



Deputation  
**Town of Blue Mountains**  
September 18, 2023



*We create opportunity for people to thrive through innovative housing solutions.*

# Purpose

Introduce Council to Habitat for Humanity  
Our Mission & Work

Propose Affordable Housing  
Partnership Options



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innovative housing solutions.*

# What We Do

At Habitat Grey Bruce we build more than just a house for families.

Through our unique affordable homeownership program, we offer families a hand up, empowering them to build a solid foundation upon which they can ***THRIVE***.



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# What We Do

The gap in the housing continuum: **Affordable Homeownership**



Habitat opens access to those priced out from attaining an affordable home.



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# What We Do

By providing a bridge to affordable homeownership, our program helps reduce community housing waitlists.

**Approximately 30% of Habitat homeowners lived in community or subsidized housing.**



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# What We Do

## **Build Houses**

Designed to meet families needs

## **Engage & Empower People**

Homeownership workshops, skilled trades training & volunteer engagement

## **Provide Financing**

For the purchase of homes with affordable mortgages



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# How Our Model Works

## STEP 1 **Families are selected based on three criteria**

1. Need for affordable housing
2. Ability to pay a mortgage
3. Willingness to partner with Habitat

## STEP 2 **Approved applicants purchase their home**

At fair market value with no down payment, zero interest, 20-year term mortgage held by Habitat



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# How Our Model Works

## STEP 3 **Mortgage & property tax payments**

Are calculated so families pay only 25% of their income so housings costs are affordable

## STEP 4 **As part of their partnership with Habitat families contribute 500 volunteer hours**

Building their home and other Habitat homes alongside our team and volunteers



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# How Our Model Works

**STEP 5 Families attend Homeowner Education workshops**

Budgeting, estate planning & home maintenance

**STEP 6 Mortgage principal payments are invested into our homebuilding program**

To acquire land and build more homes in the future



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# How Our Model Works

- Habitat retains **first right of refusal** to buyback a home; this ensures homes are kept in the affordable housing sector for at least 20 years
- Market appreciation is shared between Habitat and homeowners; this avoids homeowners taking advantage of a rising market for quick financial gain

# Homebuilding Practices

## Green Building

Energy efficient, carbon free homes

## Accessibility Features

## Skilled Labour

Professional construction team & volunteers

## Safety is our Highest Priority



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# Homebuilding Practices

## Building Materials

All Habitat homes are built with top grade, new materials either purchased or donated

## Home Warranty

Licensed by the Home Construction Regulatory Authority

## Habitat Builds are Classrooms

For “hands-on” skills training for youth and those seeking to enter the skilled trades as a career



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# Our Impact

- Families are freed from the struggles & indignities of living in inadequate housing
- Children do better in school
- Social housing units made available to those waiting for subsidized rental housing
- Families reduce their dependence on social assistance & contribute to their communities by paying property taxes – a win for families & a win for municipalities



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# Quick Facts About Habitat Grey Bruce

- 69 homes built since 1987 serving 78 families including 189 children
- Currently 33 families have a 0% Habitat mortgage
- Model of Hope Partnership created in 2016 with Saugeen Ojibway Nation – 28 homes built on First Nation territory
- Our 3 ReStores operate as a social enterprise with net income covering 100% of our administrative expenses



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# Partnership Options

## Municipality & Habitat

Surplus land donated to Habitat

Habitat builds affordable housing units:  
singles, semis, towns

Sells units to qualifying families at FMV

Houses affordable for at least 20 years



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# Partnership Options

## Municipality, Developer & Habitat

Large property sold or donated to a developer willing to build entry-level, below market housing

A designated number of lots given to Habitat to build or Habitat purchases a % of the units built at a reduced price  
Habitat sells units to qualifying families at FMV

Houses affordable for at least 20 years



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# A WIN for Each Partner

- Surplus land used for attainable, lower-priced housing built **FAST**
- Developer has reduced costs (land, fees and expedited approval) able to sell to Habitat & market at a **LOWER PRICE**
- Habitat able to **SERVE MORE FAMILIES**; purchase low priced units & build at the same time

# Thank you!



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