



# Affordable Housing

DEVELOPMENT

# *Affordable Home Ownership in Ontario - Help is on the way*

## Introduction

Total Equity Construction was founded in 2021 by Doug Poirier. TEC is a design-build general contracting company based in Greely Ontario with a mission to develop and build quality homes in the Ottawa region. TEC combines Doug's passion for construction and real estate development and investing. In 2023, TEC completed its first new build development, a 4800 square foot fourplex in Cornwall Ontario.

In Ontario, we are short on the goal of new housing starts that the government of Canada has set. At TEC, our key interest is in the development of new freehold homes and to build houses that our fellow Canadians can afford to purchase. We believe this can be achieved primarily through the collaboration of private developers and municipal government.

We are a boots on the ground developer



Small, lean business with minimal overhead  
WSIB insured with 2M liability coverage

## *The current state of affordable housing*

Affordable housing initiatives are the central focus at this time as they should be. There is so much hope on the horizon. There are many positive policies and efforts being conducted to bring affordable rentals to the market. Many entities like non-profit housing providers, community housing bonds, co-operatives, charities and more are making big strides to deliver and preserve affordable housing units. On the affordable rental side there is great progress being made and on the affordable home ownership side there is also progress that should be highlighted. Ourboro is a company that co-invests in the purchase of houses to help Canadians get into the housing market by contributing to the down payment. This model of co-ownership is a very powerful way to support Canadians home ownership. CMHC has also rolled out a 30 year mortgage for first time homebuyers which is also very helpful.

We believe that there is a key piece missing in the conversation surrounding affordable housing that is the construction of new affordable freehold houses in Ontario. We believe affordable home ownership can be primarily achieved through the collaboration of private developers and municipal governments to build affordable houses.

## *TEC's Plan*

We have a 2 bedroom starter house for \$260,000. This price is for the house only. TEC has designed a 2 bedroom bungalow that includes 1.5 bathrooms, full kitchen, dining room, living room and mechanical room. To keep the houses affordable, they will use a common well and septic system. The cost will be shared between the 4 homes and will be in addition to the price of the house. We do not have the price for this work at this point, a location would be required to be able to do the septic plan. This model is 600 square feet above grade and 600 square feet in the basement for a total of 1200 square feet of finished living space.

We also have a second model of a 2 bedroom house we can also build. We believe that the recipe for success with these houses are to build them on rural lots, where we can sell them and include a lifetime land lease of 99 years. This allows the purchaser to build equity and own their own property. In order to make these projects viable, the houses would share a septic system and a well. We have done preliminary research and have calculated that we could comfortably build 4 dwellings on a 1 acre lot. In the future we could look at having 9 dwellings on a single lot and could expand past that if it is a best use of the resources.

## *TEC's Plan (continued)*

At this time we believe a pilot project of 4 houses on a 1 acre lot is optimal. The benefits of this approach are appealing to the home owner and the Township; affordable freehold house for the owners and multiple property tax sources for the Township. Our development would most likely need to be structured under condominium rules and collect condominium fees to maintain the septic, well, grass and snow. This would ensure that the overall maintenance of the grounds are uniform and addressed as per the schedule. Our vision to build these houses affordably will be achieved by adhering to the Ontario Building Code and using standard materials and standard design processes. The 2 bedroom bungalow model has a straightforward design meant to be cost effective and simple to build.

## The contribution we are seeking from a township

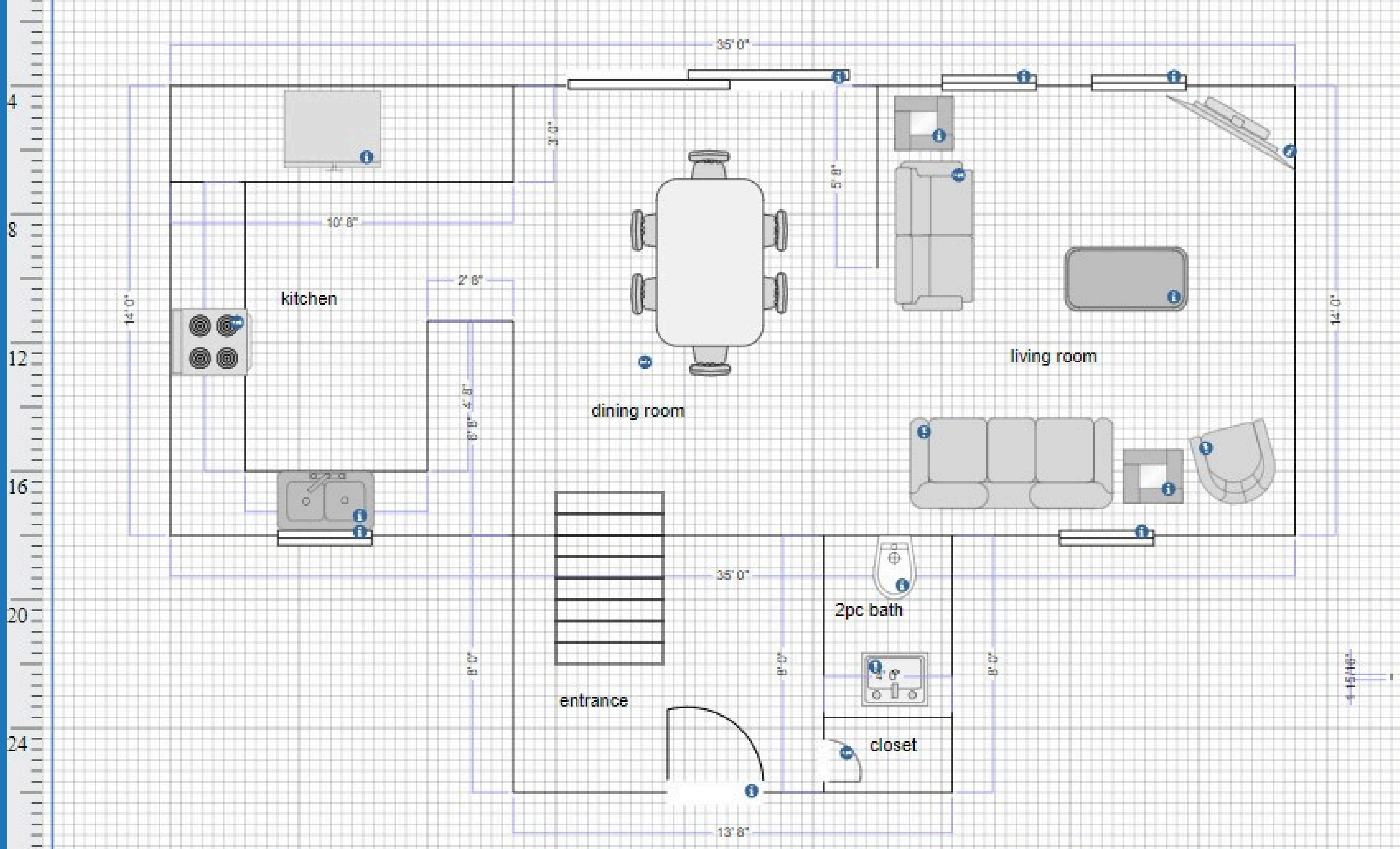
To keep the homes affordable, we would need a low price on the land. The proposed land would need to be 1 acre in size with the minimum of electrical and internet services at the lot. The price of the land will be shared between the 4 homes and will be added to the price of the house.

We are doing our best to keep the price down by choosing smaller footprint for the homes and sharing a common well and septic. We are looking for a partner to work with us to keep the price as close to the \$260,000.00 as possible.

We would need a lot that is abutting a road that is maintained by the township, that has a hydro pole and internet nearby so that the costs to build will be kept to a minimum.

# Floor Plan

2 bedroom model

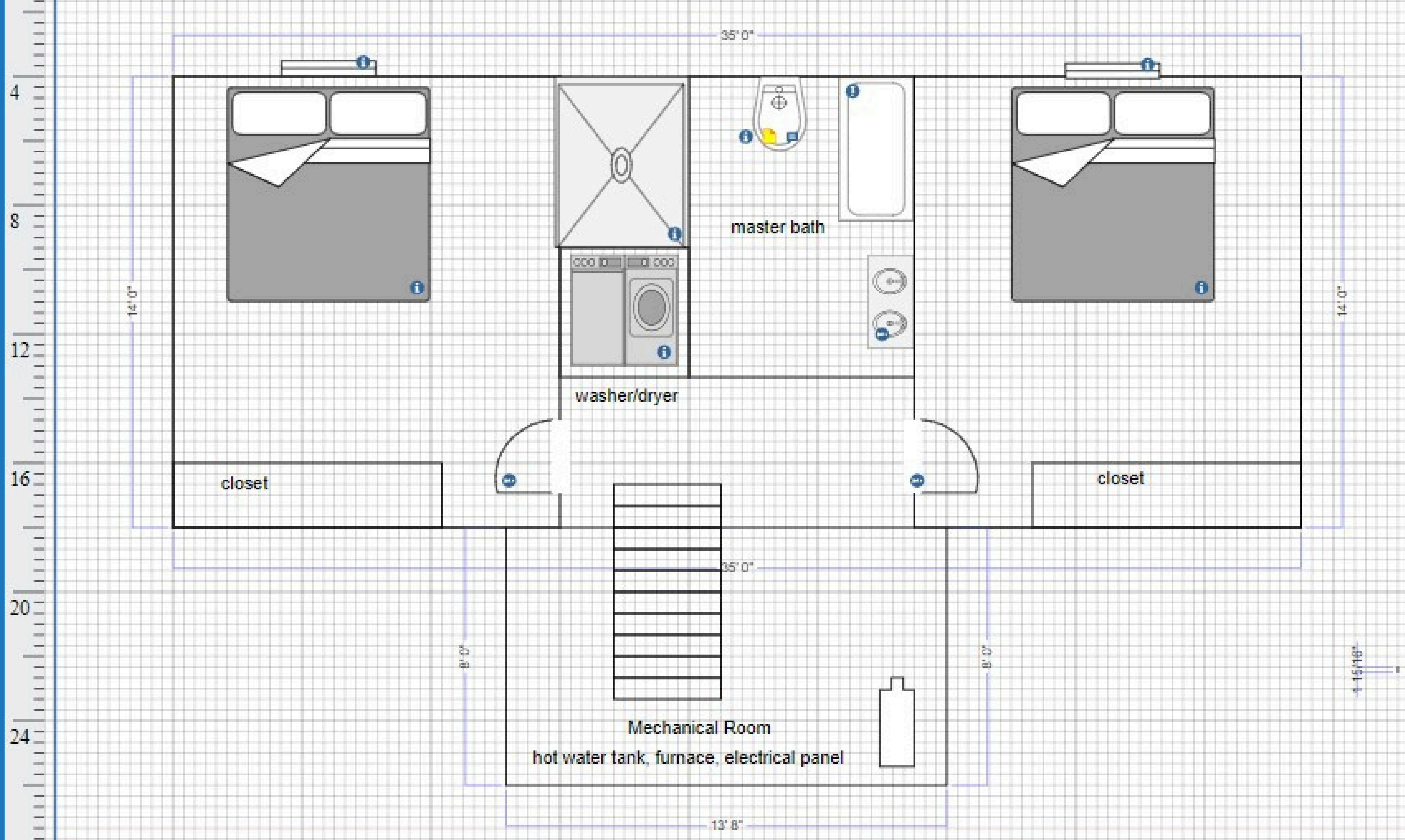


28	Site: Affordable housing main floor	Drawing: 801506	Project: AH	Drawn: DP	Notes:	Total Equity Construction Inc.
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# Floor Plan

2 bedroom model



28	Site: Affordable housing basement	Drawing: 801506	Project: AH	Drawn: DP	Notes:	Total Equity Construction Inc.
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# Site Plan sample

1 acre lot shown

4 houses  
placed parallel

Front  
Yard

Rear  
Yard

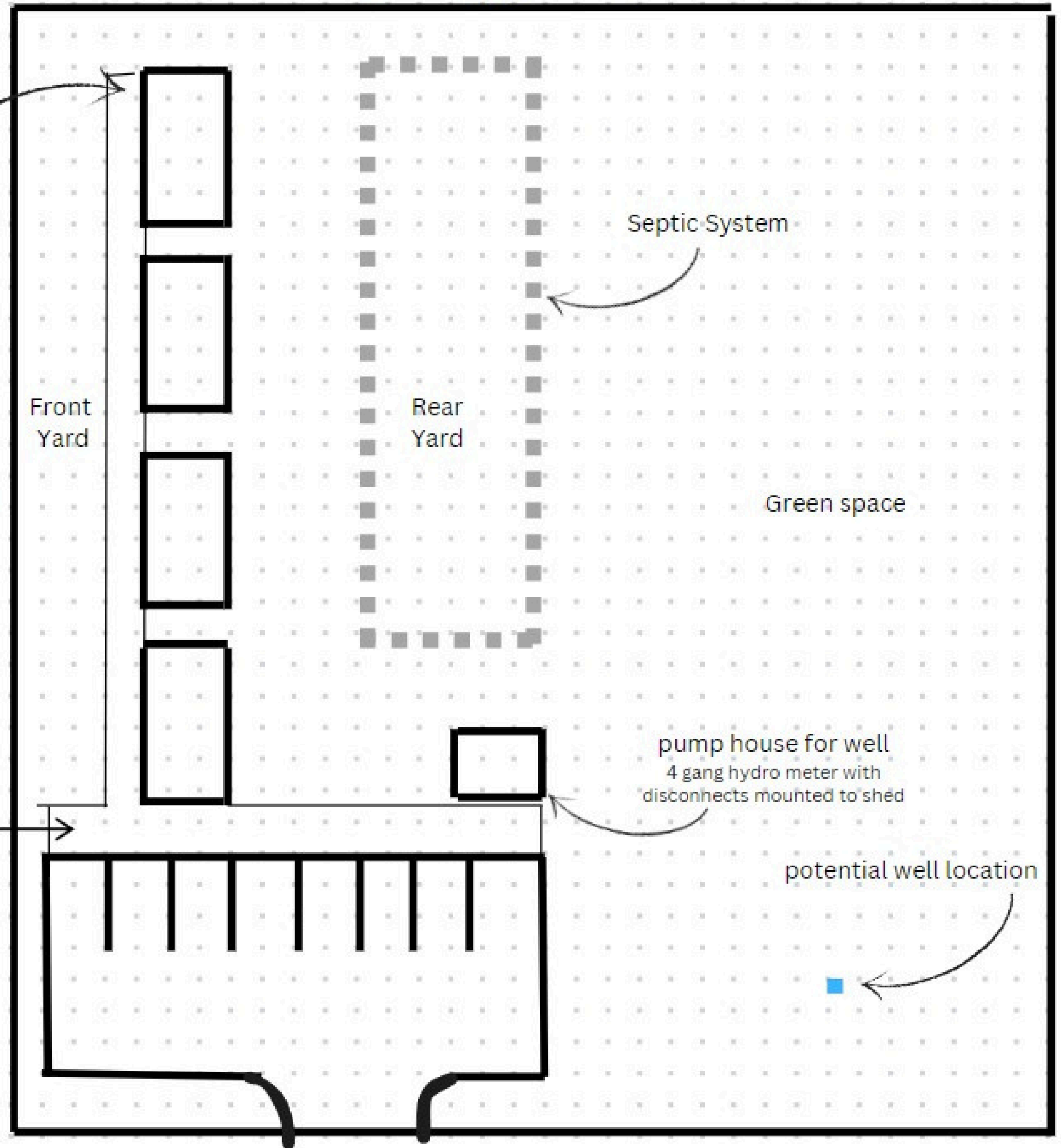
Septic System

Green space

walkway from  
parking lot to  
each house

pump house for well  
4 gang hydro meter with  
disconnects mounted to shed

potential well location



# *How we will build affordable houses*

Adhere to the Ontario Building Code minimum	✓	✗	Net Zero
Utilize standard size construction materials	✓	✗	Passive House
Design a simple, efficient and repeatable structure	✓	✗	Modular
Use builder grade products	✓	✗	Customizable finishes and features
Implement durable and affordable products ie. (vinyl siding, asphalt shingles)	✓		
Maximize the number of dwellings per lot	✓		
Central parking lot	✓		

# Renderings courtesy of Symbi-ARC Studio Inc. (SASI)

[symbiarc.ca](http://symbiarc.ca)



**Renderings courtesy of Symbi-ARC Studio Inc. (SASI)**  
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## *Next steps*

We are happy to work together with you to bring affordable housing in various forms to your township and are open to your suggestions. We believe this concept can bring density that will compliment the rural setting. Our goal is to start a long term relationship that we can create a winning situation for us as the developer and builder, you the Township and our fellow Canadian citizens. We believe that this can yield social impact and be profitable simultaneously.

If you see viability in this project as we do, we should consider a plot of land to conduct preliminary work on. Since each project is very situational, we would need to have a dedicated lot to test the soil as this would determine the feasibility of the undertaking. Let's discuss which contributions both parties are able to make to this endeavour.





Affordable Home Ownership in Ontario

Help is on the way

Simple, repeatable process



# Contact us



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LET'S MAKE AFFORDABLE HOME  
OWNERSHIP POSSIBLE FOR OUR  
FELLOW CANADIANS