

# Habitat for Humanity: Innovative Affordable Housing Partnerships



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- Rebecca Morgan Quin, Housing Services Manager, Social Services Division, City of Peterborough



every  
one

deserves a decent place to live.

# Habitat for Humanity:

Innovative Affordable Housing Partnerships



We build *strength, stability* and *self-reliance*.

An Introduction to the

# ONTARIO CAUCUS



**Habitat**  
for Humanity®

**Ontario**  
**Caucus**

# Innovative Programs

*From...*

**Ontario Works  
Partnership in Sarnia:  
Skills Training**



*To...*

**Furniture Bank in Windsor-Essex**

# Framing the Future

Partnerships:  
The key to our success



# Poll Question #1:

Have you met with or  
communicated with your local  
Habitat for Humanity  
representative in the last year?



# Leahy's Lane Condos

Sarah Budd, CEO HFH Peterborough & Kawartha  
Region

Rebecca Morgan Quin, Housing Services Manager



**Ontario  
Caucus**

We build *strength, stability* and *independence.*

# Average Market Rents

One Bedroom  
\$990

(\$39,600/year)

Two Bedroom  
\$1191

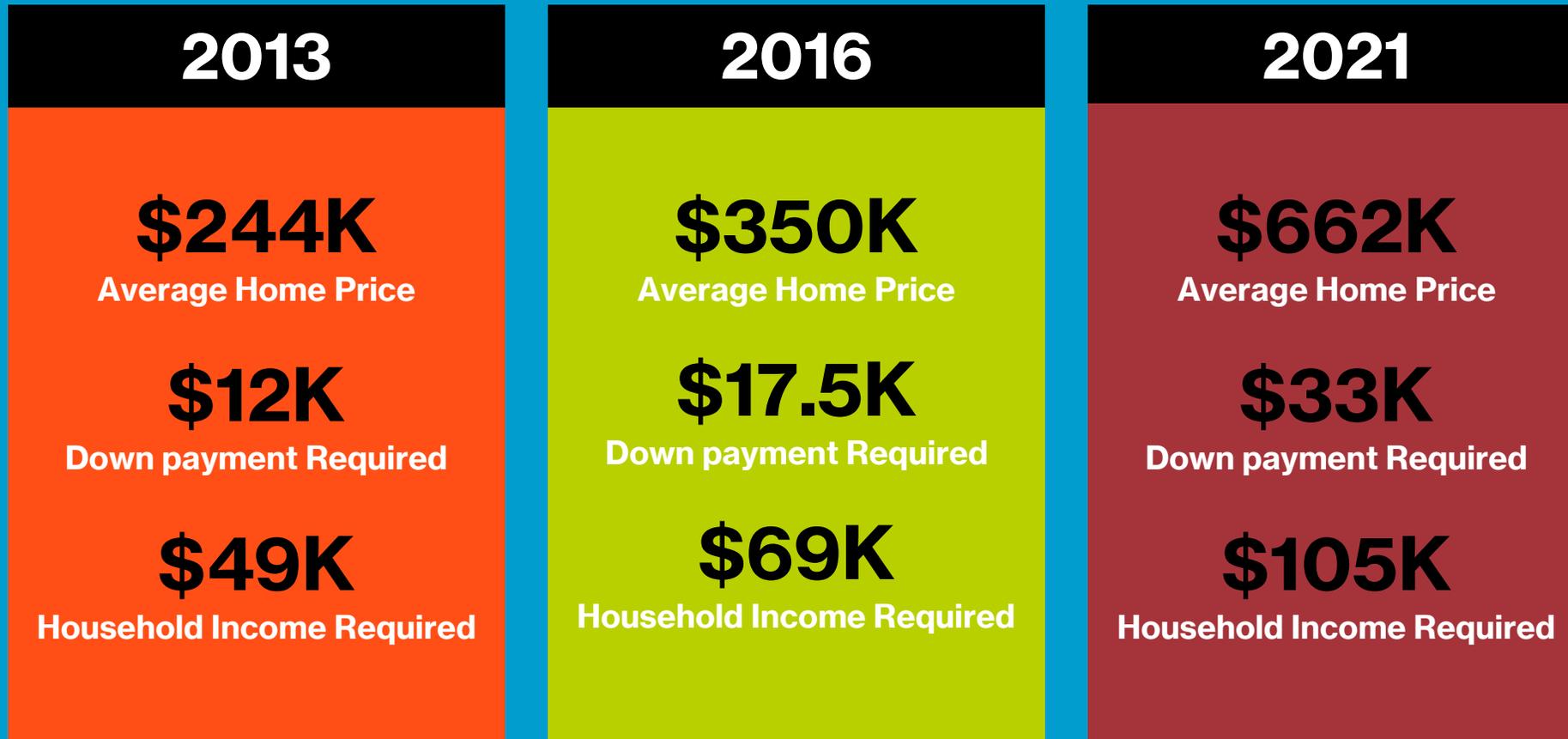
(\$47,640/year)

Three Bedroom  
\$1427

(\$57,080/year)



# Homeownership Market in Peterborough



**In 8 years: 172% Increase in average home prices!**

# Challenges

- Lack of land
- High cost of land & construction
- Lack of volunteers
- Safety issues
- Slowness of construction





EAST CITY CONDOS  
PETERBOROUGH

Follow the Lead of

LOCAL DEVELOPERS



Habitat  
for Humanity®

Ontario  
Caucus

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# Leahy's Lane Condos

## BUILDING FEATURES

- 1, 2 & 3 bedrooms
- Units + 12 units
- Full Universal Design
- Elevator
- Exceeds CMHC Energy Efficiency Requirements
- Storage Lockers
- Party/Common Room
- In-Suite Laundry

# Breakdown of Units



6  
One Bedroom  
(771 ft<sup>2</sup>)

29  
Two Bedroom  
(955 ft<sup>2</sup> to 1157 ft<sup>2</sup>)

6  
Three Bedroom  
(1197 ft<sup>2</sup>)

A construction worker wearing a white hard hat with the number '50' on it, a plaid shirt, and blue jeans is kneeling on a lawn. The worker is focused on a rectangular patch of artificial grass that has been laid out on a prepared base of dark soil. The surrounding area is a well-maintained green lawn. The scene is captured from a high-angle, top-down perspective.

**500 hours of  
sweat equity!**

Sweat Equity

**PARTNERSHIP**

# New Partnership Financing



Financial Institution will give homeowners 1<sup>st</sup> mortgage with:

- No down payment
- 30 year AMR
- Lower interest rate

Monthly payment (mortgage, condo fees and property tax) will be set to not exceed 30% of gross household income.

# Municipal Partnership



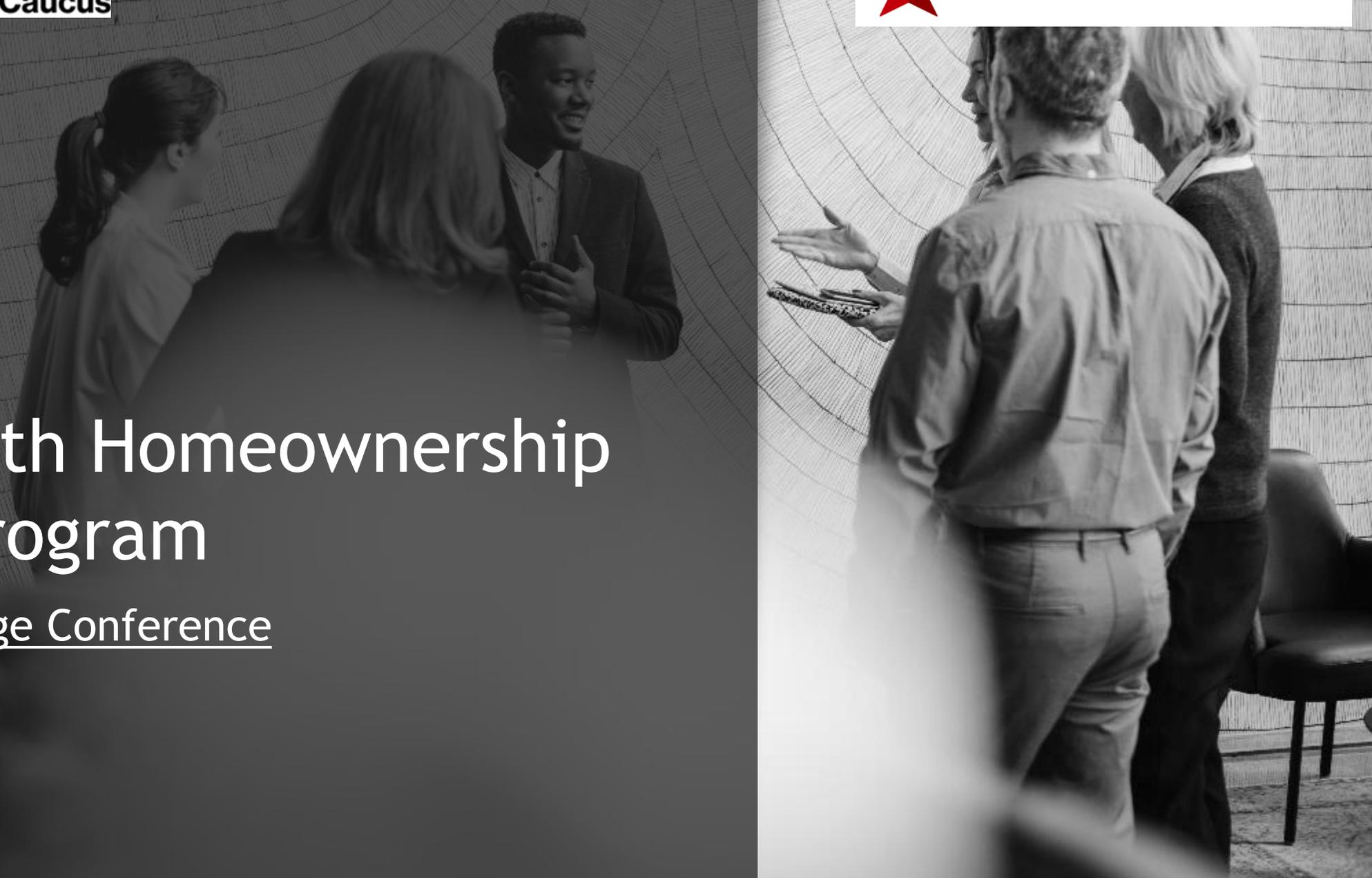
- Housing Forecast
- Housing and Homelessness Plan
- Homeownership Assistance Revolving Fund
- Community Improvement Plan



# BlackNorth Homeownership Bridge Program

OMSSA Exchange Conference

May 14<sup>th</sup>, 2021



# Who is BlackNorth?



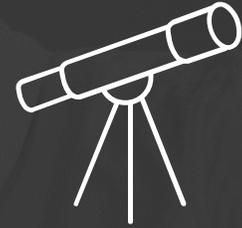
## WHO ARE WE

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## WHAT IS OUR CHALLENGE

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## OUR VISION

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We strive to achieve prosperity for all Black Canadians

Pervasive and unaddressed anti-Black system barriers that result in Black Canadians not achieving their full potential

An equitable future for Canada, where all Black Canadians achieve their full potential, free from systemic racial barriers

- Founded in June 2020 and led by a board of 30 influential Canadian leaders
- Nearly 500 businesses (totalling \$1.3 trillion in value) have signed the BlackNorth pledge committing to cultivate meaningful change in their organizations and in broader society to end anti-Black systemic racism

# Framing the Conversation

## Pressures on Municipal Service Managers:

- Growing needs with stagnant/diminishing resources
- Current tenants unable to move along the housing continuum which leads to growing waitlists
- On-going efforts to rebuild the social assistance system - greater focus on financial empowerment and asset building

## Societal Dynamics and Pressures

- More attention than ever before to racial and other inequities .. BUT...
- Inequality is growing
  - White collar winners; equity-seeking groups as losers in pandemic economics
  - Increases in real estate prices are widening the gap



How can we bridge current trends, pressures and barriers and build a more equitable and inclusive future for our communities?

Decades of systemic racism have left Black citizens behind on income and wealth - and the gap is growing

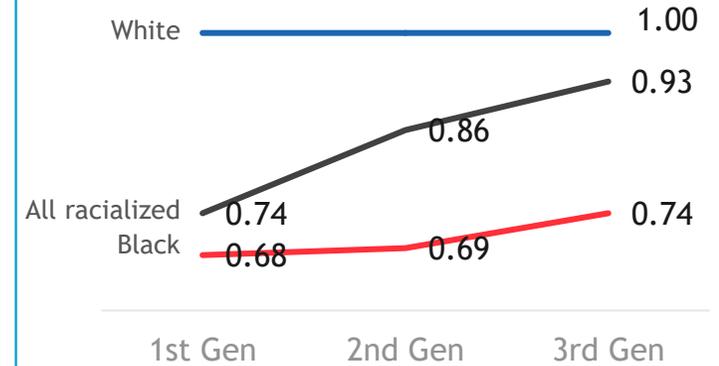
### Average City of Toronto Incomes By Race<sup>6</sup>

Constant \$2015; 1980 to 2015



### Average Canadian Employment Income Ratios, 2015<sup>7</sup>

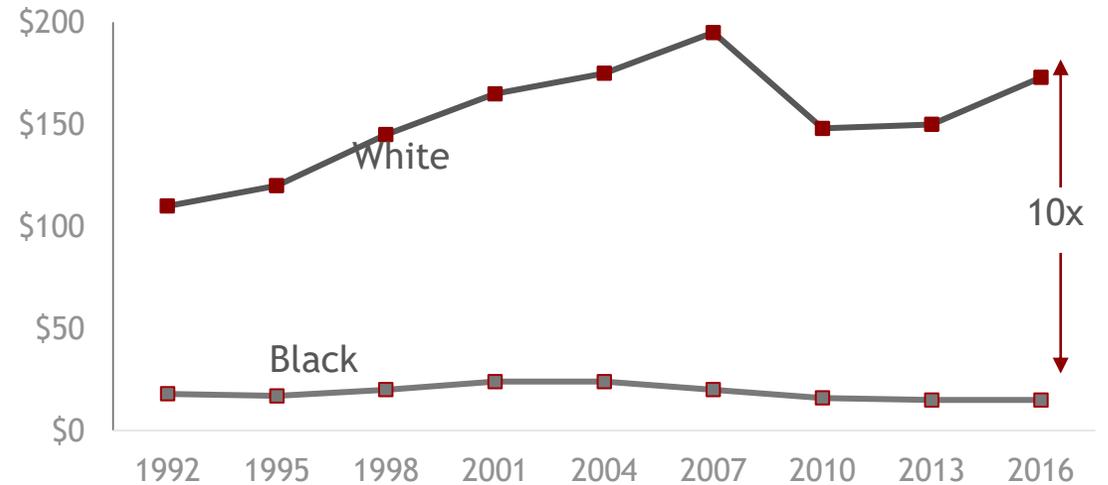
Indexed to White Workers



### Median Family Wealth By Race<sup>8</sup>

1992 - 2016

\$thousands [US data](#)



Data sources: United Way income inequality stuff. Stats Can March 10 report on generational inequality (<https://www150.statcan.gc.ca/n1/pub/11f0019m/11f0019m2021001-eng.htm>); McKinsey & Company (2019) *The Economic Impact of Closing the Racial Wealth Gap*. <https://www.mckinsey.com/industries/public-and-social-sector/our-insights/the-economic-impact-of-closing-the-racial-wealth-gap>

Homeownership has enabled generations of Canadians to build equity to start businesses, support children's post-secondary education, provide for retirement and transfer wealth to children ...

**The Black community has been left behind.**

After decades of pro-ownership policy, 68% Canadians are homeowners

Escalating home values have shifted the recent housing policy focus to rental

Within one generation homeownership has become completely out of reach of Black households...

Without taking intentional action the inequities will continue to grow from one generation to the next - impacting all of society

The BlackNorth Homeownership Bridge Program is designed to assist families with household incomes as low as \$65,000 enabling them to build family equity from money that would otherwise be spent on rent



### Two parents with 1 child

Employment Income	
Dad - Welder	\$40,000
Mom - PT Hair Stylist	\$20,000
Child Tax Benefit	
(~ \$5,000 / child)	\$5,000
<b>Total Household Income</b>	<b>\$65,000</b>

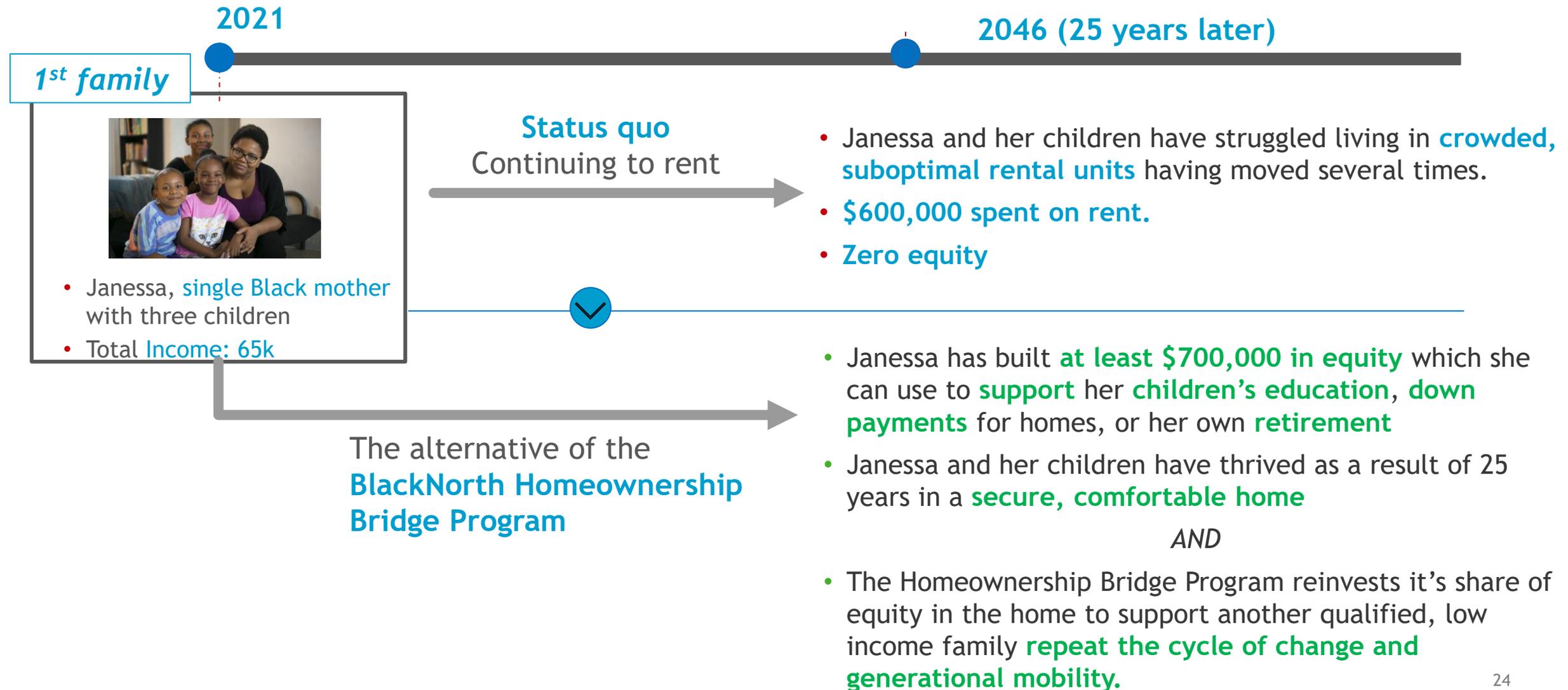
### Single father, 2 children + grandparent

Employment Income	
Dad - Child & Youth Worker	\$45,000
Old Age Security Grandparent	\$15,000
Child Tax Benefit	
(~ \$5,000 / child)	\$10,000
<b>Total Household Income</b>	<b>\$70,000</b>

### Single Mom, 3 children

Employment Income	
Mom - Retail Manager	\$50,000
Child Tax Benefit	
(~ \$5,000 / child)	\$15,000
<b>Total Household Income</b>	<b>\$65,000</b>

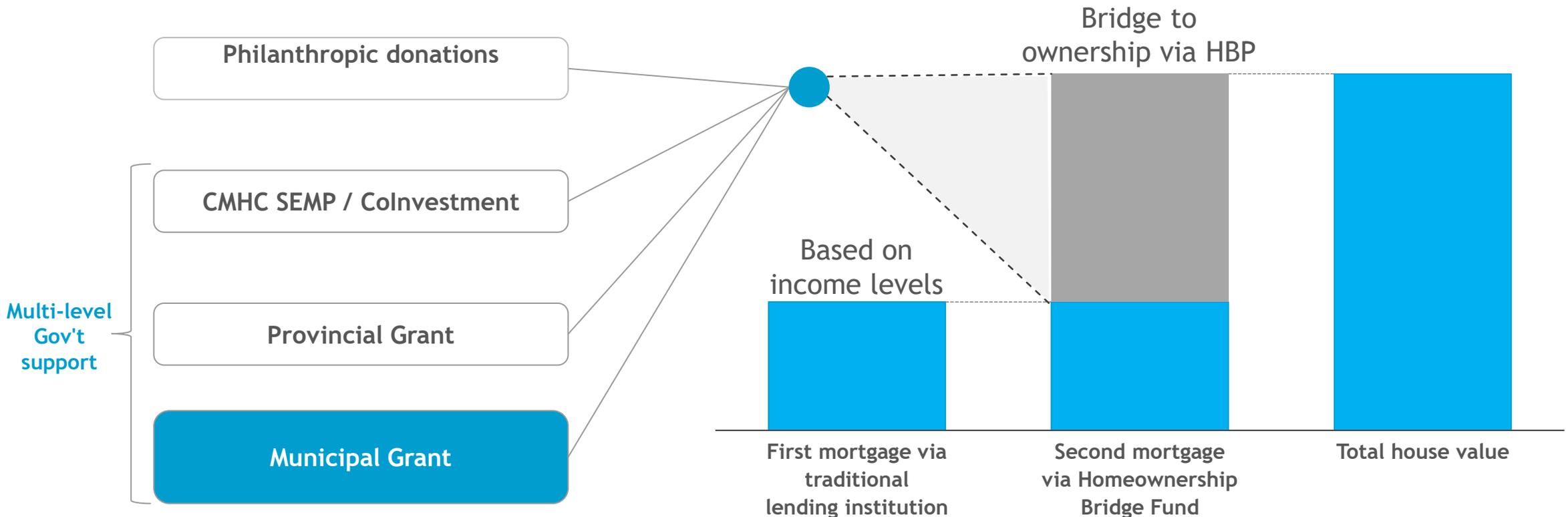
# The Homeownership Bridge Fund creates opportunities today and in the future for working, lower income families - versus the greater limitations of rental



# The Program will create a fund that leverages Government grants and Philanthropic donations to facilitate homeownership through a 2<sup>nd</sup> mortgage

Fund will consolidate capital from multiple sources...

...And will use the funds to bridge the gap between an affordable mortgage and real estate prices



The program will make units available through three avenues: the developer campaign; Habitat for Humanity; and surplus public land/future neighborhood revitalization projects

### **Developer Campaign**

- Developers identify one or two units in current / upcoming development projects throughout the GTA and sell to program at or below cost

### **Habitat for Humanity**

- Subset of units in existing pipeline will be ear-marked for BlackNorth

### **Surplus Public Land**

Inclusion of specific units within new housing projects built on surplus public land

# Benefits to Municipalities & Practicalities

## Benefits to Municipalities

- New affordable housing units
- New property taxes from homeowners
- Financial empowerment of lower income residents ... contributing to poverty reduction and economic recovery priorities
- Tangible demonstration of municipal commitment of addressing anti-Black systemic racism

## Implementation Considerations

- DC / fee deferrals and/or grants (OPHI)
- Long-term affordability - securing long-term affordable housing stock
- Leveraging surplus public land and existing affordable housing revitalization
- Integration with the social assistance system to support individuals develop self-sufficiency through financial empowerment and asset building
- Eligibility - Black? Indigenous? All racialized?

# Habitat Halton-Mississauga-Dufferin's Tiny Home Build Program 2021

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## What is a Tiny Home?

A tiny home is a living space that is under 500 square feet.

### Affordable

- for those who have lost their homes
- have been priced out of conventional housing markets
- a viable option to help combat homelessness.

### Versatile

- accommodate the people who struggle most to own
- first time buyers live in the cities of their choice/small mortgage
- seniors can reach their financial goals and stay close to their families.

### Sustainable

- eco-friendly
- can exist off the grid
- tap into existing infrastructure
- add density and diversity to a neighbourhood.



Tiny Homes provide an innovative solution for affordable housing in our communities. This trend is gaining momentum in support and awareness across the province.

In an effort to promote and encourage innovative housing options, the province of Ontario recently released the “Build or Buy a Tiny Home Guide”

"This new guide is one of those steps moving us forward as we look to alternative and affordable housing options in our community."

*Oshawa Mayor Dan Carter.*



*"We know that the demand for alternative, innovative and more affordable types of housing is growing,"*

*Steve Clark, Minister of Municipal Affairs and Housing, in a release.*

Kitchener recently announced that it will also now allow Tiny Homes

- voting unanimously in favour of an amendment to an existing zoning bylaw to allow for additional dwelling units on all low rise properties that meet required regulations.

Brantford received \$200,000 in Government Funding in January

- Their “tiny home” project includes four self-contained units of 300 square feet each placed together to look like a single family home.



*“To tackle Ontario’s affordability crisis, we need to look at new innovative housing solutions, including tiny homes. I’m proud that all levels of government are working together to bring these new, safe affordable homes to Brantford and across Ontario.”*

Adam Vaughan

Parliamentary secretary to the Federal Minister of Families, Children and Social Development



As leaders in maximizing small spaces, Ikea recently unveiled its first sustainable Tiny Home, currently sold in the US. These will soon be part of their Canadian operation.



- 187 sq ft off-grid dwelling
- outfitted with solar panels
- a composting toilet
- on-demand heated water supply, powered by the trailer.
- outfitted with IKEA furniture
- white-washed sustainably grown pine panelled interiors
- Kitchen surfaces made from repurposed plastic bottles

Habitat Halton Mississauga Dufferin's

## Youth Engagement Build

The 2019 partnership with Habitat Halton Mississauga & the Milton District School Board enabled the pilot build of two Tiny Homes.

Two semesters of skilled trades students enrolled in the secondary school construction program were able to participate through hands on learning to build these homes.

## Habitat's Youth Engagement Build Program



Through the generous support of corporate partners and, in partnership with Habitat for Humanity Grey Bruce, these two new Tiny Homes will be relocated to the Chippewas of Nawash Unceded First Nations.

This units offer unique mobile housing solutions for members of their community who need emergency shelter or short term housing.

Many communities like theirs face:

- Overcrowding
- Remoteness
- lack of home affordability
- housing is in need of repairs
- lack of gainful employment.



## Looking Ahead

In partnership with the Halton District School Board, Habitat Halton-Mississauga-Dufferin is thrilled to launch the build of 5 more Tiny Homes over the 2021-2022 School year.

These homes will be built in skilled trades classes across Halton secondary schools. Our goal is to engage youth in hands on learning as well as making an impact in their world.

If this pilot is successful, this program is forecasted to expand across other school boards and regions, providing a unique opportunity for youth to engage in making an impact on housing solutions for the future.

Habitat for Humanity Halton Mississauga Dufferin continues to work with its community partnerships to find areas and locations that will benefit from these units.



## Links for more information

### New Ontario Tiny Home Build Guide

<https://www.ontario.ca/document/build-or-buy-tiny-home>

### Oshawa Tiny Home

<https://globalnews.ca/news/7690741/oshawa-tiny-house>

### Kitchener Tiny Homes

<https://www.kitchenertoday.com/local-news/kitchener-council-approves-tiny-home-zoning-by-law-amendment-3650990>

### Brantford

<https://www.brantfordexpositor.ca/news/local-news/local-builder-to-construct-tiny-home-project-in-city>

### Ikea Tiny Homes

<https://www.todocanada.ca/you-can-now-buy-an-ikea-tiny-house>

### Habitat For Humanity Halton-Mississauga-Dufferin Tiny Home Program

<https://habitathm.ca/tiny-homes/>

# Contact Information

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## Poll Question #2:

Do you include affordable homeownership targets in your housing and homelessness plan?

## Poll Question #3

Do you include Habitat for Humanity homes in your housing and homelessness plans?

# Thank you!

Interested in working with your local Habitat?

Please contact:

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