



PROVIDING A HAND UP, NOT A HAND OUT

Habitat for Humanity Canada Overview

In Canada, it's becoming increasingly difficult for low-income families to access affordable housing that meets their basic needs. Poor living conditions and housing insecurity are what Canada's most vulnerable families must deal with every day, and spending a large portion of household income on rent means that there is little hope of saving for a better future, to upgrade skills, or for children's education. Further, families in poor living conditions are more likely to be reliant on health care and other social services, meaning that everyone is affected by the lack of safe, decent and affordable housing.

Habitat offers a solution.

At Habitat, we provide low-income families with access to affordable homeownership. Not only do we improve living conditions through good housing, but we enable access to a significant asset that would otherwise be out of reach. By owning their home, families are able to achieve greater stability and health, while building equity and breaking the cycle of poverty.

The Habitat Model

Before breaking ground on each new home, Habitat selects a partner family based on:

- **Level of need**
- **Ability to repay a Habitat mortgage**
- **Willingness to partner with Habitat**

Partner families are involved in the building of their home from start to finish, volunteering 500 hours of "sweat equity" towards its construction. Once their home is complete, families pay back its fair market value through monthly mortgage payments.

A Habitat home is a "hand up" in that no down payment is required, mortgages are interest-free, and payments are geared to income. As a partner family pays off their mortgage, the funds are used by their local Habitat affiliate to build more homes for more low-income families in the community. That means that an investment in Habitat doesn't help one, but many families improve their shelter conditions.

HABI-FACTS

- 58 local Habitat affiliates serve over 300 communities coast to coast
- 2,700 Canadian families have realized affordable Habitat homeownership since 1985
- Habitat Canada has active housing projects in Haiti, Ghana, Kenya and Uganda, and helps fund projects in several other countries
- Global Village Canada has sent over 11,000 volunteers abroad to build homes in over 47 countries
- The Habitat global network is active in over 70 countries and has served over 1 million families through a number of housing services



Building pride, belonging through Habitat homeownership

At age 14, Raymond Graham isn't old enough to volunteer on a Habitat build site, so instead he's contributing to his family's sweat equity requirement by working with the local food share program and animal shelter in his home town of Nanaimo, British Columbia.

Sweat equity is a 500-hour volunteer requirement of all new Habitat families and is completed as part of the repayment of their home. Most of the time this takes place on a Habitat build site, but like in Raymond's case, exceptions are made based on age or physical ability.

"Sweat equity allows families to set roots in the community," said Teresa Pring, Habitat for Humanity Mid-Vancouver Island CEO. "It also gives a greater sense of pride in their home, having worked hundreds of hours as a family to achieve it."

Between Raymond's efforts and those of his mom, Jo-Anne, they completed all 500 hours well in advance of their move-in date.

Raymond says he's enjoyed helping out, but looks forward to the day when he can volunteer on a Habitat build site.

For now, he's happy to finally be getting his own backyard. Jo-Anne's anticipating the greater safety and security the home will provide for her and her son.



Over 800,000 square feet of socially conscious shopping is available across 90 Habitat ReStores nationwide. Much of the product at ReStores is end of line, gently used or customer returns, meaning that if it wasn't in a ReStore, there's a good chance it would be in a landfill. Visit a ReStore today and help build Habitat homes while shopping green.

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