Habitat for Humanity Canada

An Introduction

Habitat for Humanity®
Habitat pour l'humanité®
Canada

Overview

Habitat for Humanity (HFH) in Canada

Roots
Philosophy
Studies and Benefits
Principles
The Selection Process of Partner Families
The HFH Mortgage

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Roots

Habitat for Humanity International:

- Koinonia Farm, Christian Community (near Plains GA)
- Millard and Linda Fuller with Dr. Clarence Jordan
- Established in 1976
- Now headquartered in Americus and Atlanta, Georgia, USA

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Roots

Habitat for Humanity Canada in 2015:

- 1985, Winkler, Manitoba
- 1988, Canadian National Office in Waterloo, ON
- 63,000 Volunteers
- 94 ReStores
- 56 Affiliates

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Philosophy

Vision

A world where everyone has a safe and decent place to live.

Mission

To mobilize volunteers and community partners in building affordable housing and promoting homeownership as a means to breaking the cycle of poverty.

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Philosophy

Values

- Housing for All
- Human Dignity
- Partnership
- Faith in Action
- Diversity & Inclusiveness

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Studies and Benefits

The Boston Consulting Group

- Quantitative assessment of the social return on investment (SROI) of Habitat
- Every $1 spend about $4 of benefits accrue to society
- $175,000 of total benefits per partner family
- $39 million for the 221 homes built

BCG

THE BOSTON CONSULTING GROUP

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Studies and Benefits

Canadian Mortgage and Housing Corporation

- 89% said their family life had improved

- 78% rated their own health and the health of their families as “better now” than in their previous housing

- 31% reported less frequent visits to the doctor

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Principles

- Safe, Decent and Affordable Houses
- The Selection Criteria
- Sweat Equity
- No-Interest Mortgage

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The Selection Process of Partner Families

- Need for decent, affordable housing
- Ability to pay for and maintain a house
- Willingness to partner with Habitat and to support Habitat's objectives

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The HFH Mortgage

- Long term and interest free
- 25% to 30% of total gross household income
- Less than 1% mortgage default rates in Canada
- Revolving Fund for Humanity

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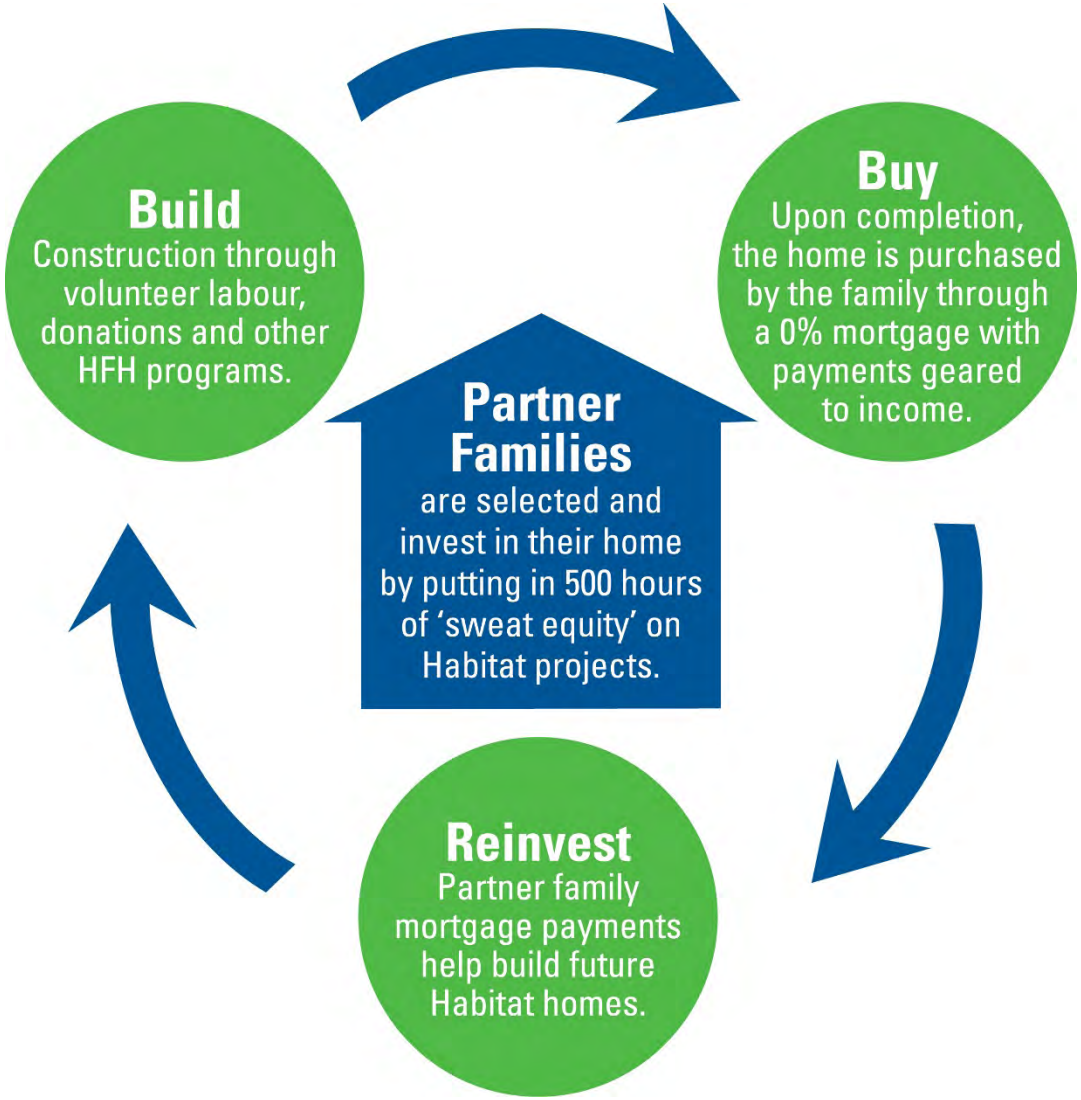
Revolving Fund for Humanity



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