



Strategic Plan Goals for 2013 & Beyond!

Building to end Poverty.....
July 10, 2013

London Housing Advisory Committee


Presentation Agenda

- Vision & Mission
- History
- Structure & Purpose
- Habitat Housing Program
- Strategic Process & Drivers
- Strategic Goals 2013
- Families Served Projections-2015
- Where We Are
- Habitat Facts
- Wrap & Questions



Vision
a world where everyone has a safe &
decent place to live

Mission
to mobilize volunteers & community
partners in building affordable housing
& promoting home ownership as a means
to breaking the cycle of poverty

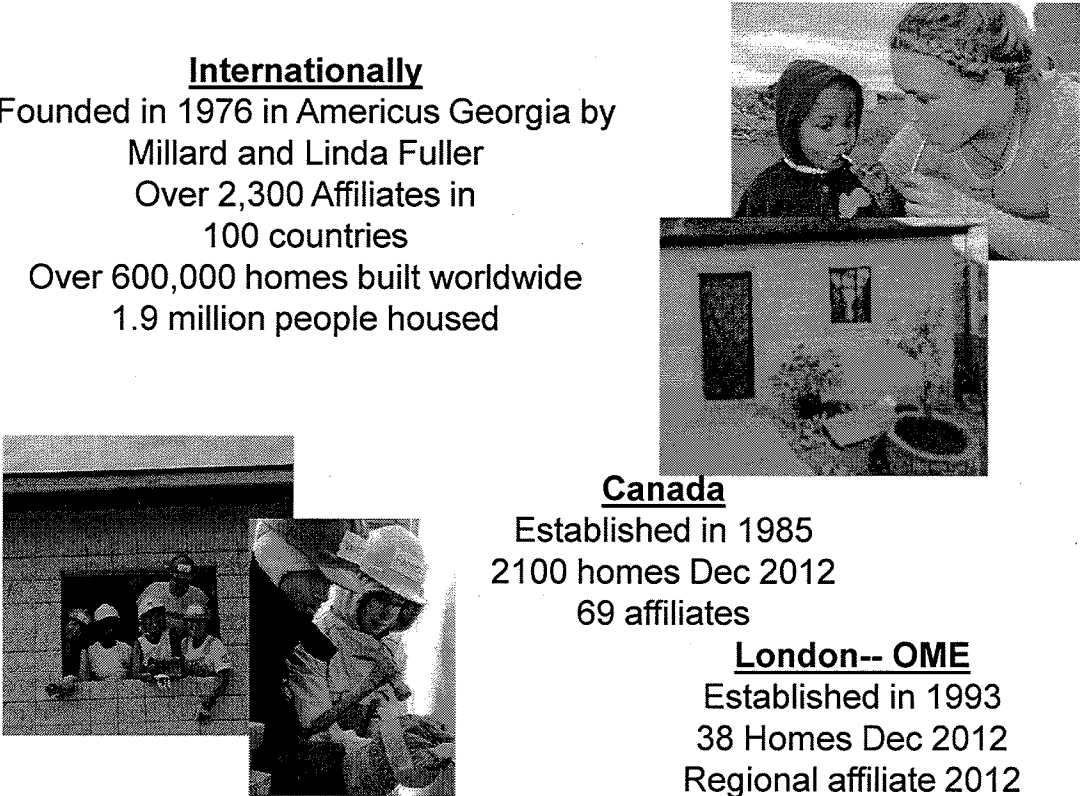
 **Habitat**
for Humanity®
Oxford Middlesex Elgin

History

Internationally
Founded in 1976 in Americus Georgia by
Millard and Linda Fuller
Over 2,300 Affiliates in
100 countries
Over 600,000 homes built worldwide
1.9 million people housed

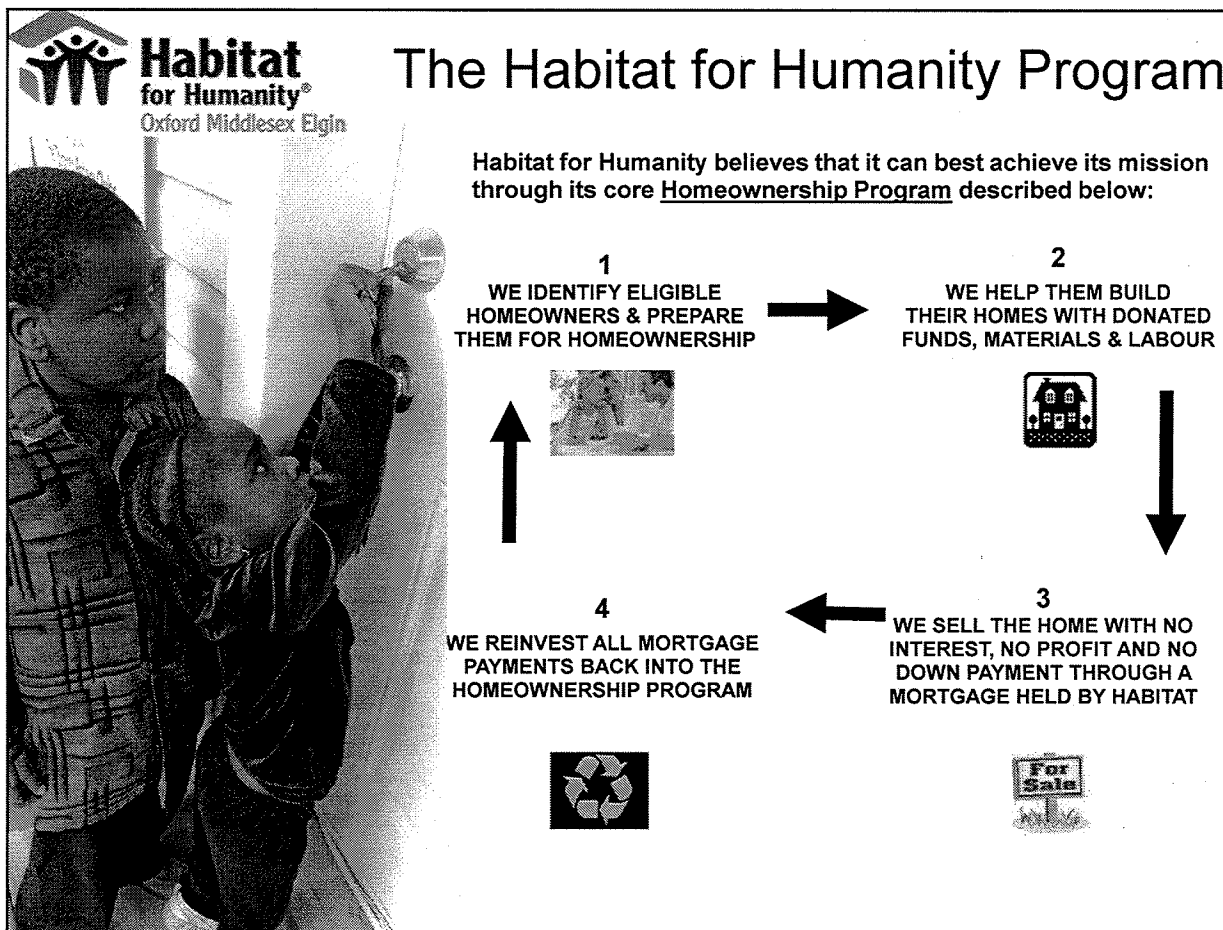
Canada
Established in 1985
2100 homes Dec 2012
69 affiliates

London-- OME
Established in 1993
38 Homes Dec 2012
Regional affiliate 2012



HFHOME Structure & Purpose:

- Charitable Non profit; affiliate of HFHC & HFHI
- Motivated by strong vision, mission, core values & beliefs
- Led by Policy Governance Board of Directors & CEO
- Professional staff management team
- Strong volunteer engagement & leadership committees
- Community, business & Government partnerships- **key**
- Dedicated to finding poverty housing solutions
- Enabling families to break the cycle of poverty
- Develop home ownership opportunities for low income families
- Sustainably operates via ReStore Social enterprise, gifts and sponsorship!



Safe, decent affordable housing

- Homes built to code (or higher)
- Few luxuries or upgrades
- Defined square footage for affordability
- **Energy efficient** → Economical to maintain!
- Durable, sustainable construction & materials
- TARION New home warranty applies

We build homes, hope, communities, equity & security

Most importantly Sustainability!



Strategic Process Overview

As part of annual pre budget & strategic planning we review :

- Current year outcomes & projections
- Existing capacity & resources
- Contributing factors, challenges
- Observations, indicators, New opportunities
- Relate to Strategic goals for the next 3 years

Then act:

- Update, retain or modify goals and plans
- Finalize budget and develop operational plans

4 Key drivers in Habitat's Action Plan

By 2016:

- **Resources**

Over 4 years HFHC intends to collectively build 1,800 homes
We will raise cash & GIK "resources" to build an additional 36 homes, double # built as of 2011

- **Regional Realignment**

Through various models, many Affiliates will be serving a larger area- if practical & administratively effective

- **Leadership & Governance**

We will have highly qualified staff & executive leadership

- **Branding**

Recognized as a leading voice in support of affordable homeownership

HFHOME Strategic Goals for 2013



Brand & Territory:

- **Expansion Regional affiliate- active 3 counties**
- **Increased awareness & outreach, engagement**
- **Risk & brand protection, integrity**
- **Affordable housing-leadership, collaboration, partnerships**

Capacity- families served:

- **Homes built - 5 regional , 2 International**
- **1 Special Community Project**
- **Land bank by 2014- 12 lots**
- **Increase Organizational capacity & efficiency to future goals**
- **Improve programs & services- processes, quality, training**

HFHOME Strategic Goals for 2013

Financial :

- Improve sustainability & long term viability
- Fundraising to # builds -per budget ~ \$1 million
- Land bank ~ \$500 K for 2014

ReStore :

- Unit growth- 2 in 2013 - 4 total
- Fully fund administration & fundraising expenses



**Projected Families served
2012-2015**

Product	2012	2013	2014 (+ = expansion)	2015
London builds	2	3	4	4
Regional builds	1	2	3 (+ 1)	6
International builds	2	2	2	2
Renewit or special project	-	1	1	2
Total families served	5	8	10 (or 11)	14



Where we are!

- 3 build starts August in 3 Cities, 2 starts London October
- Good relationship with Municipalities especially London- existing funding & supportive administration
- 3 Regional leadership "Chapters" being developed
- Current London opportunities-12 lots on residual lands of Manor Park project with HOMES Unlimited
- Allows 4 projects per year for 3 years (per funding limits)
- Affiliate organizational development- new structure & team
- Sufficient staff capacity by year end for 12 Regional builds
- Insufficient land &resources to expand beyond forecasts
- Affiliate amalgamation year end 2013- in diligence & legal

Habitat Facts

- **Recent CMHC study noted a number of positive results**
- Overall: Research shows Habitat families benefit through better living conditions, community engagement & enjoy improved health, educational success, confidence, security & equity**
- Locally: Our annual review data shows increased prosperity & family income levels, reduced use of credit**
- **Families BUY homes, pay mortgages & property taxes**
- **100% fundraising goes to housing development**
- **Funds invested in program continuously reinvested**
- **Mortgage revenue for land & constructing houses**
- **ReStore diverts tons of materials from landfill**
- **Habitat provides skills training & trade apprenticeship opps**
- **Contribution to local economy over \$2.2 M annually**



**Thank you for your time!!
QUESTIONS & COMMENTS**

Opportunities Through Habitat Ownership

London Housing Advisory Committee

July 9, 2013

Judy Binder, CMHC Research Lead

Opportunities Through Habitat Ownership - Background

- Contracted 2012
- Developed 45 question survey with HFHC
- Sent to 42 HFH affiliates, 977 homebuyers
- Assess the social & financial outcomes and effectiveness of model

Survey questionnaire (continued)

- Employment
- Education/training/skills upgrade
- Neighbourhood safety, convenience, attractiveness, quality for kids
- Community activities participation
 - by adults, by kids
- Kids' grades, confidence, attendance, social life, behaviour, enjoyment of school

Survey questionnaire (continued)

- Equity
- Monthly housing costs - up or down
- Changes to family health, medical visits
- State of mind, family life
- Best thing about living in Habitat home

Survey questionnaire (continued)

- Relationship and role of the affiliate
- Preparing a family for homeownership
- After sales contact
- Mentoring and budgeting

Profile of survey respondents

- 80% were families with children living at home
- 44% two-parent - 36% one-parent
- 70% in private rental housing
- 27% subsidized, social housing or RGI
- 39% in housing in need of major repairs
- 36% overcrowded
- 41% said previous housing too expensive

Employment, training. Volunteering

- Biggest change was in part-time employment of spouses: went from 15% to 25%
- 17% returned to school (and 13% of spouses)
- 22% learned a new trade or upgraded job skills (and 8% of spouses)
- Volunteering increased from 52% to 61%

Children

- Children's participation outside school increased from 50% before the move, to 68% after the move
- In sports: from 50% to 61%
- In music or theatre from 18% to 30%
- In volunteering from 29% to 45%
- In other community group from 11% to 21%

Impacts on health

- 78% rated their own health and health of their families as better after the move
- 70% reported improvements such as reduced colds & flu, allergies, asthma symptoms and stress
- 31% visited doctors less frequently
- 25% missed fewer work days because of illness

Changes in financial situation

- 58% better off financially
- 45% had more financial control
- 62% were building equity in their homes
- Over two-thirds had higher housing costs
- 18% had lower housing costs

Benefits & disadvantages of buying a Habitat home: Disadvantages

Most (55%) reported no disadvantages

A minority reported disadvantages:

- Responsibilities for maintenance, property taxes and insurance, yard work
- More difficult to move / less flexibility

Assessment of support from Habitat, and of the Habitat experience

- 82% rated the help received from their Habitat Affiliate Partner as Excellent
- 92% were comfortable talking with their Habitat Affiliate Partner
- 20% are still meeting regularly with their Habitat Affiliate Partner
- 91% are still comfortable talking with their Habitat Affiliate Partner about any problems, even those related to money

Assessment of support from Habitat, and of the Habitat experience (Cont'd)

The training, resources and advice provided by Habitat for Humanity prior to moving in was highly valued and helped them feel well prepared for:

- the home buying process (83%)
- maintenance responsibilities (80%)
- the costs involved in homeownership (84%)

Extent to which changes were attributed to becoming Habitat homeowner

- 63% felt all or most of the changes were attributable to buying their *Habitat* home
- 22% noted some of changes were due to their *Habitat* home
- 6% responded none of changes related to Habitat home
- 10% unsure

Research products for this study

- Research Highlight: Building Families' Futures & Opportunities Through Habitat Ownership (www.cmhc.ca)
- Research report (Canadian Housing Information Centre)