

New affordable housing for Highlands East

By Sarah Sobanski

Places for People will be helping to support a family in Highlands East.

The Haliburton-based organization purchases properties and rents them at affordable rates to help low-income renters. These could very well prove to be interesting for those who are into [out of state real estate investing](#). In October, it closed the deal on a property in Cardiff within walking distance to the school and other amenities.

Landing the home means Places now has properties in all four municipalities within Haliburton County, said vice president and founding member Fay Martin.

The organization is hoping to have a family moved in by Dec. 1. For the three-bedroom house, Martin said, the family could be as small as an adult with two children or as large as a couple with four children.

Families, who have applied for subsidized housing through the province, are chosen from a central wait-list. The City of Kawartha Lakes manages the list for affordable housing requests for the area, said Martin.

"We think that without secure affordable housing people really can't do well in their life; they can't thrive," she said noting the Cardiff property is the organization's fifth property in the 10 years since it was founded. It will take on a mortgage until it is self-sustained by the renter before purchasing another.

Martin added, "We think that having [housing] is the conditions under which you can thrive but it doesn't guarantee that you'll thrive. Our whole reason for getting into the business is we think that if we can provide the housing, and if we can support the tenants to use that opportunity to really make a difference in their life whatever they need to do in their life to accomplish what they want to in their life, that's the game. That's what we're into housing for."

She explained that helping the renters and supporting them is the second part of the organization. A small portion of the rent it collects goes into a trust fund for the tenant, she said, which they can access through negotiation.

"We say to avert a disaster or take advantage of an opportunity. We do that because we think that everybody comes into situations where they need to have access to some cash in order to take care of whatever the issue is," said Martin, noting most people have access to people who can support them in hard times or credit but some do not. "If none of those are in place you're kind of up the creek. So this is our way of saying that's there for you."

Martin gave the example of a teenager of a family Places was supporting needing a phone to get a job. The organization negotiated with the family to cover half of the teen's phone bill for three months so he could be reached directly, instead of through a parent for job interviews, which she noted wasn't ideal.

A member of the board will visit the renters monthly as a coach to help develop goals, check in and discuss financial literacy.

"The expectation is that people use the housing to make a difference in their life. We really don't care what the difference they just need to be thinking about how to use the circumstances to get to where they want to in their life," said Martin. "Often the first goal is just to get the family settled."

The organization has graduated seven families, five of which have gone on to homeownership. Martin said the organization is looking for someone local to coach and support the family selected.

"If the toilet is running and someone needs to fix it, it's going to be really hard for someone who lives [far away] to high[-tail it] down there and fix it," said Martin. "Also because it's a really good way to get to know your community in depth. A lot of the coaching role is social capital. The people who are in the community are the ones who tend to know that sort of stuff. They know who has what skills, they know who has what needs and they can do that match-making stuff that's often a really big part about how we get forward in life."

The organization is hoping to renovate a one-bedroom basement apartment in the Cardiff home for another tenant. Martin didn't have a time frame for its development.

Places for People's main fundraiser happens in Minden over the August long weekend, but Martin said it's hoping to develop an annual fundraiser in Highlands East.

Anyone looking to get involved or learn more about the organization can look them up at www.placesforpeople.ca.