



# HELP LOCAL FAMILIES THRIVE

*Building for Impact*

## BUILDING FOR IMPACT

It's no secret housing affordability in Grey and Bruce counties has reached a crisis level. At Habitat Grey Bruce, we are ramping up our capacity to build more homes and serve more working families with our life-changing affordable homeownership model.

### Did you know?

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Families across Grey & Bruce have a Habitat Mortgage

Homeowner's selected to partner with Habitat Grey Bruce receive a \$0 down payment, 0% interest mortgage with payments set at 25% of their gross monthly earnings. Habitat mortgages are registered on title and include a buy-back and market equity share provision. When a homeowner chooses to sell their home before the end of their mortgage term, homeowners receive an increasing portion of any market increase of their home starting at year 6 after purchase.

In the event a homeowner wishes to sell, Habitat Grey Bruce has the right of first refusal to purchase the home and sell it to another qualifying family ensuring Habitat homes remain affordable for the long-term.

*You can help families thrive and build equity*

## A HABITAT HOMEOWNER STORY OF SUCCESS...

In 2013, Niki and her 2 children Makinlee, age 8 and Corbin, age, 4 were living in a basement apartment just across the road from a Habitat Build that was taking place in Hanover, ON. The recently separated, mother of 2 young children was working 2 jobs and struggling immensely to make ends meet each month.



*Niki applied to become a Habitat homeowner*

In October, 2023, Niki called Habitat Grey Bruce to share, that after 10 years, she has established a solid foundation for her family and would like to sell her Habitat home and “graduate” from the homeownership program. Niki’s children are now 14 and 18.

“The Habitat homeowner opportunity came at a time when I really needed to get back on my feet. It gave my kids opportunities they otherwise would never have had to attend camps and play hockey.”



Niki expresses her gratitude this holiday season for Habitat’s affordable homeownership model. “My family wouldn’t be as far ahead as we are without this opportunity. It can be used as a stepping stone, it’s definitely worth it! I have no regrets, it was a good decision for me and my family...it’s definitely an opportunity that anyone who can, should take!”

Nikki with her 2 children Makinlee and Corbin

Partner with Habitat today

**At Habitat Grey Bruce, we are building more than just a house for families...**

We help families move into safe, energy-efficient, affordable housing which plays a critical role in helping them BUILD a solid foundation upon which they can *THRIVE* as they experience stability and gain financial independence.



**Together we  
can change  
the  
trajectory of  
the housing  
crisis**

With today's economic conditions, we're facing financial challenges to BUILD new Habitat homes for deserving families across Grey and Bruce. In 2024 we're *building to make an impact* and we can't do it without your support.

## 5 things are needed to achieve our mission



**FAMILIES:**  
In need of affordable housing  
and who qualify for our  
homeownership program



**LAND:**  
Suitable for building homes  
(ideally fully serviced & zoned  
residential)



**PEOPLE:**  
Skilled & experienced trades  
and motivated volunteers



**DONATED BUILDING MATERIALS:**  
We welcome donations of Building  
Materials for our Habitat Homes and our  
ReStores



**MONEY:**  
To pay for items we cannot  
get donated

*We need your help!*

Niki's Habitat house will become *HOME* to a new family in Hanover however, there's work and costs associated with repurchasing the home and refreshing it for a new Habitat partner family.

### Investing in affordable housing boosts jobs and our economy!

The need for decent and affordable housing has never been greater than it is right now. Your gift will offer families a chance to BUILD financial stability. **Let's drive solutions, to create a sustainable housing system.**



This holiday season, you can make a difference by changing the lives of local families like Niki's, allowing them to have a safe, secure place to grow and plan a future. Your gift creates opportunities for more children to attend college and university. Help a family BUILD a healthier life.

**Help BUILD a better**

*Grey Bruce*

Yes, I want to be part of the solution to the affordable housing crisis in Grey Bruce!

**scan code or click here**



**habitatgreybruce.ca**

## 2023/2024

### HABITAT GREY BRUCE BUILD PLANS

- **8** Habitat Houses (Model of Hope)
- **2** Habitat Houses (Hanover)
- **7** Habitat Houses (Owen Sound)

• All forecasted #'s subject to change based on capacity and fundraising.

Habitat Grey Bruce partners with families who are ready for the responsibility and challenges of homeownership, but do not qualify for a traditional mortgage.

**Help BUILD families  
futures with**



**Habitat  
for Humanity®  
Grey Bruce**