

A Lunch and Learn Companion Fact Sheet

Habitat for Humanity works on a housing first philosophy. Learn how they can afford to build homes, and who qualifies.

What is Habitat for Humanity?

Habitat for Humanity has a simple vision: “A world where everyone has a safe and decent place to live.” In order to achieve their vision, their strong mission statement says: “to mobilize volunteers and community partners in building affordable housing and promoting homeownership as a means to breaking the cycle of poverty.”

Habitat for Humanity works to break the cycle of poverty by using a housing first model. Housing first is the philosophy that

With 56 affiliates in every province and territory, Habitat for Humanity has built homes for 2,800 families in Canada, and 600,000 homes worldwide: enough shelter for over 6.8 million people.

Core Values

Housing for All—Access to safe, decent and affordable housing is a basic human right that should be available to everyone.

Human Dignity—We believe in the worth and dignity of every human being. We respect

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providing people with a permanent home is an essential tool in enabling people to work toward their own success in ending poverty.

Habitat for Humanity grew out of housing efforts in the 1940s, and was officially incepted in 1968. The first Canadian build occurred in Manitoba in 1985. Since then, it has benefitted from more publicity than many other charities, which helped to spread the news about housing first. Celebrities like former U.S. President Jimmy Carter with his wife Rosalynn; Brad Pitt; and Trisha Yearwood and Garth Brooks inspire the tens of thousands of volunteers (63,000 in Canada!) to help out.

the people we serve and those who help us in this effort. People are our greatest resource.

Partnership—We can best achieve our mission through meaningful and mutually beneficial partnerships with others.

Faith in Action—Building on our Christian foundation, we serve and work with people of all faiths and beliefs in a spirit of justice and compassion. Faith is lived through action.

Diversity and Inclusiveness—There is a role for everyone committed to our vision, mission and values. We seek to enrich our organization through diversity.

(Quoted from <http://www.habitat.ca/en/about/mission>)

Building & Ownership Process

Habitat for Humanity makes affordable housing available to low-income families who could not afford a home under the usual circumstances. They do this by constructing homes using donated materials and volunteer labour, then selling the homes to “partner families,” who agree to give back 500 volunteer hours.

The houses are sold to partner families using a no down payment required, zero interest mortgage. Monthly payments are calculated based on gross income: they will be no more than 25% of the individual family's gross income. If home insurance is collected, the payment is capped at 30%. The mortgage payments then go into a fund that is reinvested in the community.

“An affordable mortgage allows our partner families to ensure their needs are met”

Giving people an affordable mortgage means they don't need to choose between rent and food, school supplies or shoes. “An affordable mortgage allows our partner families to ensure their needs are met—including childcare, transportation, groceries, education, school supplies, medical and dental expenses, clothing, furniture, and more.”

Partner families are selected based on the applicant's level of need, willingness to become partners, and their ability to pay the mortgage.

Habitat for Humanity believe that participating in the 500 volunteer hours helps partner families learn essential skills and vastly improves their lives.



Housing First

Habitat for Humanity works to break the cycle of poverty by using a housing first model. Housing first is the philosophy that providing people with a permanent home is an essential tool in enabling people to work toward their own success in ending poverty. That is, rather than shuffling an individual or family along the continuum of housing towards independence, a housing first model offers a permanent, stable residence without any stipulations or conditions. Once an individual is housed, the individual determines the pace that mental health, addictions, employment, or other supports are introduced in order to keep them from returning to homelessness or other precarious housing situations. Rather than having a housing program that has a “one size fits all” mentality, housing first programs are tailored to each individual, honouring each person's unique journeys.

Housing in Indigenous Communities

For many Indigenous communities in Canada, housing is a huge concern; many homes are in need of serious repair, have black mould issues, are built in unsafe areas, or are overcrowded. Habitat for Humanity states that as many as 49% of existing First Nation homes are in need of repair and 85,000 houses will need to be built in order to address the current shortage of housing.

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In partnership with Canada Mortgage and Housing Corporation (CMHC), Habitat for Humanity works with First Nation communities to assist them in building or renovating current homes and sells them back to low-income Indigenous families through an affordable no-interest mortgage. 150 Indigenous families have been assisted through partnerships like this with Habitat for Humanity since 2007.

FACT sheet

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Sources

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