

# Critical Repairs

## PROGRAM OUTLINE

**Contact:**

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**Submitted by:**

**Habitat for Humanity Cornwall & The Counties**

# HABITAT CORNWALL CRITICAL REPAIRS

Habitat for Humanity Cornwall & The Counties is launching a new program to help keep low income homeowners in their pre-existing, affordable homes safely and for longer. By the end of 2025, the Critical Repair Program will be an integral part of our affordable housing portfolio.

Everyone is feeling the pinch these days. Whether it be higher grocery or fuel bills, rising rent or mortgage payments, higher utility bills or any other number of costs associated with every day life. We have been hearing these stories, first hand, from community members almost daily.

As we continue to see effects of the national housing crisis on a local level, we know that we can help and be a part of the solution. Earlier this year, we completed our first semi-detached project in Maxville and we have just sold a third affordable home in Ingleside. This means we had 3 safe, affordable homes under construction in 2024 alone! Three local families have now purchased these homes with interest-free, geared to income mortgages, held by Habitat Cornwall.

We know that we can – and need to – do more. After numerous inquiries from low-income homeowners, we plan to launch a Critical Repairs Program in 2025.

Adding a Critical Repairs Program to our affordable housing portfolio is key to serving a wider variety of community members' shelter needs including seniors, families and vulnerable populations. This expands our capacity to help homeowners safely stay in their own home and preserve housing stock that might otherwise deteriorate beyond repair.

By definition, a critical repair is something essential for a resident to maintain a legal, safe, habitable home. This program will help homeowners living with low income, on pensions, other fixed incomes, etc, and struggling to maintain their homes. It can help resolve health and safety deficiencies in affordable ways and help the owners remain in their homes with pride and dignity.

Basic living costs are constantly rising, which only becomes harder for vulnerable populations with fixed and low incomes. Add in the necessity of a potentially unexpected repair, and a person's living situation can become untenable, almost instantly.

Safe, affordable housing is the foundation every person needs for a stable life. When you are not worrying about shelter, you can focus on other important things like healthy meals, education, employment, mental health and more. We know our Partner Families do better in school, parents get better jobs and reliance on social services decreases.

We see the impact of the housing crisis here every day. Rising rents and interest rates, lack of safe, affordable housing, number of homes in need of extensive repairs, extended delays on new builds, being priced out of the housing market, renoventions and more all make the national crisis a local problem.

Habitat Cornwall has been building affordable, local homes for over 25 years. Critical Repairs is the next, natural step for serving our community as the trusted contractor of choice.

The Critical Repairs program will become a self-sustaining entity. As participants pay back the interest free loans, offered by Habitat for the completed repair, those funds will be used to support future affordable housing.

## BENEFITS FOR OUR COMMUNITY

According to Statistics Canada estimates, Cornwall\* residents have identified:

- 11.8% their homes needed major repairs;
- 3.2% their home cost more than 30% of household income, was not suitable for their situation and needed major repairs.;
- 3.9% are considered in core housing need.
- \*please note, this survey was not conducted in a wider reach for SDG, only City of Cornwall.

When considering the fact that the majority of housing related statistics are similar when comparing Cornwall to the rest of Stormont, Dundas and Glengarry, a fair assumption can be made that major repair statistics would be similar as well.

Anecdotally, staff receives multiple, monthly inquires requesting help with a roof repair, an accessibility retrofit, etc. To date, our organization has not had the capacity to offer such a service.

Responding to community needs, we will offer local families and individuals the opportunity to complete crucial home repairs or accessibility modifications. This will improve living conditions and secure pre-existing affordable housing units. This can be life changing for local, low-income residents and provides stability, safety and peace of mind for residents.

Building new, affordable housing is only one part of the solution to the housing crisis. It has been estimated that for every new affordable housing unit being built, 10 are being lost. We need your help to preserve as much affordable housing stock as possible.

Local, low-income residents will be the main beneficiaries, including families, seniors, individuals, etc. Like our affordable home ownership program, community benefit goes beyond individuals in the home. As a recipient becomes more resilient (financially, psychologically, socially, etc), previously used social resources may no longer be necessary, making those resources available for others.

This program, using existing homeowner equity, will offer a no-interest loan to help homeowners living with low income, on pensions, other fixed incomes, etc, and who are struggling to maintain their homes. It can help resolve health and safety deficiencies in affordable ways and help the owners remain in their homes with pride and dignity.



# Habitat for Humanity®

Cornwall & The Counties

## Every Partner

helps repair local, affordable housing

### Bronze \$500

- Name on website
- Recognition once on social media
- 2 Habitat for Humanity shirt
- 2 invitations to Community Beautification Day

**Your  
Name  
Here**

### Silver \$1,000

- Logo on website
- Recognition on social media
  - minimum 2 posts
- 3 Habitat for Humanity shirts
- 3 invitations to Community Beautification Day
- Name on site signage

**...  
or here!**

### Gold \$2,500

- Logo on website
- Recognition on social media
  - minimum 3 posts
- 5 Habitat for Humanity shirts
- 5 invitations to Community Beautification Day
- Shared logo placement on site signage

**Your  
Logo  
Here**

## Every Partner

helps build the foundation for local, affordable housing

### Platinum \$5,000

- Logo on website (with hyperlink)
- Recognition on social media
  - minimum 4 posts
- 'Proud Supporter' logo provided (digital) for 1 year of use
- 10 Habitat for Humanity Shirts
- 10 invitations to Community Beautification Day
- Individual logo placement on site signage

**Your  
logo  
here**

### Diamond \$15,000

The Habitat Team would be happy to customize the Diamond Level Sponsorship according to your corporate or organizational needs.

**... or  
here!**

### Palladium \$25,000+

This unique sponsorship opportunity will be customized according to your corporate, organizational or individual needs, including planning opportunities for our Community Beautification Day.

**To organize your sponsorship, please contact:**

**Breckyn Caers, Community Engagement**

**613-938-0413 ext.4 | [breckyn@habitatcornwall.org](mailto:breckyn@habitatcornwall.org)**

**89570 7818 RR0001**

# Housing on track to become the most concerning issue for surveyed Canadians: Nanos



A realtor sign advertises a house as for sale or for rent, in Ottawa on June 9, 2023. (Adrian Wyld / The Canadian Press)

**Anne Bergeron-Oliver**  
 CTV National News  
 Parliamentary Bureau Reporter  
 Follow Contact  
 Updated July 13, 2024 7:06

After months of pitching what they describe as the most ambitious housing plan ever, a new poll shows concern about the cost of housing is on the upswing while support for the Liberal government is down.

The latest survey by Nanos Research found that housing and the concern around the cost of housing is quickly overtaking jobs, the economy and the environment as the issue of top national concern.

## REAL ESTATE



### CREA cuts housing market forecast for 2024 despite June sales rising

The Canadian Real Estate Association says it is scaling back its housing market forecast for the remainder of the year amid increased levels of supply and a quiet spring spurred by fewer interest rate cuts expected in 2024.

## RENTAL MARKET



### Canada's landlords now asking an average of \$2,185/month for rent

A new report says the average asking rent for a home in Canada reached \$2,185 in June, up seven per cent compared with a year ago despite representing the slowest annual rate of growth in 13 months.

Ottawa

### Housing start numbers weak in province, worse in Ottawa

Data shows Ottawa housing starts down 64 per cent last month compared to April last year

Arthur White-Crummey - CBC News - Posted: May 22, 2024 4:00 AM EDT | Last Updated: May 22

## Rate cut won't improve affordability or increase housing sales, majority of Canadians say in survey

72% believe the cut will have little effect on the housing market overall

with Video 5 Comments

REAL ESTATE

### Home prices to rise 9% this year, despite uncertainty over rate cut Royal LePage says

with Video

6 Comments

REAL ESTATE

Canadian real estate inventory continues to rise but there are signs of a

https://www.cbcca/news/canada/toronto/toronto-seniors-homeless-shelter-1.7217059

## Housing crisis is forcing more seniors into shelters, doctors say

Number of older adults who are homeless rising nationally, including in Toronto

Olivia Bowden - CBC News - Posted: May 29, 2024 5:00 AM EDT | Last Updated: May 29

https://www.ctvnews.ca/canada/millions-of-canadian-homes-are-unaffordable-over-crowded-or-in-need-of-major-repairs



NEWS VIDEO LOCAL SHOWS ABOUT SHOPPING TRENDS

CANADA

# Millions of Canadian homes are unaffordable, over-crowded or in need of major repairs: new census data

Share

Millions of Canadian homes are damaged, over-crowded or too expensive for the people living in them, newly published census figures show.

### Key Housing Indicators by Ownership Type, 2021 National Census

- Percentage of homes in need of major repairs. 5.3% 7.3%
- Percentage of homes with too few bedrooms per occupant. 3.0% 9.9%
- Percentage of homes deemed unaffordable for their occupants. 14.8% 33.2%

Oct 6, 2023

## RENTAL MARKET



### Canada's landlords now asking an average of \$2,185/month for rent

A new report says the average asking rent for a home in Canada reached



More rental housing development needed despite recent rise: RBC economist



Skyscraping rent: Some

Average asking rental price in Canada reaches record high: report

Here's what Trudeau says the upcoming federal budget will offer renters

Rental demand from international students will slow this year, but won't fall: RBC

Is it cheaper to rent or buy a house with a monthly mortgage in Canada? Prices analyzed in 26 markets

Here are the 5 Canadian cities with the fewest low-cost rental units: report

## NATIONAL POST

Canada

## Canada's unhinged housing market, captured in one chart

Canada's rate of housing prices increase has given rise to a new economic term to describe the market: 'shelter inflation'

Deborah Stokes

Published Nov 10, 2021 • Last updated Nov 12, 2021 • 4 minute read

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### HOUSING AFFORDABILITY IN CANADA

House prices to disposable income have soared

REAL HOUSE PRICE VS. REAL DISPOSABLE INCOME (Q1 '75 = 100)



News / Local News

## Cornwall donates four lots to Habitat for Humanity

Hugo Rodrigues

Published Jun 29, 2023 • 2 minute read

Join the conversation





**Habitat for Humanity<sup>®</sup>**

**Cornwall & The Counties**

# Thank You

FOR ANY AND ALL CONSIDERATIONS

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