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Resident Feature

**Building a Stronger Future for Families
Habitat for Humanity Halton-Mississauga-Dufferin**

By Deborah Everest-Hill | Photo by Karen Mak

We would like to thank Colleen Pickett for sponsoring this month's feature story.

Non-profit and charitable organizations such as Habitat for Humanity Halton-Mississauga-Dufferin (Habitat HMD) have been hit hard during the pandemic. Typical fundraising has been difficult given the economic impact on individual and corporate giving. "The pandemic has brought the need for affordable housing to the forefront and as a leading housing provider in Canada, Habitat is finding itself on the front lines of a growing crisis," says Eden Grodzinski, CEO of Habitat HMD. "Affordable housing is no longer a low-income issue. In many parts of Canada, homeownership is now an option for only the top income earners or those with generational wealth."

Eden goes on to say that the term "Generation Rent" aptly describes the growing phenomenon of young adults being forced to rent or live with their parents for longer periods of time because the dream of owning their own home has become out of reach.

In 2021, a Canada Mortgage and Housing Corporation (CMHC) rental market survey found that Oakville had some of the highest rental rates in the province, even higher than Toronto! The average price to rent an apartment was \$1,701.

Eden says that housing prices in Halton Region have become unattainable. The average resale price of a home in Halton region was \$913,615 in 2020, according to the Real Property Solutions House Price Index, and prices have continued to climb throughout the pandemic. In fact, analysis completed by the Ontario Ministry of Municipal Affairs and Housing indicates that, without a down payment greater than 5 per cent, homeownership is only viable for the top 10 per cent of income earners, those making more than 260,000 a year.

As a result of high prices and other factors, ten per cent of Halton residents are in core housing need. Before the pandemic, Community Development Halton found that more than 17,000 households experienced an issue related to housing such as overcrowding, affordability or poor quality.

One way to address the current housing crisis is with affordable housing. Habitat HMD is a local non-profit and one of 50 affiliates of Habitat for Humanity Canada which is, in turn, affiliated with Habitat International. Globally the non-profit builds homes for families in more than 70 countries.

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Every Door Unlocks the Potential for a Better Life

Photo by Karen Mak

When the Halton District School Board (HDSB) reached out to Habitat Halton-Mississauga-Dufferin to explore how students who were not in the skilled trades program could contribute to the Tiny Home Pilot Project, a wonderful thing happened. The every door online art auction was conceived.

Since a door represents a transition and being open to new possibilities and opportunities, Habitat HMD suggested that students complete an art project using doors from the ReStore.

"We invited art classes to create their own unique vision of a future full of possibilities," says Julie Watt, Director of Communications and Partnerships. "We wanted these pieces to demonstrate the student's hopes and dreams expressed through their unique styles and talents."

The doors turned out amazingly (See Photo) and will be auctioned online to raise funds for the Tiny Home Build Program. Visit <https://trellis.org/every-door-2022> for more information.

An integral part of the community since 1999, Habitat HMDs works to empower working lower-income families to build strength, stability, and independence by providing affordable housing that generates equity and lasting change and by the end of 2022, it will have completed a total of 69 units for partner families.

The Habitat HMD traditional housing program provides interest-free, geared-to-income mortgages to qualified homeowners who would not be able to secure a conventional mortgage. The selection process is based on household income, housing needs and fit with the housing models. Benefits of the Home Program include improved health, childhood development and financial stability.

A Canadian Mortgage and Housing Corporation Canada-wide survey of Habitat families found:

- 86% of Habitat homeowners report being happier
- 89% said their family life had improved
- 58% reported that they were better off financially
- 65% reported an increase in their children's confidence

Throughout the pandemic, land, labour, lumber, and other materials have become much more expensive and there is a shortage of skilled labour. To further

exacerbate the situation, Habitat homes are appraised at fair market value in accordance with Canada Revenue Agency (CRA) guidelines. With Oakville housing prices at an all-time high, it has become difficult for Habitat to make the mortgage amounts appropriate for partner families.

“ We need to innovate to make housing affordable for not only the lower-income working families that we serve, but also the next generation. ”

To continue to offer families manageable mortgage payments, the Habitat HMD is exploring new shared equity generating options such as deferred homeownership, fractional ownership, co-housing, and land trusts. "We need to innovate to make housing affordable for not only the lower-income families that we serve, but also the next generation," Eden says.

Given the decreasing availability and increased cost of land in Oakville, she says Habitat HMD is always looking for opportunities to partner with private sector developers on mutually beneficial projects. For example, Habitat's partnership with a developer enables the non-profit to provide developer-built units to partner families at an affordable mortgage rate. "The work we do together is about collectively increasing our impact and allowing us to provide more affordable housing solutions to the communities we serve," Eden adds.

Thanks to the ongoing support of individual and corporate donors and proceeds from its ReStores, Habitat HMD has continued to make strides in addressing the affordable housing crisis.

Recent successes include welcoming the Dufferin community to the affiliate and relaunching the Orangeville ReStore under the Halton-Mississauga-Dufferin brand. For those who do not know, ReStores are home improvement retail stores that offer new and used merchandise to the public at affordable prices and tax-free.

Habitat HMD's ReStores offer a wide range of unique items such as furniture, video games, antiques, china and home décor that have been donated by members of the community or corporate partners. Revenue generated from ReStores helps support Habitat's housing program.

Habitat HMD accepts gently used sellable items at each of its four ReStore locations.

Another Habitat HMD success story is the completion of four five-bedroom units at the Bristow-Law Build Project located at 3073 Merritt Street in Mississauga. It's anticipated that member families will move into the units in late summer.

And, finally, Eden and her Habitat colleagues are extremely proud of the launch of the Tiny Home Pilot Program last year.

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"This initiative provides hands-on community service-learning experiences for high school youth exploring construction and skilled trades," Eden says. "It also brings students, corporate partners, and community members together in a united effort to support Truth and Reconciliation and to jointly address affordable housing issues in Ontario and across the country."

Phase 1 of the Tiny Home Build Program involves five homes being transported to the Chippewas of Nawash Unceded First Nation community. There are three units that are 230 square feet and are suitable for individuals and small families. These include a refrigerator, cooktop, over-the-counter microwave exhaust, washer/dryer combo, tankless water heater, radiant floor heating, energy recovery ventilation and UV water filtration. The remaining two units are 180 square feet and include the same basic features.

The tiny homes are being built by local high school students as part of their skilled trades classes and will be completed by the end of the summer, with delivery to the Chippewas of Nawash by early September 2022.

Once the homes are delivered, Habitat Grey Bruce will collaborate with the Chippewas to install and provide services to the homes. The Tiny Home Village will then be operated by the Chippewas community as part of its housing strategy to augment available housing.

Eden says Habitat HMD formed a partnership with Habitat Grey Bruce in 2018 and the Grey Bruce affiliate's relationship with the Chippewas of Nawash Unceded First Nation Community dates back five years. These partnerships have paved the way for Habitat HMD to provide an innovative housing solution to address the community's needs. "Our Tiny Homes were the perfect fit for short-term housing and emergency accommodation alternatives," she says.

To date, more than 13 homes have been constructed by Habitat Grey Bruce and the Tiny Home Pilot Program will provide another five this summer. To complete these Tiny Homes, Habitat HMD has partnered with skilled trades students, corporate partners and the community. These homes are much needed as the community is currently struggling with overcrowding and a lack of suitable and adequate housing.

Based on the strength of the pilot phase, Eden says The Tiny Home project is positioned to be a major pillar of the secondary school skilled trades and social impact programs. In addition to providing an affordable housing option, she notes that the Tiny Home program spreads community awareness and is increasing Habitat HMD's capacity to help more families. To learn more, visit www.habitathm.ca.

At Neighbours, we believe everyone has a story to tell. Get in touch to share yours or nominate someone for a feature article by emailing deveresthill@bestversionmedia.com.

Huh! Imagine That
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Introducing Flight for Hope

Submitted by Callum Wallace, Flight for Hope

On May 1st, 2023, I will launch to the skies from Burlington Executive Airport, setting out to become the fourth Canadian in history to solo-circumnavigate the world in a small, single-engine, aircraft. The event will take approximately two and half months and everyone will have the opportunity to be involved and follow along via live tracking on the Flight for Hope website. While this is a solo mission, we aim to create an event and platform where thousands of people can actively be involved. Flight for Hope will host numerous events over the next year, both locally and internationally, leading up to the departure, with proceeds going to Home Suite Hope.

Home Suite Hope is an Oakville based organization that provides housing and support to single-parent families. Housing has become very expensive; Flight for Hope's goal is to raise \$1 million to go towards Home Suite Hope's affordable housing campaign, launching alongside Flight for Hope this spring!

I would like to invite you to take part in our official launch event on June 26th, 2022 at the Burlington Airport. This event will mark the beginning of my campaign, fundraising initiatives, and be the first of many other events where you can join me to learn more about Flight For Hope. At the launch, you will also have the opportunity to see first-hand my single-engine aircraft that I will be flying around the world. The day will be filled with fun activities for the whole family, including short airplane rides, snacks, refreshments, live music, and raffles. If you're looking to have fun, connect with others, and be a part of something special, this event is for you!

If you would like to learn more about Flight For Hope and our launch event, please visit: www.flightforhope.com

Details of the launch event are:

- When: June 26, 2022
- Where: Burlington Airport, 5296 Bell School Line, Burlington
- When: 12 to 4 pm
- Activities include short airplane rides, food, drinks, music, and raffles!



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