



Habitat 101:

Who we are

Habitat for Humanity Greater Ottawa brings communities together to help families build strength, stability and independence through affordable homeownership.



Operating environment:

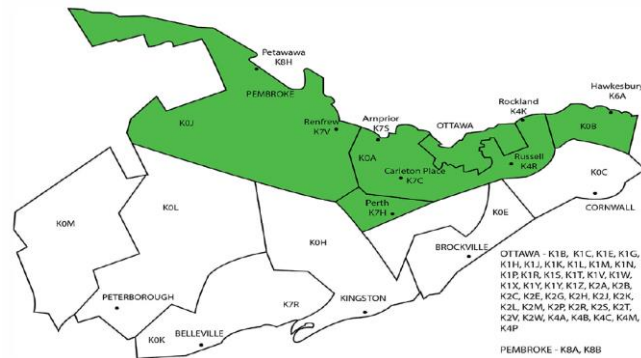
- Habitat for Humanity operates on an affiliate basis in a federated model
- The Canadian National Office sets (and enforces) broad policies and standards but has no direct input into the day-to-day operations of each affiliate
- Each affiliate is individually incorporated, with its own board, policies and processes, sets its own goals and objectives, and manages its own operations
- National Office supports affiliates with national level programs to help affiliates achieve their goals (e.g., provision of gifts in kind)

- Operating since 1993, Habitat Greater Ottawa has served 100 families including over 200 children
- Every unit Habitat builds remains affordable forever, through our buy back policy, giving us first right of refusal when they are sold. This allows us to place a new program participant in the unit
- In 2021 we completed our largest build to date. **Leacross Landing** is a 16-unit townhome development in Orléans
- In the fall of 2020, we broke ground on our affordable housing development **Titus Landing** at Wateridge Village, an 8-unit stacked townhome build in central Ottawa
- In fall of 2022, we broke ground on a 15-unit development in **Kemptville** in partnership with Habitat for Humanity Thousand Islands



About Habitat Greater Ottawa

Our territory:



Affordable housing needs in Ottawa

- 42% of households spend more than 30% of their income on rent and utilities, which is considered unaffordable
- 9% of renter households live in overcrowded accommodations
- Rents have risen rapidly, increasing by 7.8% since 2016
- There are over 10,00 households on Ottawa's Centralized Waiting List for affordable housing with an average wait time of 5-years to obtain housing



Greater Ottawa
Habitat for Humanity®
Habitat pour l'humanité®
La Grande Région d'Ottawa



Affordable
Homeownership



How we work

- Our **Affordable Homeownership Program** removes the barrier to homeownership for program participants
- Program participants commit to 500 volunteer hours. They work alongside volunteers and community partners to build their home, in the ReStore and in their community
- Program participants purchase their home at fair market value and make affordable monthly payments while building equity over the long-term
- We support program participants to become successful homeowners through training on financial literacy and home maintenance
- Families are lifelong partners and are supported up until they choose to move or pay off their mortgage



Family criteria

- Total family household income starting at the 40th percentile of any given community in which we work
- Children under the age of 18* at time of move in;
- Canadian citizen or a permanent resident;
- Living somewhere that does not meet the family's needs;
- Steadily employed;
- First time homeowner; and
- Able and willing to contribute 500 volunteer hours (350 for single-parent families) on the build site or with other Habitat projects and community activities.



Mortgage model

Blended Mortgage Model

- Habitat families purchase their home at fair market value through **two** affordable mortgages.
- The **first** is an interest-bearing mortgage that will come from a financial institution working in partnership with Habitat, with a **second** interest-free mortgage provided by Habitat
- Families purchase their home at fair market value
- Mortgage payments capped at 30 percent of household income
- Model allows homeowners to build a formal credit history through a partial interest-bearing mortgage provided by a financial institution
- A partial interest-free mortgage held by Habitat ensures continued affordability for homeowners