

# 37 King St., Georgetown

## Where History Lives and Futures Begin



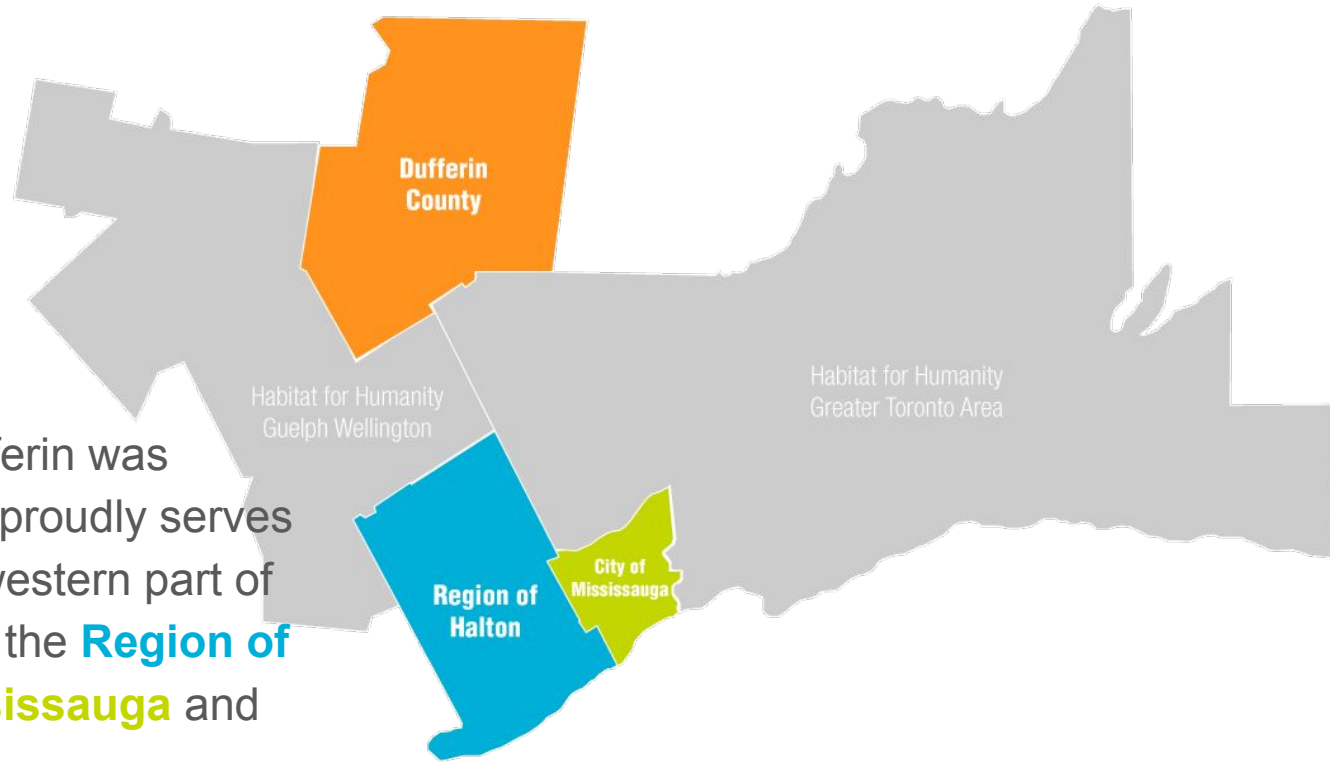
EXCHANGE HOTEL

# Purpose of Today

- We're in the early stages of planning a new affordable housing development in Halton Hills
- We want to share our draft concept plan and start the conversation with the community.
- We're committed to building homes address local housing needs, and strengthen the community.

# About us

Habitat for Humanity  
Halton-Mississauga-Dufferin was  
established in 1999 and proudly serves  
the communities in the western part of  
the GTA, which includes the **Region of  
Halton**, the **City of Mississauga** and  
**Dufferin County**.





# OUR MISSION

**We empower working families  
to build strength, stability,  
and independence  
by providing affordable  
housing  
that generates equity and  
lasting change.**

# We are growing and changing to be a bigger partner in Ontario's drive for 1.5M more homes



18 homes, Burlington



20+ homes, Burlington (developer partnership)



3 homes, Mississauga  
(developer partnership)



13 homes, Burlington



4 homes + 4 basement units, Mississauga

# Local Housing Need

- Halton Region must create 92,500 new homes by 2031 to meet projected demand.
- According to a local survey, 91% of Halton Hills residents are concerned about the housing shortage.
- Homeownership has become unattainable for many working families, especially young adults aged 25–39 — ownership in this group has dropped by 8% since 2016.
- Since COVID-19, both rental and ownership prices have surged. Housing costs in Halton now exceed Toronto's, with shelter costs well above the provincial average.
- Employers across sectors are struggling to fill roles, citing a lack of attainable housing as a barrier.
- Longer commutes and reduced quality of life are the norm for families priced out of the area.
- Community cohesion, service delivery, and sustainability are all at risk as working families move further away.

# Our Approach

Our focus is on providing **affordable homeownership** opportunities for working families—what we often refer to as a “**hand up, not a handout.**”

We prioritize families living in unsafe, unhealthy, or inadequate housing, providing them with the opportunity to own a safe and secure home.

Each of our homeowners contributes 500 hours of volunteer service, acts as an ambassador for our programs, and must demonstrate the ability to afford all aspects of homeownership (mortgage, property taxes, and condo fees). This model ensures long-term financial sustainability and ongoing community engagement for our families.



# The Benefits of Habitat Homeownership

A recent study completed by Deloitte (March 2025) shows:

- Habitat homeowners' total incomes ended up 28% higher than if they had continued renting. Put differently, the average Habitat homeowner has seen annual earnings rise by \$7,525, after accounting for inflation
- 79% report improved mental health, as opposed to renting
- 73% of families report better physical health, as opposed to renting
- Children living in Habitat homes see math scores that are 9% higher, and reading scores that are 7% higher
- Since 2006, Habitat homeownership has added \$168M to Canada's GDP



# Generational Impact

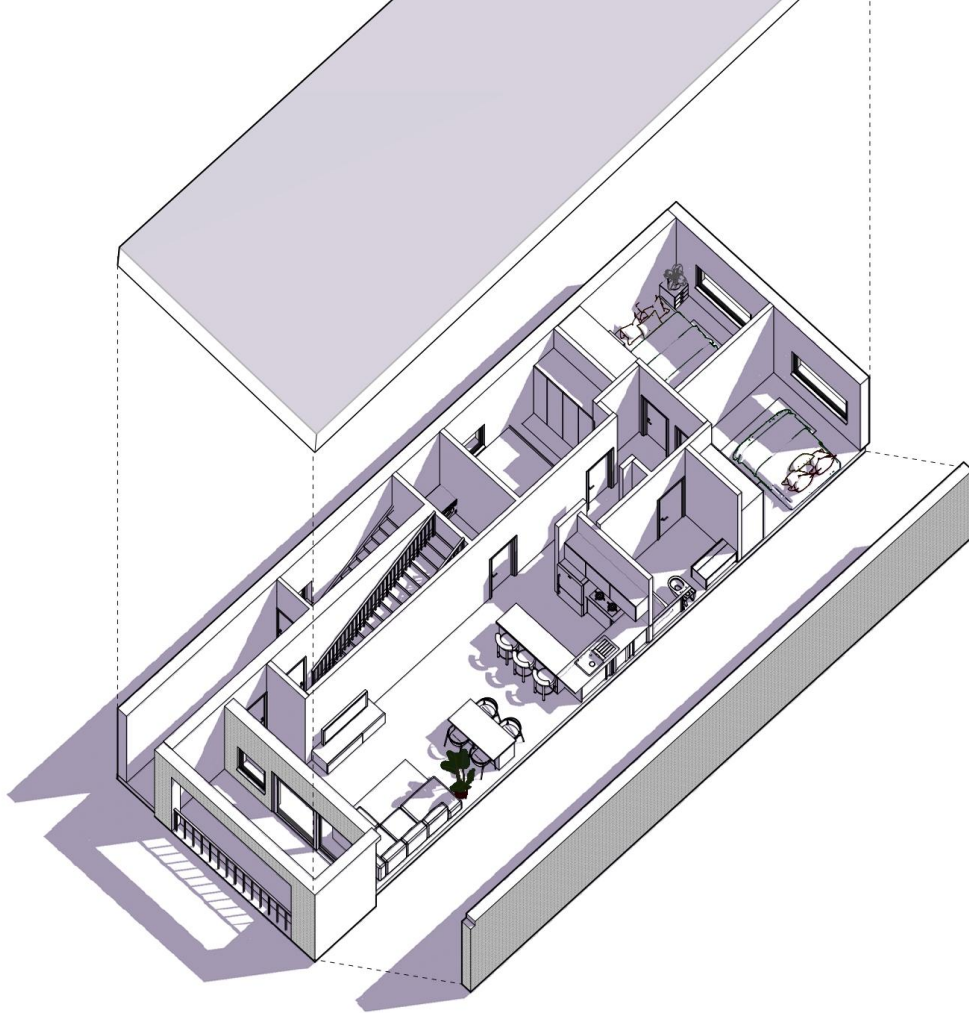
# **Sneak Peek: Concept Plan for the Proposed Development 37 King St., Georgetown**



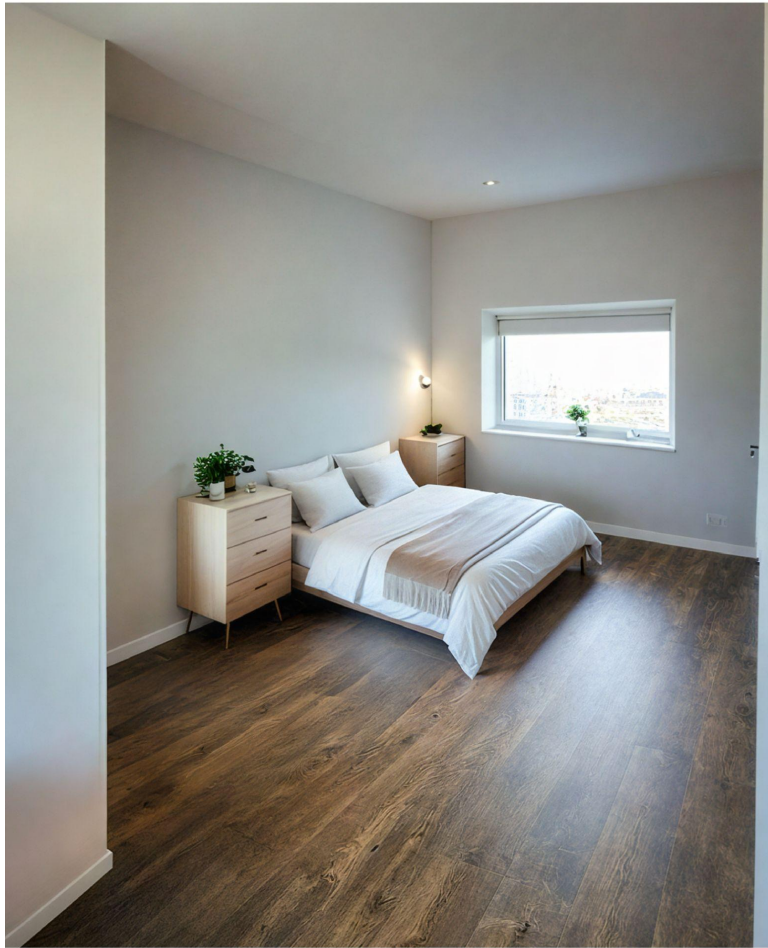














# How the Affordable Homes Will Be Offered and Sold

Understanding the  
Habitat homeownership  
model and who it serves

# Eligibility Criteria

Habitat homes are not sold on the open market. Instead, units are sold directly to approved Habitat homeowners through a rigorous, mission-driven selection process. To qualify, applicants must meet 3 key criteria:

- A. Demonstrated need for affordable housing** – Families must be living in "core housing need", often in overcrowded, unaffordable, or inadequate conditions.
- B. Ability to pay** – Households must have the financial capacity to sustain monthly housing costs (mortgage, property taxes, and any condo fees), capped at 30% of gross household income.
- C. Willingness to partner** – Applicants must be committed to partnering with Habitat by contributing 500 volunteer hours and serving as ambassadors for the affordable homeownership program.

All applicants undergo a thorough screening process, including income verification, credit and reference checks, home visits, and must complete their volunteer hours and a financial education course before move-in.

# What can households afford?

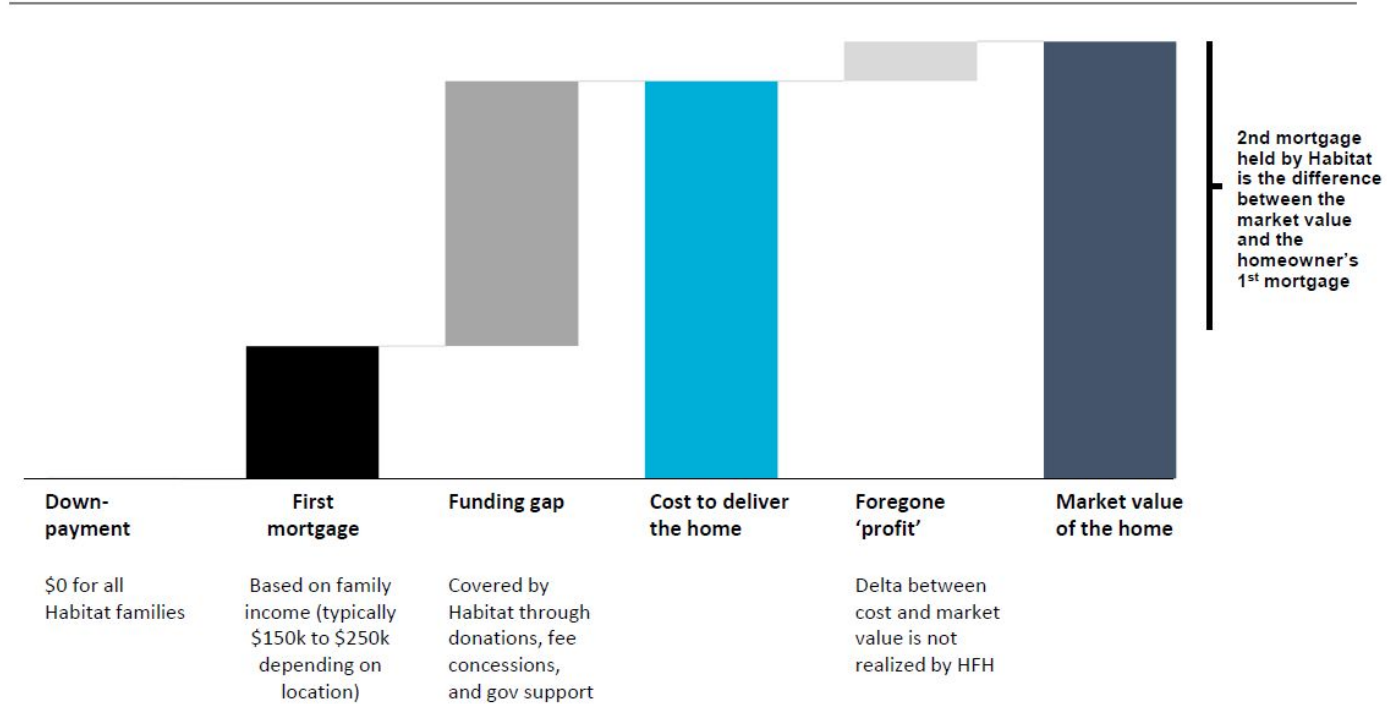
	Unit Price	Shelter Costs to Income Ratio	Total Household Income Range (Average Household Income for Halton Hills = \$136,293, 2020)*
<b>Fair Market Value</b> (Average Townhouse Price for Halton Hills = \$961,000, 2021)*	\$825,000	35%	\$160,000 - \$191,500
<b>Missing Middle / Affordable</b> (Development Charges Act, Affordable Residential Units Bulletin, June 1, 2024)	\$535,400	35%	\$129,000 - \$148,000
<b>Habitat / Deeply Affordable</b>	\$250,000	30%	\$76,700 - \$85,000

\*Source: [investhaltonhills.ca](https://investhaltonhills.ca)

# How We Do It

## How Habitat HMD's mortgage model works

### Breakdown of the Habitat homeownership structure



# Connect With Us!

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HabitatHaltonMississauga



[habitatmd.ca/newsletter/](https://habitatmd.ca/newsletter/)

# QUESTIONS

