



We build strength, stability and self-reliance.

March 24, 2020

To All of Our Valued Habitat Brant-Norfolk Homeowners,

You and your family are important to us.

I am reaching out to provide you with an open and candid update of Habitat Brant-Norfolk's response to the coronavirus/COVID-19 pandemic and our commitment to the wellbeing of every member of our Habitat Brant-Norfolk family, the stability of our lives - and our community. Our doors are temporarily closed to the public. We currently have a few staff working remotely from home and remain available.

We know many of you are concerned about the health and wellbeing of your family and your friends. We understand there may be anxiety attached to your family's priorities as things unfold. These are difficult and unprecedented times for all of us.

Habitat Brant-Norfolk reviews daily updates from our federal and provincial governing bodies, the Public Health Agency of Canada, CMHC and Habitat Canada. As of today, we do not have all of the details on government programs recently announced and we will update you further when we receive more information.

Here's what we do know:

Mortgages and Mortgage Payments

Habitat Brant-Norfolk mortgage agreements are based on an *affordable monthly mortgage payment*. When there are changes in your household income, it is up to you to inform us of those changes. *If there is a change in your financial situation, please contact Frances Richardson, Homeownership Services Coordinator at homeownership@habitatbn.org*

Property Taxes

Habitat Brant-Norfolk homeowners are required to maintain property tax payments in good standing. Any property tax relief is determined by your local government where you live. Whether you live in Brantford, Norfolk County or Brant County, each local government will determine what programs or relief may or may not be available. You are encouraged to visit your local government website for updates.

Our commitment to our Habitat homeowners is to review all of the information available to us and to make the best decision for each family as it's presented to us. *If there are changes to your income, please send details as soon as possible to homeownership@habitatbn.org*



We build strength, stability and self-reliance.

The focus across the nation and amongst our Habitat for Humanity family is to ensure the protection of our health and safety. Habitat Brant-Norfolk is doing everything we can for our people and our community. Our mission remains the same and we remain steadfast in our commitment to build strength, stability and self-reliance through affordable homeownership.

Please visit our website and our social media pages for other updates or email communications@habitatbn.org if you have questions, not related to your mortgage.

We will reach out to you again when we have more news.

In the meantime, protect yourself, your family and friends by following the guidelines of Canada's Public Health Agency and let's be a little kinder and little more patient with each other and ourselves, as the days progress.

We will get through this, by working together.

everyone deserves a safe and decent place to live

With kindest regards and sincerity,

A handwritten signature in black ink, appearing to read "Dan Brooks". The signature is fluid and cursive.

Dan Brooks
CEO

llh/DJB

P.S. If your financial situation changes, please contact Frances Richardson, Homeownership Services Coordinator at homeownership@habitatbn.org Our office and ReStores are currently closed. We are working with reduced staff hours. For a list of updates and announcements please see our website www.habitatbn.org or check our Facebook Page and other social media. Thank you for your patience and understanding. Stay healthy!