



June 7, 2024

Board of Directors
Habitat for Humanity Victoria

Dear Members of the Board,

I am writing to urgently request an extension on my time to find employment, allowing me to keep my home and remain in the Home Ownership Program. Despite my dedication to the program and efforts to meet all obligations, I am now facing eviction due to circumstances beyond my control, highlighting an inconsistency in the equitable application of policies within Habitat for Humanity Victoria (HFHV).

First and foremost, I want to express my deep gratitude for being chosen to be part of this program. The opportunity to provide a stable home for my family has been invaluable, and I have been a staunch supporter of Habitat for Humanity since joining. I have diligently completed my 500 hours of volunteer experience, contributing to the mission and success of HFHV.

Previously, I brought to your attention concerns regarding inequitable policy application. My current situation is another such instance. Due to a medical condition, I have been off work and given only 90 days to regain employment, whereas another HFHV family was granted a full year. Recognizing the importance of my home, I have been actively seeking employment despite my need for rest, which has adversely impacted my recovery and mental health.

Additionally, I have faced significant trauma over the past year. I was stalked, harassed, and had my identity stolen for criminal activities. It took over a year and a half to clear my name, during which I was unjustly held accountable for crimes I did not commit. This period severely destabilized my life.

I also wish to address issues with the new CEO, who has exhibited apparent prejudice towards me. In several communications, he inaccurately described me as unable to pay and falsely claimed missed payments. These statements are untrue; I have always made my payments on time. Furthermore, I requested a reduction in monthly payments, a service HFHV claims to offer, to better manage my finances during a period of unemployment—but this is being used against me and to support a narrative of me being “unable to pay”.

(250) 516-0081
erin.e.booth@gmail.com
2162 Timber Ridge Crt, Saanichton, BC

HFHV policy clearly states a three-strike rule for missed payments, yet I have not missed a single one. The policy also mandates that HFHV assist homeowners in finding a new home if removed from the program. This support has not been extended to me.

When I entered the program in April 2020, my rent was \$1,500 per month, and HFHV was struggling to find suitable families. I was assured this move was beneficial, but now, facing homelessness in 20 days, I confront a rental market demanding \$3,000 per month. I have invested thousands into my home, including necessary appliances and improvements like a kitchen backsplash. Despite these contributions, the CEO's decision to evict me during medical leave disregards my ability to pay and unfairly jeopardizes my housing stability.

Habitat for Humanity's mission is to keep families in homes, recognizing the detrimental effects of housing instability on families and children. Ironically, this is precisely what HFHV is now imposing on me. For over three years I waited for HFHV to solidify the mortgage policy while interest rates increased rapidly. I waited while the families at Bakerview were sold their homes, assured I was next and that HFHV would be applying to Central Saanich for the same covenant to be placed on my house. I waited, patiently, through all of that. What I can't understand is why, after all the patience I had, that HFHV is not willing to extend me the same grace - especially during my medical crisis.

Scott Dutchak explicitly stated, and I have recorded proof, that my eviction serves to fund HFHV's new Ferguson project, which caters to higher-income families. This reveals that my family is being forced out during a medical crisis to benefit HFHV financially, an organization already well-funded.

I am a CPA with over 15 years of stable, solid work experience. The past two years' events were unexpected and traumatic. The Central Saanich Police can corroborate the severe impact and extended duration of this ordeal, compounded by their own investigative failures. I have been with the program for over 3.5 years, contributing over \$75,000. I was prepared to purchase my home years ago but waited for HFHV's mortgage policy while interest rates climbed. The irony is profound: while I patiently waited for HFHV, they are now unwilling to extend the same patience to me.

I am pleading for my children's sake, who are terrified and believed this was their forever home, to grant me more time to secure employment. Your decision directly affects my family's well-being and future.

Sincerely,



Erin E Booth, CPA, CMA

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erin.e.booth@gmail.com
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