

The Community Builder

The Construction Edition Fall 2019

Habitat announces Bold New Local Housing Strategy

Builder of Choice

On September 5, 2019, at their Crew-Goetz build site in Burlington Habitat Halton-Mississauga joined forces with Halton Women's Place, Milton Transitional Housing, Halton Multicultural Council, and Summit Housing & Outreach Programs on a bold new housing strategy that will see the agencies work in collaboration to provide housing to the most vulnerable in our community. Each of the agencies will house clients in at least one of the homes in the 18-unit Queensway multiplex. Going forward, the partners have agreed to broaden the partnership.

Habitat is currently advancing a housing project with all levels of government to create the Habitat Housing Hub – a multi-story, hotel-like structure where each floor will be assigned to a local service agency to provide emergency, transitional or short-stay housing for the clients they serve, and will be designed to uniquely support their clients' needs. Community space on the ground floor is proposed for intake, program delivery space and other supportive services. Taking a 'hub' approach to the provision of housing for these families eliminates the silos within which agencies currently work. It allows them to focus on the delivery of support services to families while Habitat focuses on the provision of affordable, appropriate housing.

Burlington MP Karina Gould was on hand for the signing of the MOU's and voiced her support of the partnerships. "This is such a fantastic project. It's innovative and I think it's so exciting that it's bringing so many different community partnerships together. It is really important because we don't have a lot of transitional housing in Burlington. This housing will stay affordable to make sure that we have spots for everybody in our community. So, I am super excited, super proud of this, and glad that the Federal Government can support this initiative. I think that it really speaks to the innovation, the creativity, and the vision that different community partners have here in Burlington."



Above: Karina Gould, MP Burlington



Back row (left to right): John Gerrard, CEO Habitat and Karina Gould, MP Burlington.

Front row (left to right): Kim Jenkinson, Halton Multicultural Council; Diane Beaulieu, Halton Women's Place; Irene Zivko, Summit Housing & Outreach Programs and Donna Danielli, Milton Transitional Housing.

No More Silos

Habitat Halton-Mississauga's latest collaborative partnerships with four local community and social service agencies enables Habitat to provide the specialized property development expertise, construction knowledge, financial and mortgage management experience and to build the housing these agencies require cost-effectively, thus enabling them to focus on what they do best – the provision of programming and the support services their clients need.

"Halton Women's Place provides shelter and crisis services to women and their dependent children in our community and is dedicated to ending violence against them. Habitat Halton-Mississauga are experts in the building of affordable, appropriate housing for local families. Our partnership with Habitat eliminates the 'silo' approach to community responsiveness. It allows us to focus on our clients and rely on Habitat to provide the housing we need to support our programming."

– Diane Beaulieu, Executive Director

Government is Opening Doors

Non-partisan commitment to affordable housing at the Municipal, Regional, Provincial and Federal level has had a positive impact on the delivery of housing opportunities for local families.

In particular, the Federal Government announced Canada's first National Housing Strategy on November 22, 2017. It is a 10-year, \$40-billion plan that will give more Canadians a place to call home. This strategy is a nation-wide initiative, built through extensive consultations with Canadians from all walks of life: experts, stakeholders, think tanks, and people with lived experiences to provide a diversity of housing perspectives. With the Canada Mortgage & Housing Corporation (CMHC) driving implementation, over the next decade, this strategy should see more than 500,000 Canadian families removed from housing need, the repair/renewal of 300,000 affordable housing unit, homelessness cut by 50% and lasting change to the face of housing in Canada.

The National Housing Strategy coupled with, the Federal Government's recent declaration that affordable housing is a fundamental human right and funding opportunities now available through the Canada Mortgage & Housing Corporation (CMHC) for the development of affordable rental housing, have opened new doors to Habitat Halton-Mississauga to build and provide more housing for more local families.



Could your organization benefit from a Habitat housing partnership?

Contact us
(905) 637-4446 Ext. 222

Excitement is Building

Habitat 'Hotel-style' Housing Hub

Habitat Halton-Mississauga is moving to position itself as the community builder of choice within both the Halton and Peel Regions; the housing leader, builder, creative innovator and partner of choice amongst housing providers across the entire affordable housing spectrum. Part of that positioning has seen Habitat develop partnerships with social and community service agencies across the region currently in critical need of housing to support the individuals and families they support.

To help address these needs, Habitat Halton-Mississauga is advancing the Habitat Housing Hub concept – the first project of its kind in Canada. This housing hub would be a multi-funded, 96-unit, self-supporting facility purpose-built to provide affordable and appropriate housing for the clients served by its partner agencies. Habitat is currently working with the provincial government and other agencies to locate 2 – 3 acres of available land to advance the project.

Imagine a six-story, hotel-style building with a first floor for use as intake, programming and office space for service organizations housed within it. Designed in the spirit of a traditional 'inn', welcoming individuals and families for emergency, transitional and short-

stays. In effect, it offers efficient, cost-effective and centralized housing support to a broad cross-section of the service and partner agencies with whom which it works. The impact of having access to permanent, purpose-built, appropriate housing by the partner agencies cannot be understated. For them, sourcing and accessing housing in a challenging housing market is a real and constant struggle.

Traditionally, Habitat has provided homeownership opportunities at the far right of the housing continuum. Partnership with these agencies will enable Habitat to impact housing at all points along the continuum. And to positively impact the lives of more families in our community, including those who are most vulnerable.



Source of graphic: <https://www.cmhc-schl.gc.ca>

HOUSING CONTINUUM



Housing Home Suite Hope



One of Habitat Halton-Mississauga's first partnership projects is a partnership with Home Suite Hope in Oakville, where both are currently in discussions with regional and municipal governments and other community partners – including the Oakville Community Foundation – to obtain land.

The signing of a Memorandum of Understanding (MOU) between Habitat Halton-Mississauga and Home Suite Hope has outlined a collaboration that should see the construction of an 18-unit multiplex utilized by both charities. The Oakville Community Foundation is supporting the partners in their search for appropriate land.

Ten of the units will be utilized by Home Suite Hope to provide low-income, precariously-housed, single-parent families with the long-stay housing support they need to help them stabilize their lives and move back into the mainstream of society. Habitat Halton-Mississauga will then work to identify other community and social service agencies to occupy the remaining eight units. This is another example of Habitat providing the requisite housing support freeing up the service provider to care for the needs of their clients.



Beds in Milton for Bob Rumball



Habitat is excited to partner with the team at The Bob Rumball Canadian Centre of Excellence for the Deaf in Milton. The Centre offers a variety of funded and unfunded residential options to adults with an intellectual disability. Adults are supported in settings based on their abilities and goals ranging from 24-hour support to community based independent living. They also offer residential services in both Toronto and Milton.



Habitat Halton-Mississauga will be constructing a 10-bed expansion of their Milton facility in addition to undertaking the renovation of a portion of the current building. The project is slated to commence in 2020 with Habitat assuming the role of contractor/constructor for this project and, on completion, the mortgage holder. Expansion of this facility will provide an opportunity for the clients of The Bob Rumball Center to participate as volunteers in construction activities. It will also provide Habitat's own volunteer networks an opportunity to work with these residents and to expand their knowledge of the important services The Bob Rumball Center provides.

The Bob Rumball Center was the first facility of its kind, and for over 30 years it has provided the deaf community a space without communication barriers. Within this space an educational, independent living, and a social environment for the deaf has blossomed. From its roots as a community recreation facility, the Bob Rumball Centre now offers a range of specialized services to those within the deaf community that require support. These include seniors', those with developmental, physical, health, or mental health issues, infants and young children, and newcomers to Canada. These programs and services are often unique, and provide access to care, education, and socialization that improves quality of life for deaf people.

The Many Faces of Family

Habitat has deep roots in this community and across Canada in the provision of decent and affordable homes to all manner of families. Community Living North Halton was our first community housing partner. The home we built in partnership with them brought together the non-traditional family of Deon, Nelson and Craig – three men with developmental challenges who were given the opportunity to live community in housing custom-built to their particular accessibility needs.



Habitat understands that families come in all shapes and sizes and are delighted that Deon, Nelson and Craig are 'home', and can now rely on each other for structure, stability and support.



“Community Living North Halton is so grateful for the partnership we have with Habitat. Because it was designed with the unique needs of these men in mind, they now have not only a decent place to call home, but one that is appropriate to their needs.”

– Greg Edmiston
Executive Director, Community Living North Halton

Housing Innovation

Now Building Tiny Houses



Thanks to an exciting new partnership with the Milton School Board and the efforts of highly engaged and motivated students enrolled in their Construction program, Habitat Halton-Mississauga has commenced construction on its first three tiny houses. Habitat has been working with the MDHS team for the past three years on a number of projects, offering students a practical opportunity for skills training and development and to sample potential career paths.

Habitat anticipates that two of the completed three units will be sold on the open market with the third unit held for deployment as emergency shelter in support of local communities as required.

Connecting the high school curriculum to a practical learning opportunity that fosters social conscience and delivers outcomes that will make a difference in the life of a local family, makes this an ideal secondary school student initiative. Habitat Halton-Mississauga welcomes participation by all school boards within our region.

Halton Region Schools are Welcome!

GAP – Housing for the Missing Middle



In the midst of our country's affordable housing crisis, it's not only low-income families and individuals who are struggling to make ends meet. Those making a moderate income are often neglected in the discussion of housing, despite the fact that they still can't afford to own a home. The City of Mississauga has recognized these individuals as the "missing middle" within the housing continuum.

GAP housing is specifically targeted to help families and individuals making a moderate income between \$60,000 to \$100,000. In Mississauga and beyond thousands of individuals fit within this income range. Habitat Halton-Mississauga is currently rolling out a GAP housing option as part of its newest build partnership with the Daniels Corporation for housing located within the Arc Condominiums in Mississauga.

Habitat facilitated the sale of a two-bedroom unit with a full asking price of \$680,000, requiring the homeowner to take out a traditional mortgage for a minimum of \$400,000 with Habitat carrying a no-interest mortgage on the balance. The family was also required to make a minimum down payment of \$35,000 and pay closing costs of just over \$13,000.

Habitat's portion of the mortgage would only be repayable on the future resale/ Title transfer of the home. This prevents homeowners from 'flipping' Habitat GAP homes to make money and ensures that the housing remains affordable.

This GAP approach to housing is opening doors for the families in the 'missing middle, an entrée into the housing market, and an opportunity to afford a home.

MODULAR HOUSING Picking Up Speed



Not only is it quicker. It's cost-efficient. Habitat Halton-Mississauga, is ramping up its build processes by shifting its operations to modular construction. Habitat is partnering with Quality Homes, a custom modular housing builder, to develop and deliver affordable housing faster than ever before.

On receipt of the build permit, these quality modular homes can be precision-built in a state-of-the-art factory and be ready for delivery in just under 6 weeks, enabling an exponential increase in construction efficiency.

So why does speed matter so much? It matters because there are thousands of families in the Halton and Peel Regions who are waiting for affordable housing. To meet the needs of these families and the communities it serves, Habitat Halton-Mississauga has prioritized the speed and scale of delivering top-quality housing in its homebuilding operations. The benefits of modular housing don't end there.

Modular building reduces costs. Because the units are built indoors, there is minimal opportunity for weather-related delays in construction schedules. Building modular generates next to zero waste and requires zero inspections once the units arrive on site because they are pre-inspected prior to departing the factory. With oversight and professional support included by the manufacturer, assembly on-site is seamless.

Habitat Halton-Mississauga's first modularly built housing is slated for delivery in spring of 2020. Affordable housing constructed to the highest standards, for fixed costs, with no weather delays and in record time all means a place to call home for more families in our community.

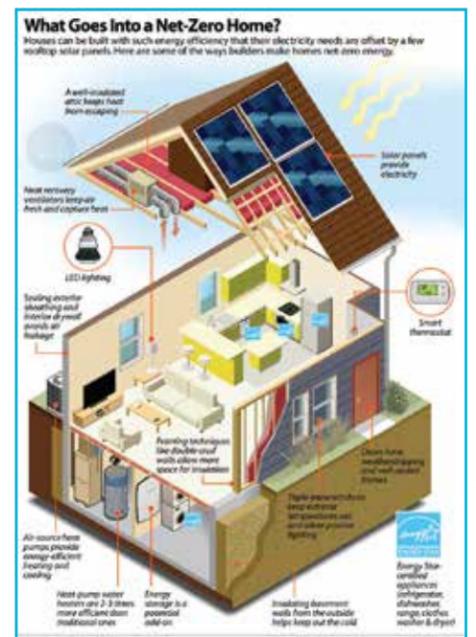
HABITAT GOES GREEN Net-Zero Affordable Housing

As discussions surrounding climate change continue to make media headlines and carbon reduction becomes a passionate goal for many Canadians, Habitat Halton-Mississauga has embraced its corporate responsibility to reduce its climate impact and has recently revamped its development design to make future housing projects 'greener'.

Habitat's commitment to 'greener' housing will see future housing built to net-zero standards. Net-zero housing is built to specific energy efficiency guidelines to ensure that homes produce as much energy as they consume. In other words, net-zero homes rarely use electricity from the hydro poles you see on your street today.

Certain net-zero design solutions are easier than others. Habitat homes will now include low flow shower heads, energy efficient toilets, air leakage prevention materials, Energy Star appliances, a smart thermostat, and LED lighting. These materials can be installed at a minimal increased cost but make a significant difference in home energy consumption. Some of the larger changes Habitat will implement include higher amounts of insulation, heat recovery ventilators to preserve heat and provide clean air into tightly sealed homes, air and water-source heat pumps which are nearly 300% more efficient than traditional heating systems, triple-pane windows, and solar panels (see the graphic to the right).

The movement towards net-zero housing means that Habitat homes will utilize solar power year-round, making the carbon footprint of the home a near-null figure – reducing its climate impact. Furthermore, as Habitat moves into rental housing, the additional investment in net-zero is not lost. The home will continue to produce energy, saving thousands of dollars annually on electricity costs which the organization and its homeowners will realize.



Invest in Habitat

The real estate market in our region is thriving. That is good news for many. But not for everyone. Middle income families in our community are finding it tough to break into the real estate market for their first home. Vacancy rates for affordable rental housing are at record lows. Every acre of land designated for residential housing is in high demand. All of these factors make it incredibly challenging for Habitat Halton-Mississauga to find land upon which to develop and build affordable housing. We need land. And we need it in every community we serve across the Halton and Peel Regions. These challenges have seen us look to creative and innovative solutions that have opened doors for us... and which have seen savvy investors realize the opportunities that abound when they consider investing in Habitat Halton-Mississauga.

Invest in Habitat Halton-Mississauga



A Respectable ROI & A Social Legacy

Did you know that an investment in Habitat for Humanity locally can deliver a respectable return on investment (ROI) for you as well as a lasting social legacy?

Habitat Halton-Mississauga is particularly proud of two recent projects in Burlington where individual families agreed to sell us their property with a four-year "Vendor Take Back" mortgage. In both instances, the families extended a loan to Habitat for a portion of the sales price. They retained equity in the property and continued to own a percentage of it equal to the amount of the loan until their vendor take-back mortgage was repaid in full.

Each family received 5% interest on the outstanding mortgage amount. This enabled Habitat to proceed with the development of the land, whilst controlling cash flow. By so doing, these donor families have reaped tax benefits and have received a guaranteed 5% return on their investment. When their investments come to term, these families can determine if they want to donate a portion of their ROI back to Habitat to enjoy even more tax benefits.

An investment in Habitat yields far more than sound financial management. Investors can celebrate the transformational social impact of their investment knowing that the change they have helped Habitat effect on the lives of families in our community is real and enduring.

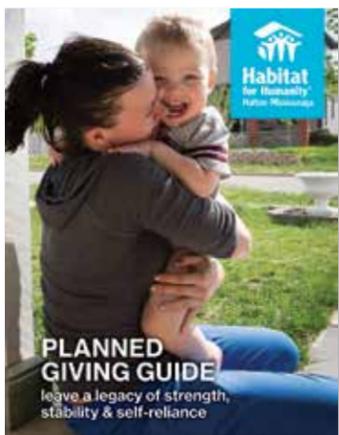
Are you interested in a sound and guaranteed ROI that will positively impact our community?

Do you have land that you would consider selling to Habitat Halton-Mississauga vent a vendor take-back mortgage and solid interest yield?

**Contact Habitat Halton-Mississauga.
(905) 637-4446 Ask for John Gerrard on Ext. 222**

Contact us for a FREE copy of our Planned Giving Guide

Contact:
John Gerrard, CEO
Habitat for Humanity
Halton-Mississauga
(905) 637-4446 Ext. 222
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Our Community Asks...

Excerpts from our Community Correspondence files.

Dear Habitat: My husband and I are in our 70's. Our lives have been blessed and we have pensions and investments that will allow us to live out our lives in comfort. We have been reading about the good work you do in our community. We have \$200,000 that we would be willing to invest in Habitat. If we did, how would that work?

Sincerely
Mrs. G. MacKenzie

Dear Mrs. MacKenzie: Thank you! We appreciate your outreach and your willingness to help us help more local families. We would be honored to receive your \$200,000 investment. In return, we would guarantee you – using duly executed legal documents – a 5% annual return on your investment for 5 years. This return is better than what you could achieve through GIC's. At the 5-year mark you would have the option of moving your investment into other streams, or to re-invest with Habitat Halton-Mississauga. For our part, we would utilize your investment as a down-payment on the purchase of property that could be developed into affordable housing for local families. Hope to hear from you soon!

Warm regards
The Habitat HM team

Dear Habitat: My son Ryan is on the autism spectrum. In his early 50's now, he is the pleasure of my wife's and my life but we are getting older and are worried about what will happen to Ryan when we are no longer able to take care of him. Our family is very involved within the autism community and knows that there are many other parents in the same situation. If we donated our home to Habitat Halton-Mississauga, we are wondering if you could ensure that it would be used to house Ryan and, perhaps, some others like him.

Sincerely,
Mr. J. Roberts

Dear Mr. Roberts: The benefit of having extensive partnerships with so many community and social service agencies locally is that we have become expert problem-solvers and out-of-the-box thinkers. We believe that there is a way to give you peace of mind with regard to Ryan's future, whilst ensuring that you receive appropriate remuneration for your home going forward. Let's talk! We look forward to meeting you and Ryan.

Warm regards
The Habitat HM team

Dear Habitat: My development company is about to begin a new housing project comprised of three condominium towers that are approximately 100 units each. As condominium developers, we recognize our corporate social responsibility to include affordable housing units in the project, but we are unsure of how to make this come to fruition. Can Habitat Halton-Mississauga handle a large-scale development like an 80-100-unit tower?

Regards
Mr. W. Shaul

Dear Mr. Shaul: At Habitat Halton-Mississauga, we are always looking for new development partners with whom to work. We would be happy to help your company complete the affordability component of this exciting housing project. Our involvement can take a variety of forms including completing the construction of the units/tower ourselves, finishing the interior of the units, or purchasing the units directly. We would be happy to have a meeting with you to discuss how a partnership with Habitat can help you meet your corporate social responsibility objectives and be a sound investment for your company.

Warm regards
The Habitat HM Team

About Habitat Halton-Mississauga

Habitat for Humanity Halton-Mississauga believes in a world where everyone has a decent, affordable place to live. Since 1999, we have been working together with our corporate, community & construction partners... and marshalling the efforts of legions of volunteers to provide affordable housing options to families in Burlington, Oakville, Mississauga, Milton and Halton Hills.

100% of the money Habitat receives for the repayment of our mortgages is channeled into our Fund for Humanity and utilized in the building or renovating of more homes for more families.

Our ReStores in Burlington, Mississauga and Milton are our 'social enterprise'. Net proceeds from them pay for 100% of our administrative and operating costs enabling us to direct 100% of our donations into our build programs.

Contact Us

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To volunteer: www.habitathm.ca/volunteer
To donate: www.habitathm.ca/donate
To invest: Call John Gerrard – Ext. 222
Have land: Call John Gerrard – Ext. 222