



Habitat
for Humanity®
Peterborough
& Kawartha Region

**thank
you**

you made this
possible.



A special report for you!

YOU made a difference



You have been an integral part of making decent, affordable homeownership possible in the Peterborough and Kawartha Region. And for that, we can't say THANK YOU to you enough!

As we reflect on this past year, we are particularly grateful for your visionary trust in Habitat for Humanity Peterborough & Kawartha Region. Your remarkable leadership contributions ensured that we had the ability to continue building decent and affordable homes for low-income families and individuals across the Region.

Because of you, the ongoing pandemic and its accompanying economic shocks did not stop our abilities to move forward with the transformational Leahy's Lane condo development in Peterborough - a project that is currently on schedule. We are so excited to report that we now have the roof and windows all installed, and just this past week, the drywall started arriving on site. While the collective team of highly skilled tradespeople continues working on plumbing, sprinklers, electric, and masonry work, the future homeowners are hard at work on completing their 500 sweaty equity hours, helping to volunteer on a number of projects.

This innovative multi-residential build will soon be home to 41 new homeowners (in early 2022) - doubling the number of families that Habitat has helped into affordable homeownership since our inception in 2002. **It's because of you that we continue to persevere and thrive - thank you!**

As one of our most valued and compassionate partners in making decent, affordable housing possible, we wanted you to have an opportunity to have an advance look at some of the future homeowners at 33 Leahy's Lane. On the enclosed pages you will find 9 profiles of some of the first approved homeowners for this exciting homeownership development (more profiles will follow).

We hope you will enjoy hearing more from the people whose lives you have helped to change.

The pandemic has shone a spotlight on the importance of home and we are so grateful for your visionary support. Thank you again for giving more local families an opportunity on which they can build a better life.

With many, many thanks,

A handwritten signature in purple ink that reads "Skuce".

Christina Skuce
Director of Philanthropy & Communications

meet Shannon

Shannon has a good job with a decent wage, working at a local cardiology clinic, but like many single mothers, it was impossible for Shannon to save for a down payment while paying high rental costs. In addition to the deteriorating condition of her rental home, she faced an uncertain future knowing that her home could be sold out from under her at any time.

“It was financially impossible to save a down payment while paying rent on my own,” says Shannon. “It wasn’t enough to buy anything independently on a single income.”

Shannon is the proud mother of two wonderful children – Keenan (18) and Danni (12).

As a family, they enjoy camping, kayaking, and having dinners with friends and family. Keenan enjoys playing football and Danni loves to horseback ride and explore arts.

Currently, Shannon and her two children are renting an old farmhouse on the edge of town. When there’s a hard rain, the roof leaks into the bathroom and her daughter’s bedroom. This has resulted in water damage in her daughter’s bedroom and the ceiling turning black in the bathroom.

But soon, life will look very different for Shannon and her family.

“I cried tears of joy just hearing the news that I was accepted to the Habitat homeownership program,” she says.

Owning a permanent home will bring a sense of security and stability that Shannon and her family are really looking forward to.

“To have the opportunity to own a home and know that you have stability and are building equity is an amazing thing,” she says. “I won’t have to worry about whether or not I have to move if my rental is sold and where I could go with the skyrocketing housing prices.”

Every parent wants a better future for their family. A Habitat home is a strong foundation for a family, an opportunity on which they can build a better life.

“It means everything to me,” says Shannon. “Home is where you are safe and loved with your family. Thank-you a million times over!”



every parent
wants a better future for their family.

meet Jordan

"My current apartment is not well suited for persons who use wheelchairs," says Jordan.

Currently, Jordan lives on the third floor of a local apartment building – which is a fire safety issue for someone with limited mobility and who uses a wheelchair. Jordan also has hearing impairments and depth perception challenges.

The concrete on the ramp at the front entrance to his apartment is crumbling. The doorways are only 30" wide – not wide enough for someone in a wheelchair to easily navigate. The stacked washer and dryer are also inaccessible for someone in a wheelchair. There is a roll-up instead of a roll-in shower - another major safety issue. Even being able to open and close the curtains is a challenge in this apartment.

Rather than providing Jordan with a strong foundation and stability, his apartment is a challenging space full of daily obstacles.

Having a good job working in the Computer Sciences Department at Trent University and becoming established in his career, Jordan began looking to purchase a home instead of paying rent.

"What I discovered was there were very few accessible homes available, and the cost of purchasing in this market was very high, and thus, unattainable," says Jordan. "It was frustrating to be in a situation where I earned a decent wage but was unable to purchase a home."

"I am at a stage in my life where I'm ready to take on the responsibilities and financial obligations of homeownership. I am confident I will be successful in this endeavour," says Jordan.

Jordan's condo at Leahy's Lane will be customized to ensure that it has all the necessary features for him – ensuring that it is barrier-free and that Jordan can access all areas of his home. Customizations like a roll-in shower with special grading and draining, appliances with accessible controls on the front, accessible countertops and vanity, a front-loading washer and dryer (not stacked), wider doorframes, and fewer hallways, sliding pocket doors, remotely activated blinds, and more. Plus, the building has a universal design to accommodate homeowners' accessibility needs (current or future), and the three-story building has an elevator.



every one
deserves a decent place to live.

Through shelter, Habitat for Humanity empowers. A decent place to live and an affordable loan, help homeowners save more, pursue opportunity, and have more financial stability.

“By purchasing a condo through Habitat for Humanity, I am moving on to the next chapter of my life. In my current apartment building, there is no common space, so I am fairly isolated,” adds Jordan. “I’m looking forward to the Leahy’s Lane building as I feel there will be more opportunity to be part of a community. I’m also excited to experience the pride of ownership.”

Jordan enjoys watching and collecting movies, travelling, planning for future trips, and reading books on Canadian and American history, which is how he first learned of Habitat for Humanity.

“I first learned about Habitat for Humanity through my interest in American history. I had read about the involvement of President Jimmy Carter and his wife Rosalynn,” says Jordan, “and then I learned about this local build from an article in the newspaper.”

Jordan adds, “I feel extremely fortunate that this opportunity came up. I am certain that without it, I would not be in a position to own a home – and an accessible home. I am very grateful to Habitat for Humanity Peterborough & Kawartha Region for this opportunity to become a homeowner!”

A Habitat home is a strong foundation - an opportunity on which to build a better life.



73% of Canadians

have had **trouble paying housing costs** at some point in their lives. They’ve had to cut back in other areas:



Savings
56%



Food
40%



Health Care
16%



Dental Care
30%



Education
12%

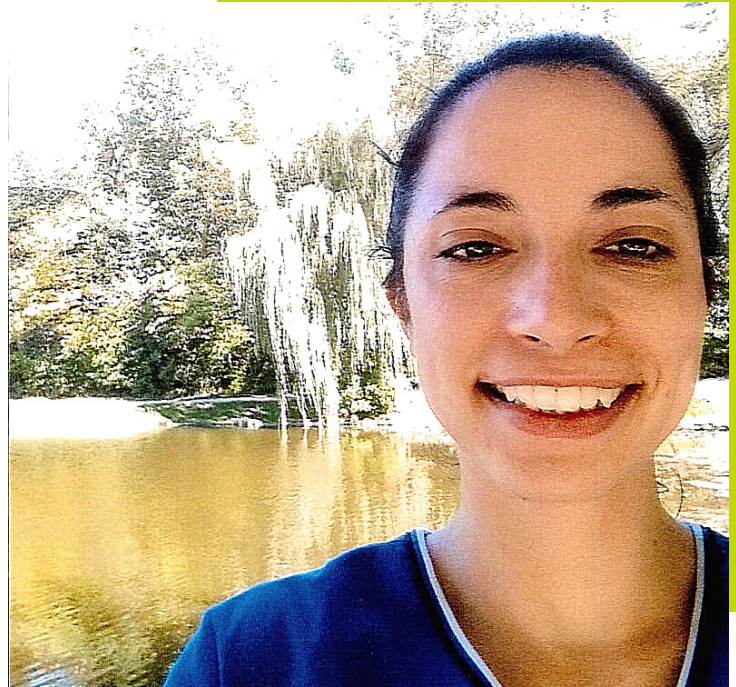
meet Kerry-Ann

Comfort. Independence. Peace. If you ask Kerry-Ann what owning her own home means to her that is what she will tell you.

"Home to me is my comfort zone," says Kerry-Ann. "It is somewhere I can be myself without others judging me. It is somewhere quiet and peaceful. A place to be able to think and enjoy."

Kerry-Ann is a PSW who first learned of the Habitat homeownership program through her Pastor.

"I like to work and help people," Kerry-Ann says. "Helping others is good because making a difference in others' lives is what really matters."



every person
deserves the opportunity to build a better life.

Kerry-Ann dreamed of one day owning her own home, but with housing prices skyrocketing and high rental prices, the dream of decent, affordable homeownership became farther and farther out of reach.

"I want to be a homeowner to have my own independence," Kerry-Ann says. "I have been doing my best to save up enough money to put a down payment on a house, but it would've been many more years before I was able to move into a place of my own if it weren't for Habitat for Humanity."

Owning a permanent home will bring a sense of security and stability that Kerry-Ann is really looking forward to. A decent place to live and an affordable loan help homeowners save more, invest in education, pursue opportunity, and have more financial stability.

"Having a new Habitat home will change my future in so many ways," she says. "I would like to sincerely say thank you for accepting my application and for the chance to be a part of this once in a lifetime opportunity. This home will give me peace of mind and so much more."

meet Holly & Wayne

“Purchasing a new Habitat home will free us from renting the rest of our lives,” says Holly! “It will offer stability, pride of ownership, and accomplishment.”

Holly and Wayne are excited for this homeownership opportunity to be a part of the start of their family story. Living at Leahy’s Lane and owning their first home means that they can start their family knowing they have a safe, secure place to raise their children.

“Prior to learning about Habitat for Humanity, homeownership was only something we could dream about,” says Wayne. “The barrier of high rental costs plus living expenses limited us from putting away money towards a down payment.”



every one
needs a strong roof to protect their dreams.

Currently, Holly and Wayne live on the third floor of a triplex building in the southeast end of Peterborough. The rental units are not well kept and are not in the best repair creating numerous safety concerns, including mold, moisture damage, and drafts from old windows, insecure doors, and more. There is no elevator in their building, so they must climb three flights of stairs to reach their apartment.

“Wayne and I have always dreamt of becoming homeowners, however, roadblocks such as high down payments and the steep rise in the market have prevented us from making this goal reality,” says Holly. “Becoming a homeowner would be a huge accomplishment and milestone in the life we are building together. Homeownership will bring security to our lives and the opportunity to fulfill our next goal of expanding our family of two.

They say they are willing to participate in any area where their help is needed in order to complete their sweat equity hours. “I can sort clothing donations at the ReStore and Wayne has years of experience working on trucks and could help with ReStore donation pick-ups. I also just completed a course on special event planning and will be taking another course on fundraising through school this year, so I could help with planning and executing events,” says Holly.

Holly and Wayne say that home is the foundation of support for their family, and they are so grateful for this opportunity to get into homeownership through Habitat. Holly adds, “when we first move into our home, I would love to yell out the window ‘THIS IS OUR HOME,’ but I will be a very considerate neighbour. Honestly, I will take in that first moment when we walk through the door of our home and reflect on how grateful we are to have this opportunity. There may be a few, or a lot, of happy tears!”

meet Karen

“I have been paying rent to someone else for 35 years! Becoming a homeowner would mean my hard-earned money will finally be building equity in an investment for me,” says Karen.

Karen has a good job working in administration, and in her spare time enjoys scrapbooking and researching her family tree.

Currently, Karen lives in an apartment building on a very busy street in Peterborough.

The apartment building has been the target of vandalism, dogs bark at all hours of the day (and night), cars race up and down the street, and it is common to hear people arguing and yelling profanities both inside and outside the building at all hours of the day or night.

Plus, the building is not smoke-free, so Karen's allergies are triggered when other tenants are smoking on their balconies below her apartment or beside the main entrance to the building.

“Purchasing a condo in a smoke-free and brand-new building, means I can look forward to living in a healthier environment,” says Karen. “Becoming a homeowner instead of renting means I will no longer dread the rent increase notice that comes every year around Christmas time. Owning my own home builds equity in an investment that will one day benefit my children.”

Karen is a very hard worker. She was divorced when her two children were quite young and as a single-income household, money was always tight.

Wanting to further her education to get a better job, she went back to school to get her college diploma in Business Administration. Working hard, she was able to fast-track and complete a 3-year program in 2 years so that she could get back into the workforce as quickly as possible.

After graduating, Karen often worked two jobs at a time to make ends meet and ensure her children had what they needed, while also paying down her student debt.

But saving for a down payment on a house or qualifying for a mortgage was never attainable.



every one
needs a foundation to build the future.

“I have been at my current job now for 20 years and have paid off all my debts,” says Karen. “While I have managed to put money into savings in recent years, it’s still not enough for a down payment, and the housing market has gotten so expensive.”

Karen first heard about the Habitat homeownership program through the local Women’s Business Network. Fast forward a couple of years and while browsing for a potential new apartment in a better neighbourhood, she stumbled across an article about the Leahy’s Lane development.

“I was intrigued, but I didn’t think I would qualify,” she says. “But after a couple of months, a nagging voice in my head said ‘what have I got to lose by attending a virtual info session’ – so I did. Once I learned the building was to be completely smoke-free and that there was a possibility that I might actually qualify for homeownership, I started the application process that evening! When I got the call to say I was accepted, I jumped for joy!”

Karen says she is extremely thankful for this opportunity that “is no longer a distant dream, but something that will actually be a reality soon.” She’s hopeful that by the time the construction of the condos is completed that the pandemic restrictions will be lifted so that she can plan to have her two daughters come visit and help her decorate.

helping to build strength, stability, and self-reliance



meet Daniel

"I am very excited by the prospect of purchasing a Habitat home. This allows me to plan and dream for a future that would not be possible in my current situation," says Daniel.

Currently, Daniel is renting two rooms and a bathroom in the basement of a house, with common usage of a kitchenette in the same basement. He started living here in his third year of university and has been there since.

After graduating from university and becoming established in his career with the City of Peterborough, Daniel started saving and looking to purchase a home of his own instead of paying rent.

"Unfortunately, even with a steady income, the current housing market does not allow someone in my situation, with one income, ease of access into first-time homeownership or access to a house that I would like due to their steadily rising purchase prices" says Daniel."

A Habitat home can be a stabilizing force for a homeowner. A decent place to live and an affordable loan help homeowners save more, invest in education, pursue opportunities, and have more financial stability.



every smile

comes from a place of safety and security that only a home can bring.

"Aside from allowing me the chance to acquire some home equity, I think purchasing a Habitat home will allow me more peace of mind in my life, being able to come home to a space that I call my own," says Daniel. "I would really love a space to call my own, that I can come home to and relax in, where I can continue with my hobbies and interests, as well as pursue some new ones if possible."

Daniel enjoys writing, recording, and playing music on various instruments. He also enjoys cycling and video games and runs a small YouTube channel where he uploads his recorded music, DIY equipment projects, and other videos of interest.

When we asked Daniel what the first thing he will do when he moves into his new condo on Leahy's Lane is, he said "probably make dinner! I'm thinking along the lines of a roast chicken with vegetables, but it depends on how many pieces of furniture will need to be assembled."

meet Ashley

“I’ve always wanted to be a homeowner because it would give me a sense of pride to say, ‘this condo is mine,’” says Ashley. “I’ve worked so hard for my daughter and myself and feel like this is the ultimate reward. It is a safe place for us to call home.”

Ashley is the proud mother of a wonderful little girl, Emma age 9. Emma enjoys going to school and playing with her dolls, and Ashley enjoys painting and watching sports. Currently, they are living together with Ashley’s parents and Ashley’s younger brother. They say their living space is very crowded and they’re looking forward to having their own space and not being woken up by barking dogs every day.

“Thank you so much for this opportunity,” exclaims Ashley! “I’ve never wanted anything more. Emma and I are so happy that you’ve selected us. We can’t wait to start this new chapter in our lives. Thank you to everyone involved in this amazing build!”

Despite having a good job, homeownership on a single income wasn’t possible for Ashley. She says that “before this program, I never thought I would be able to ever call myself a ‘homeowner’. As a single mother, it was something I dreamed of but financially was not a reality. Habitat has changed that and given me an opportunity to make this dream of homeownership a reality.”

Owning a Habitat home can be a stabilizing force for a family. A decent place to live and an affordable loan can help homeowners save more, invest in education, pursue opportunities, and have more financial stability.

When asked what ‘home’ means to her, Ashley says, “home means a safe place to be yourself, to grow, to sleep, to make memories. It’s a place where the people around you love and support you.”

In her new Habitat home on Leahy’s Lane, Ashley is looking forward to personalizing Emma’s bedroom, decorating, and when the ongoing pandemic is over, having a small gathering to celebrate this special milestone in their lives.



every child
deserves a home base from which to
explore the world.

“Purchasing this home gives me an opportunity to be a homeowner,” says Ashley. I never would’ve been able to through conventional means. It gives my daughter and me a place to grow in a city that we love. It gives us a place to call our own. Thank you so much!”

meet Aziza & Richard

“Owning your home is a feeling of relief,” says Aziza. “I feel like we can plan further into our family now that there is a guaranteed roof over our heads.”

Aziza and Richard are so grateful for the opportunity to become homeowners.

“Every place we have lived we have treated as our own, but despite the wonderful experience, there is never a feeling of security,” says Richard. “With renting, there’s always the risk that the rent will be increased or that the landlord will ask you to leave. This is the case with our current apartment, where the landlord wants to have family move into our apartment, so we have been asked to move out.”

Aziza and Richard are currently renting an apartment above a garage in Peterborough.

Their apartment is small, but they are very proud of being able to faithfully pay their rent, despite also having high medical bills. Aziza has been a Type 1 Diabetic since the age of 8 and her medical supplies are costly.

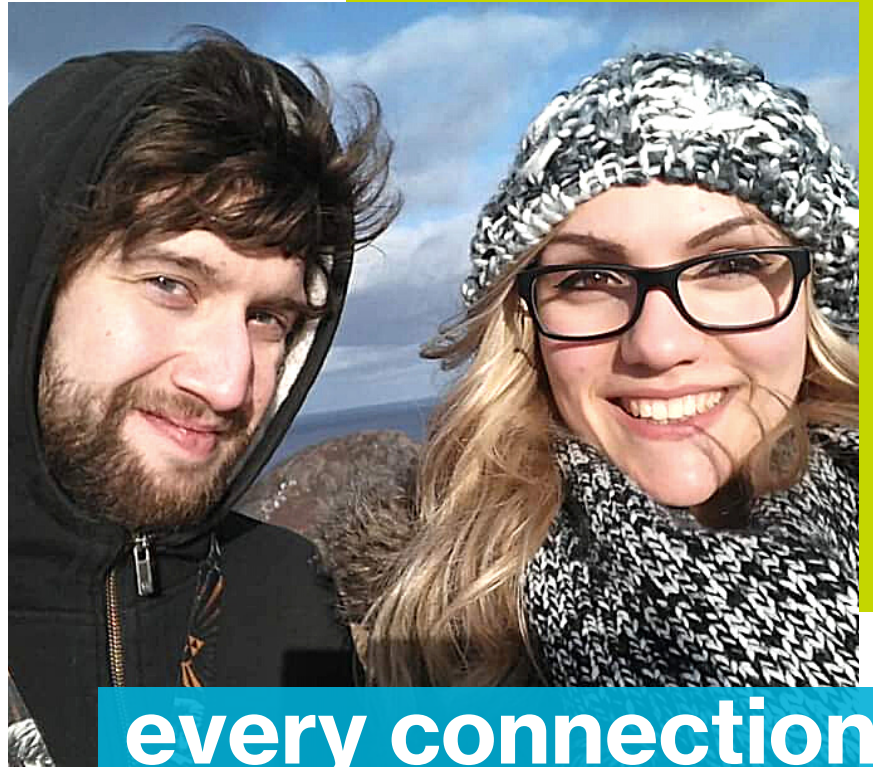
“There was no way, despite Aziza being a registered Veterinary Technician, with a college diploma, that we could’ve been able to save financially for a down payment with the high medical supply cost and rent on top of that,” says Richard.

Aziza and Richard are looking forward to completing their required sweat equity hours to qualify for their Habitat home by volunteering their time in the ReStore. “We actually first met while working together at a secondhand store over nine years ago,” says Aziza.

The couple likes to go for walks with their dog Sammie and watch movies together. Richard loves video games and Aziza volunteers with Big Brothers Big Sisters of Peterborough. She enjoys doing crafts with her ‘little sister’ from the program.

“We never thought we’d be able to own our own home. It feels like what I imagine winning the lottery feels like,” says Aziza. “Neither of us had an easy childhood and have had to work hard to get where we are. I feel like Habitat is the hand we needed to get up the last step to our dreams.”

Aziza adds, “We only want to be stable and happy in life. With Habitat, we will have that stability, and the relief and comfort that owning a home of your own provides.”



every connection
creates the opportunity to build a better life.

meet a Single Parent

"Laughter, warmth, and love."

When a soon-to-be Habitat homeowner on Leahy's Lane pictures life with their family in their new Habitat home, that is what they see. "Space to do all the activities we love like playing games, watching movies, cooking, art, playing with our pets, and more," they add.

This homeowner is a single parent who is thrilled to be one of the 41 new homeowners at Habitat for Humanity Peterborough & Kawartha Region's new affordable condo development on Leahy's Lane in Peterborough.

"Homeownership was never in the cards for our family on a single income," they say.

"Habitat for Humanity is our step to obtain decent, affordable homeownership and we are so grateful for them. This home will provide a sense of security for our family and will hopefully be a stepping stone to one day buying a house with a yard."



Photo by 8-year-old AC.

every parent

needs to know their children have a safe place to call home.

A Habitat home is a strong foundation for a family, an opportunity on which they can build a better life. Every parent wants to give their children a safe and secure home base from which to explore the world.

"This location is very desirable. It's in a great part of Peterborough and we will still be in our school district," they say. "We spend a lot of time at home and we're ready to move to our new place for new adventures."

When asked how they learned about the Habitat homeownership program, this homeowner said, "a friend was successful in the Habitat program and we really enjoyed hearing all of their updates on their journey. Their home is beautiful and their family, just like ours, may not have ever been able to buy a home if it wasn't for Habitat for Humanity."

"We're super grateful for this hand-up from Habitat for Humanity," they exclaim. "Using this condo design, Habitat for Humanity is going to help almost 10 times more families than a single detached house design. I hope this project is very successful and the condo design is developed in other cities in Canada."



Thank you again, for your kindness and generous support of building decent, affordable housing in the Peterborough and Kawartha Region.

Without you, none of this is possible.

thank you!

For more info:

Please don't hesitate to contact us.

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