



Building Futures in Gravenhurst

2023

Habitat for Humanity Ontario Gateway North

Our vision is a world where everyone has a safe, suitable, stable, and affordable place to call home.





What we do

Through shelter, we empower.

Habitat Ontario Gateway North brings communities together to help people build strength, stability, and independence through access to an affordable home.



Who we help

People living in unsafe, unhealthy, or inadequate conditions that cause constant instability, stress, and fear

People connected with their community and are willing to help build their own home and the homes of others

People who work to develop pride in their home

People who are employed and earn a low income

through shelter, we empower
We bring communities together to help families build strength, stability, and independence through affordable housing.



EMERGENCY
SHELTERS

SUPPORTIVE
HOUSING

COMMUNITY
HOUSING

AFFORDABLE
RENTAL
HOUSING

AFFORDABLE
HOME
OWNERSHIP

MARKET
RENTAL
HOUSING

MARKET
HOME
OWNERSHIP

our service



Why we do what we do

Habitat provides people with the tools they need to take care of themselves and build a brighter future. We make a better life possible. We build hope.

Why we do what we do: the need in Muskoka

- Median annual income of \$27,000
- Few homes available for purchase or rent
- Interest and investment in short-term summer rentals means year-round rental accommodation for those who live here full-time are not available.
- Waiting list for social housing is 8-13 years long.
- Chamber of Commerce routinely seeks rooms for workers.
- Local business owners can't find employees because employees can't find an affordable home.
- CMHC says an affordable home costs less than 30% of income. More than half of local residents spending more than 30% of their household income on accommodation; many are spending more than 50%
- One-bedroom apartment rents for \$1,200 per month at minimum, not including utilities (53% of median income)
- Rapidly aging demographic and shortage of age-friendly housing
- District of Muskoka says an affordable home costs less than \$435,000.

How we do what we do



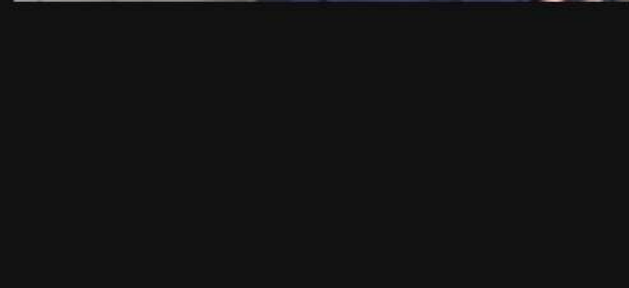
Strength, Stability, and Independence through Equity Building Models

In Canada, homeownership is the single greatest means of enabling people to build a brighter future for themselves and their families.

Homeownership provides people with stability, safety and a pathway to improved financial status.

People can use home equity to start a business, finance their children's education, plan for a secure retirement, and pass on financial security to the next generation.

Affordable homeownership is a tool people can use to break out of the cycle of poverty.



The Township of Muskoka Lakes Adopt-a-Home Committee

\$50,000 toward Generation Homes, our first affordable rental units.



Rotary
Club of Huntsville



\$18,000 toward
Building Futures in Bala.

Many previous
donations to projects in
the Muskoka area.



MUSKOKA AS IT
SHOULD BE SEEN



thank you for your contribution



Gifts in Kind – Includes Labour



\$300,000 toward
Building Futures in
Gravenhurst



How we do what we do – it takes a village!

- Partnerships
- 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.
- Help people prepare for the various responsibilities of homeownership, including personal finance management, home maintenance, neighbourly conduct, and much more.

Partnership Opportunities

Contributions recognized

- Value in brand association
- Media release
- Social media exposure and connection
- Logo on our website
- Signage in local ReStore(s)
- Annual Report
- Use of Habitat for Humanity logo
- Naming rights for major gifts
- Invitation to events
- More!



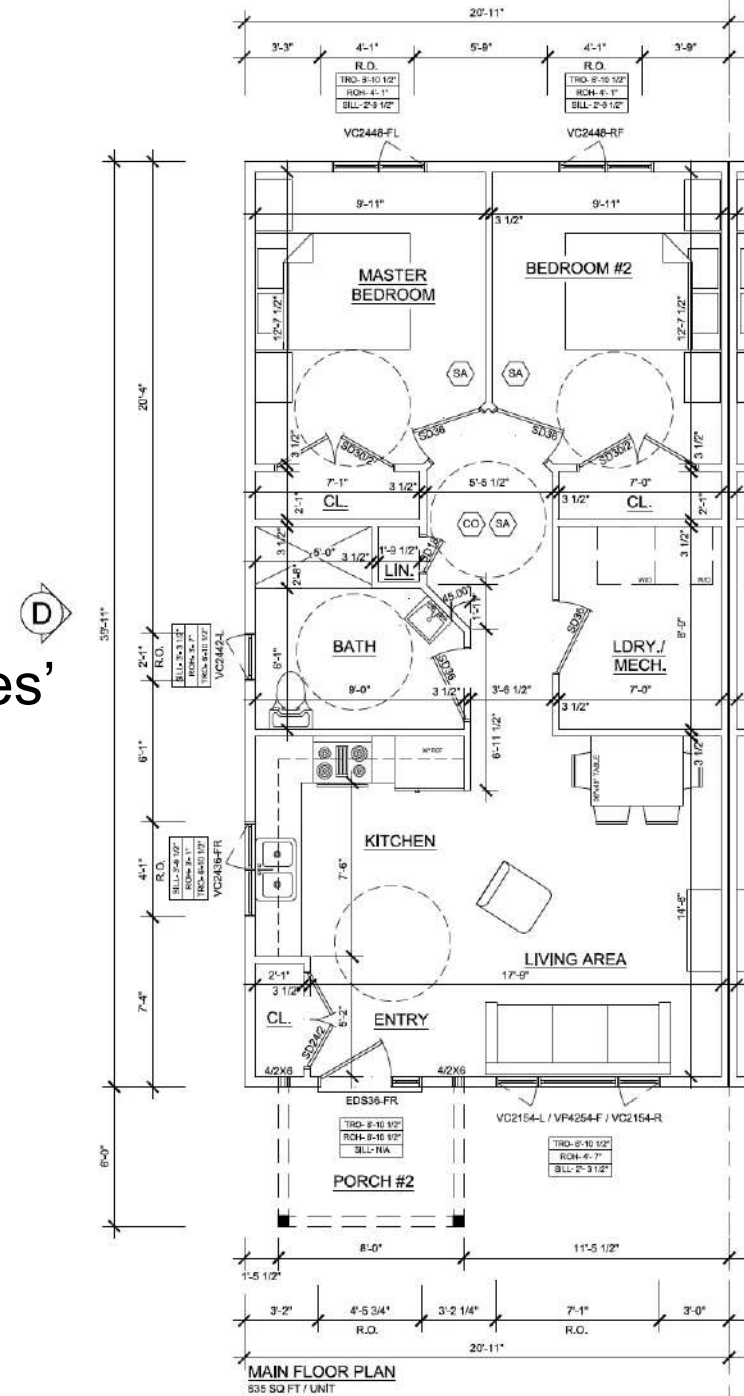
369-3B Muskoka Beach Road Gravenhurst



2 homes

The Design

- Affordable yet attractive
- Integration into the neighbourhood
- Simple structure
- Curb appeal (modern colour palette; a few ‘flourishes’)
- Compact (~860 square feet per home)
- No Basement (slab on grade)
- Open concept interior
- Universally accessible
- Energy efficient



Timeline

Construction will be completed in 5 phases: project launch; the foundation; the frame; the walls; and the key. Phases will be completed across two years, 2022 and 2023.

Phase	Milestone	Completion Date
2022/3 – Announcement & Planning		
1 – Project Launch	Fundraising	June, 2023
2022 – Breaking Ground and Completion		
2 – The Foundation	Foundation Complete	July, 2023
3 – The Frame	Closed-In	September, 2023
4 – The Walls	Drywall Complete	October, 2023
5 – The Key	Occupancy	December, 2023

Affordable Deferred Homeownership

- A minimum of 500 volunteer hours; on build sites *and* in the local ReStore (or other suitable options as approved by HFHOGN). More than 500 hours is encouraged.
- Title transfer in 20 years
- Purchase price at Fair Market Value (must be at or below the affordable threshold as set by the government)
- Affordable rental amounts as set by the government for 20 years and then a Habitat vendor take-back mortgage
- No down payment
- No interest
- Monthly payments geared to income (25% of gross, annual, household income)
- To retain the home in the affordable realm and allow Habitat to serve families in perpetuity, we implement a first right of refusal at an associated pre-defined buy-back price of “invested equity”, essentially equal to a portion of the rental payments and all principal mortgage payments made
- If the family decides to leave the home in the first twenty years, they leave with the benefits of the significant rental rate discount, approximately 40-50%

Homeowner qualification

Habitat homeowners must be active participants in building a better home and future for themselves and their families.

Every Habitat home is an investment.

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



in need of
suitable
housing



willing to
partner with
Habitat



able to make
affordable
mortgage
payments

eligibility questionnaire



Home > Eligibility Questionnaire

www.habitatgatewaynorth.com

Please select the project which you are applying for:

11 Irene St., Huntsville (District of Muskoka) - Affordable Rental

1016 Elm St., Bala (District of Muskoka) - Affordable Rent to Own

369 Muskoka Beach Road, Gravenhurst (District of Muskoka) - Affordable Rent to Own

808 Birchwood Dr., Midland (County of North Simcoe) - Affordable Homeownership

Please note that we are not currently accepting applications for the following regions:

Orillia & Lake Country

District of Parry Sound

District of Nipissing

Sudbury District

District of Cochrane

Applicant Name

Applicant Email Address

Co-Applicant Name (if not applicable, enter 'None')

Co-Applicant Email Address

Social return on investment

The Boston Consulting Group conducted a study in 2015 to provide a quantitative assessment of Habitat's social return on investment (SROI). Their assessment found that **every Habitat home generates \$175,000 worth of benefits to society.**

They also found that:



37% of Habitat families were in social housing before moving into their Habitat home.



Homeowners' quality of employment increased after moving into a Habitat home. Habitat families also work fewer jobs and report greater stability.



70% of Habitat families donate their time and money to charity.



Children who grow up in Habitat homes are more likely to achieve a bachelor's degree or higher.

Many Ways to Help – You are the ‘key’!



- Make a donation – www.habitatgatewaynorth.com
- Host a Fundraising Event – we have a virtual option
- Champion the project – Create an Adopt-a-Home Committee
- Volunteer in another way
- Donate building materials or skilled building services
- Other

www.habitatgatewaynorth.com



[about us](#) [our impact](#) [get involved](#) [home ownership](#) [news](#) [Builds in Motion](#)



donate

sign up

home

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





**Habitat
for Humanity®**
Ontario Gateway North

Contact Us

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Thank you! Any questions?

