



Habitat
for Humanity®
Ontario Gateway North
North Simcoe Chapter



Building Futures

Midland Build Project

2020

Through shelter, we empower.

What we do

Habitat for Humanity Ontario Gateway North works to bring communities together to help vulnerable people build strength, stability, and independence through a safe, decent, and affordable place to call home.

Our vision is a world in which everyone has a safe and suitable place to live.



Why we do what we do

We know that a safe, decent, and affordable home plays an absolutely critical role in helping vulnerable people foster the skills and confidence they need to invest in themselves and their communities. We provide people with the tools they must have to take care of themselves and build a brighter future. For every individual we serve, the benefits can be long-lasting, life-changing, and far-reaching. Further, we create ripple benefits for each local community we serve in the form of reduced reliance on social assistance programs and Habitat homeowner contribution.

How we work

Partnerships! We work with contributors to deliver Habitat homes in local communities like yours. We are supported by multiple levels of government; volunteers; local businesses; Habitat homeowners-to-be; and YOU! Habitat homeowners help to build their own homes alongside volunteers and pay an affordable mortgage, which is then reinvested to build more affordable homes. By working closely with our homeowners from the beginning of the application process to the day we hand over the keys, we help people prepare for the various responsibilities of homeownership, including personal finance management, home maintenance, neighbourly conduct, and much more.

Who we help

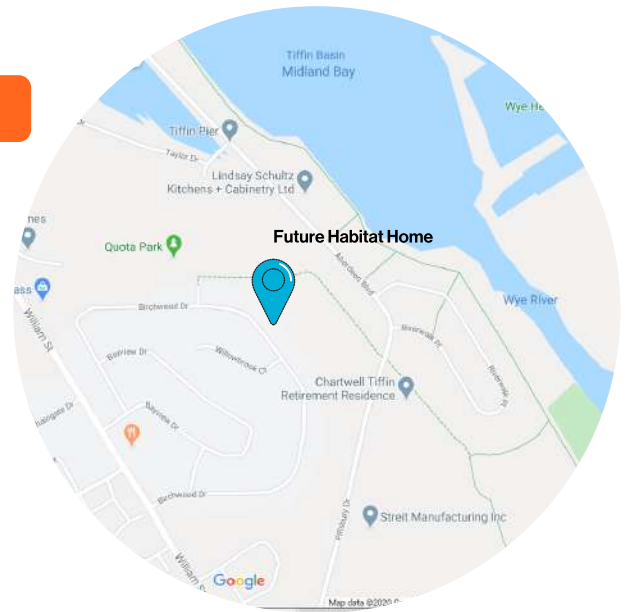
We help people in need of suitable housing; people who might be dealing with inadequately maintained rental housing, unhealthy or overcrowded conditions; inaccessible housing; poor home performance resulting in excessive operating costs; or other shelter challenges that cause constant instability, stress, and fear. Habitat homeowners are willing to help build their own home or the homes of others. They work to develop pride in their home and they foster connectedness with the community.

Midland 2020

Announcing a Habitat build in Midland!

The North Simcoe Chapter of Habitat for Humanity is proud to announce a build project in Midland, set to break ground in 2020!

Our latest semi-detached, located at 808 Birchwood Drive, is set to add two affordable, universally accessible homes to the Midland supply; and will serve two families coping with mobility challenges.



The Need for Affordable, Accessible Housing in Midland

The need for affordable housing in North Simcoe County is undeniable. With over 52% of tenant households forced to spend more than 30% of their household income on accommodation and a rapidly aging demographic, the limited supply of affordable, accessible housing keeps vulnerable people in Midland at risk. Our 2020 build project looks beyond the construction of our homes to the well-being of our residents with special needs. Not only do these new affordable homes ensure a low cost of operating, but the homes are also compliant with universal design. We are removing environmental barriers to provide a sense of possibility, freedom, and hope for people currently isolated and limited by an inaccessible home.

The North Simcoe Chapter of Habitat for Humanity

Established in 2000, the North Simcoe Chapter of Habitat for Humanity is entirely volunteer driven. North Simcoe chapter members bring a wide variety of relevant experience and expertise to the volunteer roles required to deliver a Habitat Home and serve a Habitat Homeowner, including real estate development and acquisition, construction, fundraising, marketing and communications, and family support services. The North Simcoe Chapter has, to date, successfully completed 6 homes in Midland, Penetanguishene, and Tay and we are ready to serve two more families in 2021!



Ask us how you can help!
info@habitatgatewaynorth.com

Midland 2020

Ontario Gateway North Mortgage Model Overview

Habitat homeowners initially assume occupancy of their home on a one-year, transition-to-ownership basis. During the first year of occupancy, Habitat retains title on the home and Habitat homeowners pay geared-to-income 'monthly supplemental payments' at a rate of 25% of the gross family income. If the transition year is successful, the family's purchase of the home, at a price equal to fair market value, is finalized when Habitat transfers title, scheduled one year after the move-in date. In this event, the value of the monthly supplement payments is credited to the mortgage balance. If the transition year is not successful, the family is required to vacate the property and the monthly supplemental payments are considered rental payments and retained by Habitat.

When the Habitat homeowner's purchase of the home is finalized, a Habitat mortgage is put into place. Mortgage payments are set annually at a rate of 25% of the gross family income.

The Habitat for Humanity Ontario Gateway North mortgage model features the following:

- No down payment;
- No interest, during the transition year and throughout the life of the mortgage;
- Annual income verification;
- Geared-to-income payments that fluctuate on an annual basis in accordance with income;
- Condition that the Habitat home must be the primary and only residence of the homeowner;
- Condition that Habitat retains first right of refusal; and
- Acknowledgement that Habitat carries 100% of the fair market value (FMV) appreciation or depreciation of the home.

Habitat for Humanity Ontario Gateway North retains the right to repurchase the home when/ if the Habitat homeowner chooses to sell at a price set as "the homeowner's invested equity in the property", defined as mortgage principal paid plus an allowance for upgrades to the property less any willful damages.



Midland 2020

The year of COVID-19

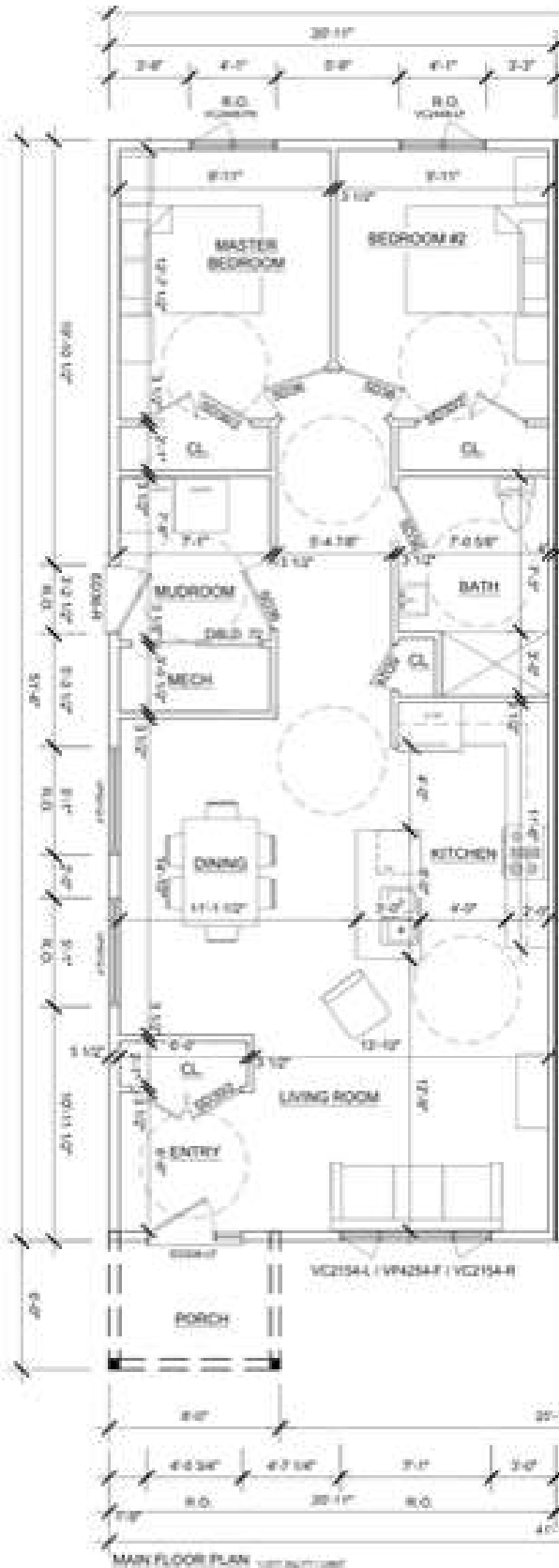
One of the most repeated pieces of health advice this year has been "stay at home". This seems like sound advice until we consider the many who live in a home that is unsafe, unsuitable or, worse, those who don't have a home at all. For these vulnerable people, "stay at home" is a guideline that only worsens poor conditions. Habitat for Humanity exists specifically to serve those for whom home is not a safe or decent place to be. Habitat for Humanity is Canada's only organization dedicated to serving vulnerable populations and families by providing safe, decent, and affordable homeownership opportunities. Not only does the Midland 2020 Build Project provide a safe, energy efficient, universally accessible, affordable home for local people in need of a hand up, it shines a spotlight on the importance of safe, decent, and affordable housing for all. Now, more than ever, the services of Habitat for Humanity are essential to vulnerable populations who lack access to a safe, decent, and affordable place to call home.



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Midland 2020

The Design



Designing and building an affordable yet attractive home starts at the planning and design phase. Habitat for Humanity knows how important it is for our homes to integrate seamlessly into your neighbourhood.

To keep the construction costs economical, the Midland build project is modest in design, based on the least expensive rectangular footprint, and has a simple roof line. To add curb appeal, the design includes a modern colour palette and a few architectural flourishes, such as a well-defined front entrance for each unit.

Our design is compact so that it optimizes the property size and is affordable to build. It offers an open concept interior that is appealing to a wide range of demographics, from a young family to a senior couple.

We are confident that our affordable, yet attractive, design will offer safe and suitable homes for local families in need of a hand up while also ensuring a good-looking addition to the neighbourhood!

Features

Energy efficiency

We have changed the way we build to ensure improved levels of building performance. We are lowering the cost of operating our homes and providing better air quality at the same time. For many, the rising cost of utilities can make even the lowest-cost housing unaffordable. Unmanageable energy costs force hard choices between utilities, groceries, transportation, and other basic needs. For Habitat homeowners, high operating costs can significantly reduce the money available for other necessary expenses, such as home maintenance and repairs. Fortunately, in recent years, innovations and experience in more sustainable housing development have made our commitment to energy efficient design and construction financially viable. We build homes affordably that are economical to purchase and low-cost to operate.



Accessibility

We look beyond the construction of our homes to the well-being of our residents. In addition to our commitment to energy efficiency, we are proud to build homes with accessibility features. We know that the population of North Simcoe is aging rapidly, driving an increased need for age-friendly housing. Add to this, there are many people of all ages in North Simcoe who cope with physical disabilities. A growing number of people are forced to live in unsuitable accommodation with physical barriers that reinforce a sense of disability, discouragement, and despair. Habitat for Humanity Ontario Gateway North believes that disability is not an inherent quality of an individual, but rather the result of interaction with his or her surroundings. By ensuring a fully universal design, we are promoting a healthier, happier life with a sense of hope and possibility for people coping with mobility challenges. We are removing barriers and providing the power of capability, the joy of independence and the opportunity to participate in the community.



Midland 2020

Homeowner Qualification

In order to qualify for Habitat homeownership, prospective homeowners must demonstrate that they are:



**in need of
suitable
housing**

Potential homebuyers might be dealing with poorly maintained, unhealthy or overcrowded housing; unaffordable rent; inaccessible housing for people living with disabilities; or have other shelter needs.



**willing to
partner with
Habitat**

Once selected, Habitat homeowners partner with us throughout the process. This partnership includes “sweat equity” – helping to build their own home or the homes of others – instilling pride in homeownership and fostering connectedness with the community.



**able to make
affordable
mortgage
payments**

Homeowners must also be able and willing to pay an affordable mortgage. Mortgage payments are cycled back into the program so that more families can access affordable Habitat homeownership.

Midland 2020

Application for a Habitat Home

The following are Habitat Ontario Gateway North's requirements in order to join the home ownership program:

- ✓ All family members moving into the homes must be Canadian citizens or Permanent Residents.
- ✓ At least one of the applicants must be employed full-time, or equivalent to full-time.
- ✓ Applicant and/or co-applicant must have at least 2-3 years of employment history (Record of Employment must be provided).
- ✓ Applicant/co-applicant must be first-time homebuyers.
- ✓ No bankruptcies (must have been discharged two or more years ago); consumer proposals will be considered on case-by-case basis.
- ✓ Preference will be given to families who already work or live in the regions within which we are building (eg. if you are applying for a Midland home, it would be preferred – but not mandatory – that you live or work in the North Simcoe Region).



For the Habitat homes at 808 Birchwood Drive, Midland, the application process opens in February of 2021.

Start the application process by completing the eligibility questionnaire online.

<https://www.habitatgatewaynorth.com/eligibility-questionnaire>



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eligibility questionnaire



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We will review the eligibility questionnaire upon receipt. If you are eligible to apply, we will send you an application form to complete.

Complete the full application form and submit to applications@habitatgatewaynorth.com.

We will advise you of how to proceed in the application process.

For further information, contact us at 705-646-0106 or email applications@habitatgatewaynorth.com.

Midland 2020

Timeline

Construction will be completed in 5 phases: project launch; the foundation; the frame; the walls; and the key. Phases will be completed in 2020 and 2021 as follows:

Phase	Milestone	Completion Date
2020		
1 – Project Launch	Ground-breaking	October, 2020
2021		
2 – The Foundation	Foundation Complete	May, 2021
3 – The Frame	Closed-In	June, 2021
4 – The Walls	Drywall Complete	August, 2021
5 – The Key	Occupancy	October, 2021

The North Simcoe Chapter of Habitat for Humanity looks forward to welcoming our newest Habitat homeowners, who will be realizing their dreams of homeownership in the fall of 2021.



Midland 2020

Fundraising

You play a vital role in helping Habitat for Humanity empower people through providing a safe, decent, and affordable home. There are many ways in which you can help Habitat for Humanity Ontario Gateway North raise the funds necessary to support vulnerable people build strength, stability, and independence.

Make a donation.

We make it easy to donate online at www.habitatgatewaynorth.com.

Become a monthly donor.

Monthly donations of any size provide our organization with a crucial source of steady support which enables us to plan more effectively for the future and build more homes for families in need of affordable housing. Set up your monthly donation at www.habitatgatewaynorth.com.

Host an event.

From golf tournaments to yard sales to bike races to dinners and beyond, your sponsored events can make a big contribution toward the creation of safe, decent, and affordable housing in your local community. Check out our Event Guide at

<https://www.habitatgatewaynorth.com/upload/editor/pdfs/Third-Party-Event-Guide-2019.pdf>.

Donate building materials or skilled building services.

It takes a lot of resources and raw materials to make the dream of homeownership a reality for families. Join a group of leading Canadian companies who are helping us to achieve our mission through donations of building products and services. Contact us:

<https://www.habitatgatewaynorth.com/contact-us>

<https://www.habitatgatewaynorth.com>



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donate

sign up

home

Building decent, affordable
homes and a brighter future
for families.



Midland 2020

Partnership Opportunities Summary

We are always looking to develop mutually beneficial partnerships. To find out how Habitat for Humanity can recognize your donation, check out our partnership package at <https://www.habitatgatewaynorth.com/upload/editor/pdfs/partnership-package-1-.pdf>.

As of January 2020	Partnership Levels				
	Craftsman	Architect	Innovator	Groundbreaker	Visionary
	\$1,000 - \$4,999	\$5,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - \$99,999	\$100,000 +
DONOR ENGAGEMENT					
Build unit named after the company, foundation or individual					
Recognition at Home Dedication Ceremony with speaking opportunity					
Recognition at Home Dedication Ceremony					
Stewardship call from HFHOGN CEO or Board Chair					
Commemorative plaque or art piece created by HFHOGN					
Custom impact report created for partnership support					
Stewardship visit from HFHOGN Relationship Manager					
Dedicated relationship management					
Certificate of appreciation					
Annual report mailing					
Welcome package					
MEDIA RELATIONS					
HFHOGN quote provided for use in partner-led media release					
Photo throughout partnership with rights to use					
SOCIAL MEDIA					
Minimum of two (2) social media posts on HFHOGN Facebook and Twitter pages promoting sponsorship					
Minimum of one (1) social media posts on HFHOGN Facebook and Twitter pages promoting sponsorship					
Interaction between HFHOGN and partner account highlighting partnership					
EVENTS					
On site signage on current build site with your company logo					
On site signage on current build site with your company name					
One Habitat Build Day for up to 10 volunteers (Starting at \$2,500 partnership)					
Invitation to HFHOGN affiliate events					
HFHOGN WEBSITE					
Partner logo on homepage of HFHOGN's website for one year					
Partner name, and logo with link back to partner website on HFHOGN's website for one year					
Partner name with link back to partner website on HFHOGN's website for one year					
Partner name on HFHOGN's website for one year					
PRINT AND DIGITAL COMMUNICATIONS					
Partnership feature in HFHOGN's annual report					
Partnership announcement in HFHOGN's monthly newsletter at beginning of partnership					
Partnership name and logo in HFHOGN's annual report					
Partner name and logo in HFHOGN's monthly newsletter					
Partner name in HFHOGN's monthly newsletter					
Partner name in HFHOGN's annual report					
Partner name and logo on partnership wall at local HFHOGN ReStore					
USE OF Habitat for Humanity Ontario Gateway's LOGO					
Use of HFHOGN and partner lock-up logo in external media					
Use of HFHOGN logo in external media					
Use of Habitat ReStore logo					
Use of HFHOGN logo in internal communications					
Use of HFHOGN name with "Proud Supporter of" messaging in external media					

MULTI-YEAR COMMITMENTS

Two-year commitment: Partners who commit to two years are eligible to receive next level of recognition in second year of commitment.

Three-year commitment: Partners who commit to three years are eligible to receive next level of recognition.

Five-year commitment: Partners who commit to five years are eligible to receive benefits two levels above their giving level.

Midland 2020

Thank you, Build Partners and Major Donors!

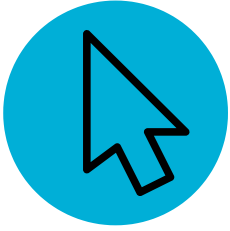


THE HAROLD E. BALLARD FOUNDATION



Thank you to all who, through contribution to Habitat for Humanity, help vulnerable people to foster the skills and confidence they need to invest in themselves and their communities; to take care of themselves; and to build a brighter future for their families.

How you can help



Follow us on Facebook, Twitter, Instagram and LinkedIn



Tell your friends about our project



Organize a third party event



Volunteer on our build site or on the North Simcoe Chapter



Donate to, or shop at, the Midland ReStore
720 Balm Beach Rd E



Make a cash donation at
<https://www.habitatgatewaynorth.com/donations/donate>





Thank you for your support!

Our work would not be possible without the incredible generosity of our local community. We look forward to working together to address Midland's affordable housing crisis and to ensure more families have a safe and decent place to call home.

Affordable homeownership provides the solid foundation for families to build strength, stability and independence. It's the platform on which a family lives out today's realities and prepares for tomorrow's transformations. Every Habitat house changes lives.



Habitat
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Ontario Gateway North

Contact Us

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