

## What is Habitat all about?

Habitat for Humanity is an international non-profit registered charity committed to eliminating poverty housing. Habitat for Humanity International spans 93 countries, has built over 300,000 homes, and is now building a new home every 10 minutes.

Habitat Canada was founded in 1985. Through its 71 affiliates almost 1500 simple, affordable homes have been built and sold to families in need. Habitat Fredericton is the local affiliate; our mission is to mobilize volunteers and community partners to build affordable housing and promote homeownership as a means to breaking the cycle of poverty. We believe everyone deserves a safe and decent place to live.

## Where does Habitat build, and how often?

New Brunswick has Habitat affiliates in Fredericton, Saint John and Moncton. Habitat Fredericton serves York, Queen and Sunbury Counties. Obtaining land is our greatest challenge; hence we build where we can obtain land via donation or discount.



Since our inception in 1999, we have built 6 homes – four in the Fredericton Region and two in Carleton County that were constructed by an “Adopt-a-Home” group of citizens. **Our goal is to build at least two homes per year**, preferably duplexes and/or multi-family units. This allows us to decrease our environmental footprint, maximize our sponsors’ contributions and serve even more partner families.

## What does a Habitat home cost?

**Habitat is a hand up; not a hand out.** Our houses are sold to families at fair market value, usually between \$120 – 160 000. Families pay 25% of their income towards the no-interest mortgage and property taxes.



## How are Families Selected?

The Family Selection Committee evaluates applications via home visits and credit checks to select families in need who best meet the following criteria:

- Have lived in our service area for at least one year.
- Yearly income is within the ranges below:

Pre-Tax Low Income Cut Off Levels, 2008	
Family Size	Yearly Income
1	\$18 976
2	\$23 623
3	\$28 904
4	\$35 261
5	\$39 992
6	\$45 105
7	\$50 218

- 25% of income is from employment which has lasted for 3 years or more.
- Have minimal long-term debt.
- Will invest 500 hours of sweat equity in building the home and partnering with Habitat.
- Cannot qualify for a conventional mortgage and are in need of safe, affordable housing.

## How does this program benefit families and the community?

Prior to partnering, families usually spend over 50% of their income to rent substandard housing. Habitat holds the homes’ mortgages and fixes housing costs at 25% of families’ income. This lessens their reliance on social services to help break the cycle of poverty.

Parents can now afford proper food and clothing for their children. Boys and girls have their own bedrooms to play in. Children grow and prosper. Having stable, long-term housing helps families develop a renewed sense of confidence. In turn, they become long-term contributors to the community and the local economy.

Communities benefit, too. Habitat builds enable people from all walks of life to come together and work side by side in a meaningful way.

## How are builds funded?

100% of our partner families’ mortgage payments go into a “revolving fund for humanity” to support future builds. In addition to donated materials and labour, our affiliate usually spends \$50-75 000 to build a Habitat home. And this does not include land purchases. As such we rely heavily on our ability to fundraise and on individual and corporate donations.

## How can I apply for a home?

If you believe you fulfill the selection criteria, we encourage you to fill out and return an application. All information is considered confidential and will be used solely for family selection purposes. You can obtain an application by:

- Download at [www.habitatfredericton.com](http://www.habitatfredericton.com)
- Request by email at [info@habitatfredericton.com](mailto:info@habitatfredericton.com)
- Call us at 474-1520 to have one mailed

## How can I get involved?

Volunteers are our greatest resource! Habitat for Humanity Canada is over 30 000 volunteers strong. If you'd like to participate in the Fredericton Affiliate, check out our website at [www.habitatfredericton.com](http://www.habitatfredericton.com) to learn more about us. There are many ways you can make a difference:

- **Donate building materials, your time and skills** on one of our builds. We need help with everything from framing and painting to making sandwiches to feed a hungry crew!
- **Join our Board of Directors:** Please apply if you are a motivated, solution-oriented “go-getter” with experience in construction, family services, public relations, retail management, event planning, fundraising, etc...
- **Join our year-round committees:** we need individuals skilled in the following areas to help keep our momentum going year-round!
  - Fundraising
  - Site Selection & Build
  - Public Relations
  - Volunteer Management
  - Family Selection
  - Faith Relations
- **Become one of our corporate supporters:** We have ongoing partnerships for services and products with several Fredericton area businesses. If your company wants to make a difference in our community, contact us!



## How are donations distributed and used?

Donations are used as designated by the donor. For donations made out to “**Habitat for Humanity Fredericton**”, 100% of the funds are directed to the local affiliate. For undesignated donations, 10% of the value is tithed to Habitat Canada to support the national office and international builds.

## How can I make a donation?

There are several ways you can donate:

**Donate online** – via one of two methods:

1. Through Habitat Canada at [www.habitat.ca](http://www.habitat.ca). You can make a general donation, specify if you would like to “help build homes in my local community”, and/or donate in honor or in memory of someone special.
2. [Canadahelps.org](http://Canadahelps.org) is a website at which you can donate to any registered Canadian charity. This secure donation system protects your credit card. Search for “Habitat Fredericton” and follow the easy-to-use directions.

**Donate by phone or mail** – To make a general donation via credit card, call Habitat for Humanity Canada at 1-800-667-5137 ext. 230. You can also print off a donation form and mail it in. See [www.habitat.ca](http://www.habitat.ca).

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Charitable Business Registration Number: 899221915RR0001



*Building Homes. Building Hope.*



**What is Habitat?  
Who qualifies for homes?  
How can I contribute?**

*Look inside to learn more about us  
and how you can participate.*