

Holidays without a home

By Todd Taylor

Can you imagine not having a home for you and your family to live in? The past few years have witnessed unprecedented real estate inflation. The idea of home ownership within Dufferin county is now out of reach for many. The unfortunate part of increased prices is that the rental market has now been affected as well. There are fewer homes available for rent in our area and the price of those rentals on a monthly basis is quite high. The truth is that these dire economic factors are causing many to move outside of Orangeville and area.

According to the 2016 census, one in four Canadians spend 30% or more on their housing costs. The high housing costs leave Dufferin County families with the reality that they must cut their other living expenses. Key items such as food, transportation, and clothes suffer so that a roof may be over their heads.

It is shocking to me that approximately 10% of Dufferin County lives in poverty. Many of those who exist in poverty also live in housing that is too expensive or simply unsuitable for their needs. The building might be too small or simply unsafe for human beings to reside in.

I recently had the pleasure of attending a presentation put forth by Habitat for Humanity. You have most likely heard of them. Habitat builds affordable homes which helps to move families into home ownership so they gain equity and break the cycle of poverty. What a noble cause!

Habitat for Humanity has a strong and expanding presence in Wellington, Dufferin and Guelph. In fact, they call themselves Habitat WDG. Here is the most important part of this article ? Habitat WDG will soon be breaking ground on a multi-unit development right here in Orangeville!

The organization is currently running a holiday campaign titled Building Home for the Holidays. If you so desire, you can find them online and donate to help families in Orangeville realize the dream of home ownership.

The Habitat model works because it helps to bring communities together as they work to complete a project. Homes are built by Habitat for approximately \$75,000. It is a small sum of money relative to the real estate prices of the day, but the model works because volunteers and the private sector contribute to the project completion.

No house is given away for free, instead Habitat homeowners pay for their homes through a mortgage that will not exceed 30 percent of their income.

Why do this? Habitat has proven that access to decent housing allows children to feel safe and secure, which helps to create better grades and more employment options. It has been proven that people who received help early in their life generally give back to the community in later life. They do this by voting, enrolling in post-secondary studies, and volunteering with other causes.

Rachelle Waterman is the very passionate Marketing and Public Relations Leader for Habitat in our area. I asked her to describe what it is that Habitat does for a community.

Ms. Waterman shared, ?It is not all about hammers and saws. It is about what happens when a family settles in and develop roots within their community.?

Rachelle also explained to me the need for Habitat to build more than one home in a year. Although our area is by most accounts ?well off,? the poverty spectrum becomes wider and wider with each passing year.

Ms. Waterman also shared why she decided to dedicate her professional life to Habitat and affordable housing. ?I see the difference I make each day. My role does take a toll on me. I feel pressure to make sure that I am helping families.?

Habitat has ambitious plans for the area over the next few years. The intent is to build upwards of 150 new homes. This is an ambitious project that will require continuous fundraising for money and more volunteers.

Business partners are certainly being sought out to commit to a five-year partnership term with \$50,000 in donations. The rest of us can simply help by contributing small amounts of funding.

As an example, \$25 will buy a faucet, while \$50 will buy a window. If you are interested in learning more about what our Orangeville development might look like, then take a trip to Guelph. There are 30 homes developed in the York/Victoria street area of the city. The enclave was an empty spot of land, and today it has been transformed into an area of vibrant, affordable housing.

Think about how much you and your families will enjoy your homes this holiday season and then remember that 10 percent of your Dufferin neighbours are impoverished.

Wouldn't it be great if they had a safe home to enjoy as well?