



**Habitat for Humanity®**

Ontario Gateway North



**Partnership with  
Habitat for Humanity  
Ontario Gateway North**

# Partnership with Habitat for Humanity Ontario Gateway North

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## Introduction

Becoming a Habitat for Humanity Ontario Gateway North (“HFHOGN”) partner family and eventual homeowner is a big decision that comes with many responsibilities. This overview explains the responsibilities, terms, and conditions of Family Partnership with HFHOGN.

## Partnership Agreement

HFHOGN Affordable Housing Program participants are partners and sign a partnership agreement. The partnership agreement outlines the rights and obligations of all parties. This agreement states that program participants are part of the HFHOGN team. Our partner families represent us in the community and demonstrate the values of HFHOGN, such as neighbourly conduct and community service. The Partnership Agreement is a required component of residence in, or ownership of, a Habitat Home. Partnership begins at the ‘Selection’ stage (before occupancy) and continues after initial occupancy (before an HFHOGN mortgage is implemented, if applicable) and until the Partner Family leaves the Habitat Home, even if the Mortgage (if applicable) is paid off.

Key requirements of the partnership include but are not limited to:

- Ensuring full understanding of the Habitat for Humanity mission, programs, and services, in particular the one that applies to the Partner Family
- Complete and/ or attend the recommended information, education, and training sessions
- Compliance with all relevant HFHOGN policies, such as those regarding Health, Safety and the Environment, relevant in the ReStore and on Construction sites
- A minimum of 500 volunteer hours; on build sites or in the local ReStore (or other suitable options as approved by HFHOGN). More than 500 hours is encouraged.
- Engaging in the construction of the home, such as walk-through inspections at pre-delivery, upon completion, and during the hand-over processes (please note that design elements are not negotiable)
- Participating in any required and requested HFHOGN home maintenance checks and associated mentoring
- Acknowledging that HFHOGN, because of its dependence on volunteers and community partners, HFHOGN cannot provide a guaranteed completion date and that occupancy of the home isn’t possible until a municipal occupancy permit has been granted and all required and requested agreements have been signed

- Understanding that HFHOGN makes the design decisions at the beginning of the process and can't build according to custom requests due to funding and timeline limitations
- Ensuring a clean, tidy, organized, well-maintained home
- Acting as a good neighbour
- Supporting fundraising activities, necessary to build Habitat homes
- Allowing the family's story and image to be shared to raise awareness of the need for more safe, stable, affordable, and accessible housing
- Participating in public relations, promotional, and/ or fundraising activities with HFHOGN as an advocate for, and champion of, HFHOGN programs and services
- Agreeing to HFHOGN's Media Release and Protection of Privacy policies
- Understanding that HFHOGN acts as the landlord in the first 20 years but is exempt from some elements of the Residential Tenancies Act, due to the affordability offered through our affordable rent to own program.
- Understanding that HFHOGN will hold the mortgage for our homeowners after title transfer.
- Compliance with the HFHOGN Mortgage Policy and the Right of First Refusal, Option to Purchase, and Mortgage Agreement for a First Charge, when implemented (upon ownership, meaning title transfer).
- Providing annual income verification
- Entering a pre-authorized payment plan with the HFHOGN Mortgage Administrator as the only available method of making the required Monthly Mortgage Payments
- Staying in contact with HFHOGN and updating HFHOGN about changes to personal circumstances, including swift notification of any issue and support/ cooperation toward resolution
- Providing a copy of the Notice of Assessment for everyone over the age of 18 (from Canada Revenue Agency) as part of the application process. This is referred to as "income verification".
- Attending education sessions on relevant home ownership topics such as finance and budgeting, home maintenance, and neighbourly conduct from time to time as provided by HFHOGN
- Seeking independent legal advice to ensure understanding
- Recognizing that partnership is directly connected with residency in, and/or ownership of a Habitat home; it is terminated only when a Partner Family moves on from a Habitat home
- *Not* soliciting donations or gifts in the name of Habitat for Humanity to enhance the home or benefit the individuals within the home

## Legal Advice

Once approved as an HFHOGN Partner Family, HFHOGN supports the partner family throughout the process of occupancy, affordable rental, and purchase. However, we strongly encourage Partner Families to obtain independent legal advice in order to fully understand the rights and responsibilities of partnership with HFHOGN.

We know that legal advice can be expensive. There are local Legal Aid centers or local Community Legal Clinics that may be able to help.

- 211 Information Services Directory at <https://211ontario.ca>;
- [www.JusticeNet.ca](http://www.JusticeNet.ca), 1-866-919-3219;
- Legal Aid Ontario 1-800-668-8258.