

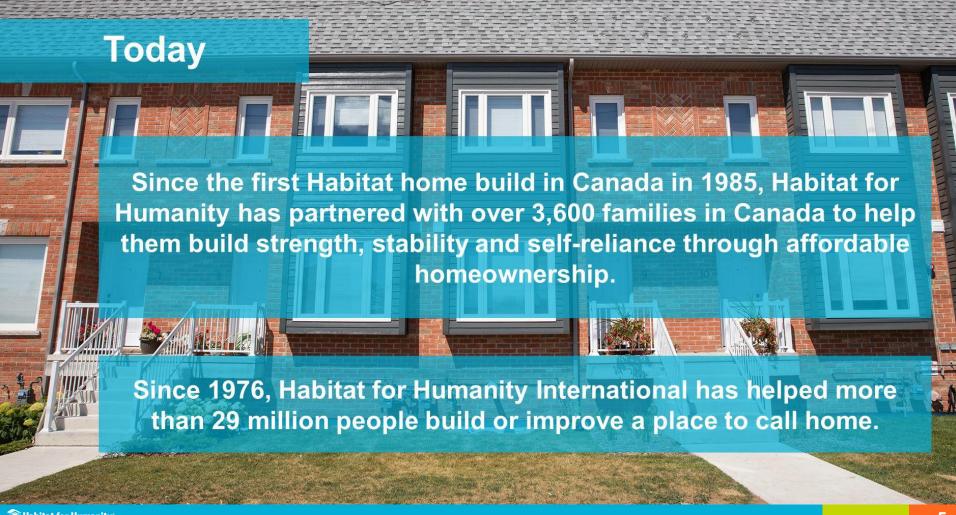
### What we do

We bring communities together to help families build strength, stability and independence through affordable housing.

We are a green retailer, land developer, builder, mortgage lender and a strong community advocate.







# Our Structure

### **Habitat for Humanity International**

Headquartered in Americus and Atlanta, Georgia, USA, establishes policy for Habitat for Humanity operations and programs worldwide.

### **Habitat for Humanity Canada**

Supports local Habitats across the country, ensures compliance with the country agreement it has signed with Habitat for Humanity International. Habitat Canada also fundraises, builds national partnerships, manages the Indigenous Housing Program, Global Village and our national brand.

#### **Local Habitat for Humanity Organizations**

Individually incorporated non-profit entities responsible for the operations of Habitat for Humanity within their geographical boundaries. There are 54 located across Canada, serving local communities or an entire province or territory.



Habitat homeowners help build their own homes alongside volunteers and pay an affordable mortgage, which is then reinvested to build more homes.

With our help, Habitat homeowners achieve the strength, stability and independence they need to build a better life for themselves and their families.

## Homeowner qualification

Habitat homeowners must be active participants in building a better home and future for themselves and their families. Every Habitat home is an investment.

For us, it is one answer to a critical need, and safer, more stable homes will create stronger communities.

In order to qualify for Habitat homeownership, prospective homeowners must demonstrate that they are:





willing to partner with Habitat



able to make affordable mortgage payments

## **Our Build Legacy**

Habitat HMD is a leading "community builder", creative innovator and the non-profit development partner of choice amongst local social services providers. Since 1999, Habitat HMD has built over 59 affordable homes, with an additional 8 units that will be ready for occupancy in 2021. Our organizational legacy and impact on families will continue to provide a positive return in social good.

## everyone needs a place to call home

Habitat HMD uses a 'housing first' focus because we believe the best first step to provide families with a safe and decent place to call home. Families never pay more than 30% of their household income to mortgage payments.

We've also transformed our definition of family and are exploring community partnerships and deferred homeownership (rent with equity) pilots, in order to serve more individuals who have core housing needs.





## **Habitat for Humanity ReStore**

Habitat for Humanity ReStores are nonprofit home improvement stores and donation centres operated by local Habitats that sell new and gently used furniture, appliances, home accessories and building materials.

Proceeds are cycled back into local Habitat for Humanity homebuilding projects and operations.



# Let's Talk

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