its residents.

According to the Impacts of Home Ownership study, an assessment of our homeowners, participants emphasized the pivotal role of their partnership with HFHSA in creating greater stability across various aspects of their lives, ultimately leading to long-term positive outcomes for both parents and children.

Long-term outcomes for HFHSA families:

- 73% of survey respondents felt that they had increased opportunity to save
- 76% of survey respondents said they spend more time together as a family since purchasing their Habitat Home
- 83% of survey respondents indicated they had made connections in their community

**from the Impacts of Home Ownership through HFHSA, April 2020*

You are not just helping build houses; you're helping families build strength, stability and independence.

"The biggest impact on our family was having the stability of a forever home. Our family had to move five times in the five years prior to owning our Habitat Home. Having the opportunity to set roots in our home and community has had an extremely positive effect on our family."

"The financial burden has been decreased since we moved into our Habitat Home. Our children have become successful since we gave them more time and attention and are not spending most of our time looking for more work all the time."

"Saving has become a habit again not only for the proverbial rainy day but for my children's education and my eventual retirement. Having this home with the specific mortgage provisions has made life manageable and positive again."

Funding the Build:

A gift that builds homes

Investing in Livingston 24 is an opportunity to create lasting change for hard-working families in Calgary.

By addressing the affordable housing crisis and partnering with Habitat for Humanity Southern Alberta, you become a catalyst for transformation and stability, ensuring a positive influence on our community's future.

There are several meaningful ways to contribute and make a difference:



For inquiries about this proposal, the project or Habitat in general, please contact:

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