



We build strength, stability and self-reliance.

Habitat for Humanity Canada builds **strength, stability and independence through affordable homeownership**. Habitat homeowners pay an **interest-free, affordable mortgage** to own their Habitat home, and **put in 500 hours of their time to volunteer**.

Founded in 1985, Habitat for Humanity Canada is a national charitable organization working toward a world where everyone has a decent and affordable place to call home. Habitat for Humanity brings communities together to help families build strength, stability and independence through affordable homeownership. With the help of volunteers, Habitat homeowners and 54 local Habitats working in every province and territory, we provide a solid foundation for better, healthier lives in Canada and around the world.

How Habitat Canada Works

Local Habitats in every province and territory of Canada help build and rehabilitate safe, decent, and affordable homes, including single-family and multi-unit houses. Our model of affordable homeownership bridges a gap for low-income working families by providing them with the opportunity to purchase their own Habitat home.

Habitat does not give away free homes – families pay an interest-free mortgage geared to their income and volunteer 500 hours with Habitat. As a Habitat homeowner pays off their mortgage, the funds are invested in a Fund for Humanity, which is used by local Habitats to build more homes for low-income families in their community. Habitat homeowners are responsible for maintaining their own home, and Habitat helps by providing homeowner education classes, ranging from financial literacy and budgeting to home repair and maintenance.

Every Habitat home built helps create \$175,000 worth of benefits for the local community. That means for every one dollar invested in a Habitat home, there are four dollars of benefits that are returned to the community. Research has shown that Habitat families are happier, healthier, and rely less on food banks and other social services, while children who grow up in a Habitat home do better in school and are more likely to pursue a post-secondary education.