



Habitat
for Humanity®
Peterborough
& Kawartha Region

**thank
you**

you made this
possible.



A special report for you!

YOU made a difference



This Thanksgiving season we have so much to be thankful for, including your support. 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!

With the incredible hard work and determination from our construction team, contractors, and trades workers, our 41-unit condo build at Leahy's Lane continues to stay on schedule and on budget. We are happy to report that construction is set to be complete in early 2022, with 36 future homeowners currently accepted into the homeownership program and eager to move into their new homes.

It's because of you that we continue to persevere and thrive - thank you!

There has been a great response from the community, builders, and the Habitat family about our success with our multi-residential condo building at Leahy's Lane. Our innovative and simple design is now positioned to be a leading design for Habitats across the country to use to help provide more decent and affordable homeownership opportunities, and the building science behind the Leahy's Lane design has been praised by many local and regional builders as well.

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 8 profiles of some of the currently approved homeowners for this exciting homeownership development. **We hope you will enjoy hearing more from the people whose lives you have helped to change.**

This past year has made us more resilient and ready to tackle the challenges ahead. With your continued support, together we can help give more local families a 'hand-up' to decent, affordable homeownership. Thank you again for supporting Habitat for Humanity Peterborough & Kawartha Region and giving more local families an opportunity on which they can build a better life.

Every helping hand makes a difference.

With many, many thanks,

A handwritten signature in blue ink, appearing to read 'Skuce' with a stylized initial 'C'.

Christina Skuce
Director of Operations

meet Sara & Michael

“I was so worried about how my family would ever find somewhere to live all together, given how difficult it is to find affordable housing in Peterborough,” says Sara.

Sara and her partner Michael are the proud parents of 15-month-old Theodore. As a family, they love to go for walks, go to the park, and play games together. But unfortunately, they have not yet been able to live all together.

Currently, they are each living separately - with their respective families. Due to the very crowded living spaces at each home, it has not been possible to live with each other as a family of three.

Sara first learned about Habitat for Humanity Peterborough & Kawartha Region through her mother, who used to volunteer with the organization.



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When Sara and Michael discovered that they could be eligible for a homeownership opportunity with the innovative new Habitat affordable condo development happening at 33 Leahy's Lane in Peterborough, Sara and Michael immediately started the application process. And shortly after, they received the good news of their approval.

A Habitat home is a stabilizing force for a family. Better, affordable living conditions lead to improved health, stronger childhood development, and the ability – and financial flexibility – to make forward-looking choices.

“This opportunity with Habitat gives us the security for our child's and our own future,” says Sara as she reflects on how this will change their lives. “Knowing that we will have a secure home, helps to reassure us that in this world that is ever-changing, we will be okay, and we will be comfortable.”

Speaking of comfortable, Sara and Michael shared that they look forward to setting up their first home together “in the most cozy, safe, and loving environment possible,” they say.

meet Jody

“Being a single mom of two young adults with special needs has been the most challenging yet rewarding experience,” says Jody. “Life has knocked us down on more than one occasion, but we have persevered.”

Jody and her daughters, Megan and Brianna currently rent a semi-detached house. But regular maintenance such as snow removal and outdoor yard work have been a challenge with Jody’s ongoing health issues.

Both girls have a passion for sports and play for Peterborough Challenger Baseball and for Special Olympics teams. As a family, they love going for walks, camping, fishing, and having kitchen dance parties. They are always on the go and are actively involved in the community.



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For Jody, the dream of being a homeowner has always been out of reach. But still, it has remained a dream that she has kept in her thoughts.

When she recently read an article in the newspaper about Habitat for Humanity Peterborough & Kawartha Region and the 41-unit affordable condo development being built on Leahy’s Lane in Peterborough, Jody took a chance and submitted an expression of interest.

“I never in a million years would’ve thought that our application would be approved,” she says.

But after progressing through the application process, Jody received good news - their application had been approved for homeownership!

“It’s a fresh start in life for us,” says Jody. “Purchasing a new Habitat home will give us a sense of pride and stability.”

For the family, the ongoing pandemic has shown how isolating their lives can be and they’re so looking forward to being able to interact with their new neighbours at Leahy’s Lane and sharing common interests, goals, and a sense of belonging together.

A Habitat home provides a strong foundation for a family – an opportunity on which they can build a better life. A decent place to live and an affordable loan help homeowners save more, invest in education, pursue opportunities, and have more financial stability.

As part of the Habitat homeownership program, Habitat homeowners are required to complete a minimum of 500 hours of 'sweat equity' before they move into their home and Jody and her daughters are ready to tackle those hours. Megan has already started volunteering at Kawartha Food Share, and they all hope to volunteer at the Habitat ReStore together as well.

Jody and her daughters will move into their new home on Leahy's Lane in February 2022 and plan to celebrate by giving thanks to everyone that made their new home possible.

"Habitat is turning our dream into a reality and for that, we are extremely grateful," says Jody. "This is a once-in-a-lifetime opportunity!"

Jody adds, "it's an investment that will give us peace of mind and a place where we can build lifelong memories together, in a place that we actually own."

36 families currently accepted for homeownership at Leahy's Lane



meet Kate

“Habitat for Humanity has made it possible for me to become a homeowner,” says Kate. “Owning my own home will take away the uncertainty that comes with renting.”

Kate has been selected as one of the 41 new homeowners for Habitat for Humanity Peterborough & Kawartha Region’s innovative new affordable condo development on Leahy’s Lane in Peterborough.

Like so many others, Kate had found homeownership unobtainable. After paying the costs of day-to-day living, there just was not enough money left over to save for a down payment – especially on a single income.

“I have always had a lot of pride in my home, even when I was renting, and I would be honoured to have a home that I can call my own.”

Kate read about Habitat for Humanity Peterborough & Kawartha Region online and found their homeownership program quite interesting. The more she read, the more she thought that she might be a good candidate. Kate pursued further information and then she completed an expression of interest form and “things just took off from there,” she says.

In February 2022, Kate will move into her own home on Leahy’s Lane and finally be free from the uncertainty that comes with renting.

Habitat homeowners are required to complete a minimum of 500 hours of sweat equity before they move into their Habitat homes. Kate is currently working hard on achieving her volunteer hours to make her homeownership goal a reality.

When asked what home means to her, Kate says, “home means, first and foremost, family! And a comfortable and safe environment in which one can kick back, enjoy and be themselves.”



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meet Kara & Joshua

Imagine dreaming of starting a family and trying to put down a stable foundation to build your family, but time after time ... after time, you are consistently outbid on every home you try to purchase. Each time you get your hopes up only to have them flattened repeatedly.

That's the case for married couple Kara and Josh. Like many couples their age, they love being outdoors, getting together with friends and family, volunteering, and spending quality time together - AND they've been consistently outbid on every home they've tried to purchase - repeatedly.

“Individually, homeownership has been a dream of both of ours,” says Kara. “We desire to have a place that we can call our own and make our own memories with our future family.”



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Josh has always desired to own his own place but was never able to afford it on a low-income salary working for a not-for-profit organization helping at-risk youth. He knew that this job was his calling and hoped that eventually an opportunity would come for him to find a place of his own. For Kara, she had moved around a lot and was never able to lay down roots.

When the couple met, they both desired to find a place that they could purchase and gain equity in together.

“We know with the high amount of rent we pay that we could afford a mortgage,” says Kara. “We were actively engaged in trying to buy our first home and get into the homeownership market, but sadly we were always outbid.”

Currently, both Josh and Kara work from home in their small basement apartment. It's a crowded space to function as two offices and a home. Plus, there is very little natural light in the basement, which they acknowledge can be challenging to their mental health.

A friend of theirs heard of their housing challenges and suggested Habitat for Humanity Peterborough & Kawartha Region as an option. Kara and Josh looked further into Habitat's homeownership program and submitted their application.

Habitat helps provide a hand-up into affordable homeownership – an opportunity for families to build a better life. Better, affordable living conditions lead to improved health, stronger childhood development, and the ability – and financial flexibility to make forward-looking choices.

Today, Josh and Kara are excited to have been selected as one of the 41 new homeowners for Habitat for Humanity Peterborough & Kawartha Region's innovative new affordable condo development on Leahy's Lane in Peterborough.

“Owning a home will not only be an investment into the housing market, but it will also give us a place to make our own family memories,” says Josh.

And once construction of their new home is completed, and they've completed their required 500 sweat equity hours; what will they do first?

“Sit on the couch and take it all in,” says Josh. “This has been a long process for us to get to this point and we want to enjoy every second of it.”

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

86%	of Habitat homeowners report being happier since moving into their Habitat home.
89%	said their family life had improved.
70%	of homeowners reported improved health, including reduced colds and flu, allergies, asthma symptoms, and stress.
65%	reported an increase in their children's confidence and participation in extracurricular activities.
58%	reported they were better off financially.

As reported in the Canada wide survey of Habitat families by
Canada Mortgage and Housing Corporation (2013)

meet Olivia & Paul

"My husband and I have always wanted to be homeowners. It has been a lifelong dream for both of us," says Olivia. "But we always thought and believed that renting was our only option."

Not only that but even finding an affordable rental to meet their needs as a growing family was proving to be impossible. With limited space and storage, they had outgrown their 2-bedroom basement apartment and there was very little space for their kids to play and be kids.

"Finding a place to rent in general is difficult, but also finding one that is reasonably affordable for a working family, is impossible," says Olivia. "We thought there were no opportunities for us as homeowners and very few rental opportunities that we could afford to accommodate our growing family."



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Olivia was a single parent to her son Jackson (9) when Paul came into their lives in late 2017. The couple married in 2019 and welcomed son Jayden (1) into their family in 2020. Today, the four of them enjoy spending quality time together by playing outside, watching movies, and battling each other in Mario Kart.

The couple had heard of Habitat for Humanity before, but this was the first time they learned how the process worked. When they realized that they were eligible and could be part of the Habitat family, they immediately applied for homeownership on Leahy's Lane.

And now their dream of homeownership has come true! Olivia and Paul, along with their children, are one of the 41 new homeowners who will be moving into the innovative new condo development in February 2022.

"It will change our family's future because it will give us stability, independence and a safe-haven to raise our children," says Olivia. "It will give us peace of mind knowing that we have control over our living situation. It is a dream come true!"

When asked what their first memory making activity will be once they move into Leahy's Lane, Olivia said "we will eat a meal together and explore," Olivia adds, "home is a safe haven, a place where you can feel secure and comfortable. It's a place you never want to leave and a place you always want to come back to."

meet Chantal

“Due to the rising costs of housing in the Peterborough area, homeownership for me, as a single individual did not seem like a possibility,” says Chantal.

Chantal has spent years working contract jobs and pouring her income into renting. Knowing the challenges in securing a mortgage as a contracted employee, she held off on her house hunting. Chantal now has permanent employment but with only one income it was still a challenge to find an affordable home in the climbing housing market.

She currently rents a one-bedroom apartment in a duplex. Although the conditions are good, she does not have control over the heat in the apartment which can be a real challenge.

“In addition, my landlord has decided to put the house up for sale, which places me in a risky position where I may have to move if the new owners wish to move-in or choose not to keep the duplex as a rental property,” she says.

Chantal learned about Habitat for Humanity Peterborough & Kawartha Region and its mission to provide safe, decent, and affordable housing, through her local media. Then a good friend told her about the virtual information sessions being held to learn more about Habitat’s innovative new 41-unit affordable condo development on Leahy’s Lane in Peterborough.

“When I heard about the condominiums available through Habitat, I was excited at the opportunity to apply for a unit,” says Chantal. “I would like to be a homeowner to help gain equity by paying a mortgage, something that paying rent doesn’t allow me to do.”

“When I get the keys and can move in, the first thing I will do is take a picture of myself in my new home,” says Chantal. “I’ll also work on getting it decorated and setting it up in a way that feels like home for me.”

Chantal is looking forward to having more control over her living situation and having a permanent home of her own.

“This will change my future,” she says. “I will now have a permanent home and won’t be at the mercy of a landlord. I will be able to gain equity and have an asset.”



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meet Yun-Fun & Taylor

It's every renter's nightmare. Living in a small apartment with mold growing behind the walls, ceiling, and under the sink. A landlord that does not keep up on necessary repairs. And a constant feeling of being unsafe.

This is Yun-Fan and Taylor's current reality. "We've been forced to pay for our own repairs within our apartment," says Yun-Fan. "And sometimes it just doesn't feel safe to live here. The door to the shared building entrance doesn't close properly, so anyone can enter the building, and that's scary."

As a Canadian immigrant, Yun-Fan found it impossible to find a job upon their arrival in Peterborough. Determined to build a new life, the couple borrowed money so that Yun-Fan could enroll in the Early Childhood Educator program at Fleming College. After graduating, Yun-Fan secured employment in this field.



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Taylor has precarious employment. This means that the couple must rely on Yun-Fan's steady income - and it's not enough to afford a decent place to rent, let alone save for a mortgage.

As avid shoppers at Habitat ReStores, this couple has been well acquainted with Habitat for Humanity Peterborough & Kawartha Region for years. But it wasn't until a co-worker mentioned their positive experiences with purchasing a Habitat home, that Yun-Fan and Taylor realized that this may be their opportunity to realize their dream of homeownership too.

A Habitat home can be a stabilizing force for a family. Better, affordable living conditions lead to improved health, and the ability – and financial flexibility – to make forward-looking choices.

Recently, Yun-Fan and Taylor received the life-changing news that they were approved for homeownership with Habitat. In early 2022, they will be moving into Habitat for Humanity Peterborough & Kawartha Region's innovative new affordable condo development, currently under construction on Leahy's Lane in Peterborough.

Receiving their notice of acceptance for first-time homeownership was incredibly emotional for Yun-Fan, and Taylor especially.

“Home is a tender and a sensitive word when you grew up in multiple family environments, constantly seeking security,” says Yun-Fan. “A home to Taylor is not only a place to live but also a place to feel love, belonging, and a place to be able to take care of your own personal well-being.”

All Habitat homeowners are required to complete a minimum of 500 sweat-equity hours prior to receiving the keys to their Habitat home, and Taylor has already jumped at the chance to support the Habitat ReStore. Taylor has happily helped with accepting donation drop-offs, cleaning, and providing customer service.

“To us, a home means a safe place to return to every day,” says Yun-Fan. “It’s a place you can create and reinforce what is important to us now and in the future.

Yun-Fan continues, “owning a home will provide our family with the security and equity that we can build on in the future. It will also bring light and hope to our lives.”



helping to build strength, stability, and self-reliance



meet Deneil

“There is pride in ownership – I know it’s cliché – but it’s the truth.”

Deneil is looking forward to the sense of security that comes from homeownership. He and his daughters, Abby (17) and Gray (20) were selected as one of the 41 new homeowners for Habitat for Humanity Peterborough & Kawartha Region’s new condo development on Leahy’s Lane in Peterborough.

Currently, the family is renting in Millbrook. Although their space was renovated prior to moving in seven years ago, there is water damage from multiple roof leaks that have never been repaired.

“The building is over 100 years old and is very poorly insulated, which means that summers are excruciatingly hot, and it gets downright drafty in the winter,” says Deneil.



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“Over the years, I have looked into three-bedroom units in Peterborough, but the costs have been too exorbitant, and the cost of living keeps rising,” says Deneil.

The sisters now look forward to having immediate access to public transit, work opportunities, and a feeling of community with their friends once they move into their new condo on Leahy’s Lane. And for Deneil, it will mean less stress of trying to juggle work, housework and transporting his daughters from Millbrook to Peterborough daily. In their new home, each family member will have their own room; with much-needed space for themselves at last.

When asked what the first thing they will do once they move into their new home is, Deneil replied, “laundry! It’s a simple chore that you don’t realize how much it is taken for granted until you can’t do it conveniently.” He adds, “and we will enjoy a good meal together to celebrate a new beginning!”

For Deneil, home means having family all together. And with this opportunity, they will be together again, enjoying Sunday night dinners as a family.

meet Kayla & Dalton

Kayla and Dalton say “home is where you are surrounded by the people you love. It’s a stable place where you are able to grow with one another as a family.”

They feel lucky to have a current living arrangement that allows them to be surrounded by loving relatives. But they are ready to move in together and grow as a family. Since they began their relationship, they have each been living with their parents and bouncing back and forth between the two homes.

“Dalton and I have been looking for a place we can call our home for quite a while,” says Kayla. “We are growing together in our relationship and looking to move to the next step.”

She adds, “having a permanent home will give us the foundation we need to move into this new chapter of our lives and one day start a family.”



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But finding a home that is both decent and affordable in this housing market is not easy.

“We began looking for a suitable rental right before the pandemic hit,” says Dalton. “We thought it was in our best interests to keep looking for an affordable place. So, we went to countless showings and spent hours a week searching listing after listing. Yet we have been unsuccessful in finding a place within our budget in today’s market.”

The couple is thrilled to have been selected as one of the 41 new homeowners for Habitat for Humanity Peterborough & Kawartha Region’s new affordable condo development on Leahy’s Lane in Peterborough. Habitat is a familiar organization to the couple. Kayla had a great experience participating in previous Habitat builds in Peterborough and Cobourg. And Dalton’s aunt previously worked in the Habitat office.

“Purchasing a condo through Habitat will allow us to finally become first-time home homebuyers,” continues Dalton. “With the way the housing market is right now, there’s no way we could afford a home for the price and quality that Habitat is providing.”

The couple will move into their new home on Leahy’s Lane in February 2022 once the construction of the condo building is complete. And what’s the first thing they’ll do?

“Honestly, I’ll probably cry,” says Kayla. “We’re so ready and excited for this next chapter.”

meet Karen

“Being a homeowner brings a sense of accomplishment and the rewards for working hard,” says Karen. She is so grateful for the opportunity to become a new Habitat homeowner at Leahy's Lane.

Affordable housing is a process and a product that creates lasting change. It fosters resiliency and stability that transcends generations.

Karen certainly knows about resiliency and what it means to work hard. After walking her children through a challenging situation that left her a single mother, she carried on. Despite the challenges of being solely responsible for the emotional and financial support that her children needed, Karen never gave up.

On her own, she raised her kids, and as she says she “successfully prepared her two youngest children to explore the world as independent adults.”

The home they have been renting throughout this time has served its purpose. But now that her children are grown, Karen is ready to turn her caring nature inwards.

She first heard about Habitat for Humanity's homeownership program through a Christian circle to which she belongs. Since then, Karen has watched first-hand as two families she knows experienced homeownership opportunities through Habitat.

Owning a Habitat home has been a stabilizing force for their families. Better, affordable living conditions leads to improved health, stronger childhood development and the ability – and financial flexibility – to make forward-looking choices.

So, Karen decided to complete an application for the Leahy's Lane development and before long, she received her approval.

“I have worked hard and overcome many challenges as a single mother. I am very happy for this opportunity,” she says.

Once she receives the keys to her own home on Leahy's Lane, Karen cannot wait to start painting and decorating. Then she'll start exploring her new neighbourhood, most likely with her grand-dog and grandchildren at her side.



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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:

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