

## Habitat for Humanity Canada Fact Sheet

**What We Do:** Habitat for Humanity Canada (HFHC) is a non-profit organization working towards a world where everyone has a safe and decent place to live. The organization mobilizes volunteers and partners to build simple, decent housing in order to provide low-income families with access to affordable homeownership. HFHC also raises awareness of the need for affordable housing and promotes homeownership as a means to breaking the cycle of poverty.

With the help of over 50,000 volunteers every year, HFHC's 72 affiliates nationwide have provided over 1,800 Canadian families with safe, decent and affordable housing since the first Habitat home was built in Winkler, Manitoba in 1985. HFHC is a member of Habitat for Humanity International, which has built, rehabilitated, repaired or improved more than 400,000 houses worldwide, providing shelter for more than 2 million people since it was founded in Americus, Georgia in 1976.

**How it Works:** Habitat for Humanity's homeownership model empowers families to invest in homeownership. Through volunteer labour, efficient management and tax-deductible donations of money and materials, Habitat for Humanity builds and rehabilitates simple, decent houses with the help of homeowner (partner) families. Habitat homes are sold to partner families with no down payment required and are financed with affordable, no-interest mortgages. The homeowners' monthly mortgage payments are set relative to their income and go into a revolving fund held by the affiliate, which is used to build more homes for more families in need.

**Who Qualifies For a Home:** There are three criteria a family must meet to qualify for a Habitat home.

**In need of affordable housing:** The family income must be below the government-set Low Income Cut-Off (poverty line) for their particular region and their existing living conditions must be inadequate in terms of structure, cost, safety or size. The ratio of shelter expense to total income is also factored.

**Able to repay a Habitat mortgage:** The family must have a stable income sufficient to cover the monthly Habitat mortgage payments and other expenses that come with homeownership.

**Willingness to partner with Habitat:** Homeowners must demonstrate a willingness to partner with Habitat for Humanity by contributing 500 hours of volunteer labor ("sweat equity") towards the building of their home.

**Helping Families and Communities:** Families that partner with Habitat for Humanity benefit by generating significant equity in their homes while having mortgage payments set to an affordable proportion of their household income.

Affordable housing leads to better outcomes for individuals and families and ultimately leads to healthier communities and a more productive nation. As a family's financial situation improves, their dependence on social services decreases and they are better able to contribute to the community and local economy. Housing that is affordable and adequate leads to better outcomes for families in the areas of health, education and emotional well-being. Good housing in communities attracts economic investment, and contributes to thriving schools and community organizations.

In 2004, Habitat for Humanity Canada took part in a study sponsored by the Canadian Mortgage and Housing Corporation (CMHC). The findings demonstrated the benefits of the Habitat for Humanity program: 40.6% of families surveyed reported a marked increase in the school grades of their children; 54.2% noticed an improvement in children's behaviour; 22.9% of the parents went back to school; 34.1% of the income earners moved on to better jobs; and, 36.1% were less reliant on social assistance and community services.

**How You Can Help:** Four million Canadians, or 1.3 million Canadian families, are in need of decent, affordable housing. There are a number of impactful ways that individuals and organizations can get involved with Habitat for Humanity. Donate funds, product or land. Participate by volunteering at a local build, shopping or volunteering at a ReStore, joining a Global Village trip, or offering professional expertise on an affiliate committee or board of directors. Advocate by encouraging discussion about the issue of affordable housing in your community and with your local leaders.

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