



## **Habitat for Humanity Nova Scotia – Frequently Asked Questions (November 2017)**

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### **What is Habitat for Humanity?**

Habitat for Humanity Nova Scotia is a volunteer-based, non-profit, non-governmental organization that builds simple, decent homes for low-income families. Habitat Nova Scotia sells the homes they build with a no-interest mortgage, no-down payment, to families seeking an affordable home in which to raise their families. We achieve this mission by partnering with homeowners, corporate sponsors, donors and volunteers.

### **What is Habitat's mission?**

Habitat for Humanity Nova Scotia's mission is to bring communities together to help families build strength, stability and self-reliance through affordable homeownership.

We know that the most important way for families to gain stability and self-reliance is when they own their own homes. Every day, more and more families find themselves in a struggle to keep a decent roof over their heads. Caught in punishing cycles of unpredictable rent increases, overcrowded conditions, or lack of access to land and affordable financing, these families live with a constant burden of uncertainty, stress and fear.

Habitat for Humanity knows that safe, decent and affordable homeownership plays an absolutely critical role in helping families to create a new cycle, one filled with possibilities and progress. Affordable homeownership frees families and fosters the skills and confidence they need to invest in themselves and their communities. The outcomes can be long-lasting and life-changing.

### **Why do you only give homes to families?**

Our current model allows us to impact the largest number of people – by giving a family the opportunity to own their home, we are setting up the entire family to succeed for generations to come. This isn't to say that it will be this way forever. We understand there is a large portion of single and aging Nova Scotians that are looking for affordable housing. This is why we are looking at different models for Habitat Way and our multi-unit building, which may open the door to others.

### **How are families chosen?**

Eligible homeowners must apply to us and meet a pre-set group of criteria:

1. They must be a low-income family with at least one child under the age of 18;
2. They are "in housing need" -- currently live in substandard accommodation: too small, unhealthy, and rent is more than 30% of gross household income;
3. They have a reliable income and can carry an interest-free mortgage; and
4. They are committed to volunteering 500 hours of sweat equity.



With the help of our community-based Family Services Committees, the selection of families is made based on whether the criteria is met and the urgency of the need.

### **Are families given these homes?**

The Habitat program is designed to provide a hand up, not a hand out. Our program is targeted specifically to those families who can afford to own a home, but are just not able to save for a down payment and pay a high interest-bearing loan. Therefore, they pay a monthly mortgage of no more than 30% of the gross household income. Our program also requires 500 hours of sweat equity from each Partner Family, which demonstrates their commitment to owning a home, and creates pride in ownership. The Habitat Homeownership program allows families to get in the door of a home as an owner, earn equity, and benefit from a helping “hand up”.

### **What is sweat equity?**

Sweat equity is the unpaid labour invested by each Partner Family. Sweat equity contributed by Partner Families increases their personal stake in their house and fosters the development of partnerships with other people in the community. Partner Families can choose any number of ways to complete their hours, including volunteering on the build site, in our ReStores, helping at events and fundraisers, etc.

### **How do you pay to build the homes?**

Habitat for Humanity Nova Scotia brings together donations of funding, land, materials and supplies, and volunteer labour to build the homes. We also have a robust fundraising program that incorporates events, on-site teambuilding days that are sponsored by groups, corporate partnerships, and grants. Finally, our two Habitat ReStores resell donated new and used building materials, furniture and home décor items to offset our administration costs.

### **How many houses has Habitat built?**

Habitat Nova Scotia has built 56 homes across the province, with another four currently under construction (November 2017).

### **Habitat Way**

With the growing affordable housing crisis, we see that we can make a real impact in helping families get the opportunity of homeownership. We are in the final stages of having a Development Agreement signed with HRM that will allow us to start construction on Habitat Way – an affordable, family-oriented community located in Spryfield. Habitat Way will be located on 5.39-acres of land that was donated to Habitat Nova Scotia. It will contain approximately 29 townhouse units, four duplexes, nine condo-style townhouses and a small, low-rise five-level residential multi-unit building with approximately 50 rent-to-own condo units including seven accessible units. We are focused on creating greenspace – plans include a basketball court and community garden placed in the center of the P-Loop roadway.



Our goal is to keep it a Habitat community by buying back the homes from Partner Families when they are ready to move on, reinvesting in the homes, and re-sell them to new Habitat Partner Families. This process will eliminate the gentrification that the Spryfield community is seeing so much of now.

### **Where are you in the process of building Habitat Way?**

We are currently (November 2017) waiting for final approval with a signed Development Agreement from the Halifax Regional Municipality. As part of the process, we recently were part of a Public Information Session in Spryfield with HRM, where we received valuable feedback from our neighbours that the City will take into consideration when discussing the project. We hope to hear in December 2017 or January 2018 from Community Council who, we hope, will give us the green light to proceed. This is a multi-year project that will be built in stages. It will likely be four to five years before it is complete.

### **Why did you choose Spryfield?**

We chose Spryfield primarily because six acres of land was donated to Habitat Nova Scotia. It's also one of the fastest-growing residential areas of the Municipality. The close proximity of Spryfield to the urban-core of the Municipality, coupled with easy access to important neighbourhood amenities such as schools, community centres, public transit, grocery stores, and gas stations, made Spryfield an ideal location to create a community.

We have built three duplexes on Drysdale Road, and another is currently under construction (November 2017). The additional land is located behind these homes. Our goal is to create an environment for our Partner Families where they not only feel safe, but have the support of an entire neighbourhood of like-minded families.

### **Do you have families for these homes? Have they all been spoken for?**

We have not allocated any homes in Habitat Way yet as it is still a "proposed development" and has not been officially approved by Halifax Regional Municipality. We receive hundreds of applications a year for our Homeownership Program and we are constantly recruiting more families as situations regularly change. We don't expect finding qualified families will be a problem. Given that Habitat Way will be built in stages, over a four to five year period, there is still plenty of time to go through the application process and begin the required 500 hours of sweat equity.

### **Who will build all of these homes?**

Volunteerism is at the heart of our organization – we rely almost entirely on the community coming together and help build homes along side our Partner Families. It is always our goal to do as much of the work as possible with volunteers. Habitat Nova Scotia does have a small group of paid staff to supervise the builds, ensuring safety and appropriate codes and standards are met. For specific services and requirements (like electrical, roofing, plumbing or well-drilling), we do pay for tradespeople, however we always attempt to get that service donated, or priced at a discount. The multi-unit building will not be built by volunteers – this is where we will bring in partners who are experts in the field to help us build it.



**Spryfield isn't considered a very safe neighbourhood – why here?**

We don't consider Spryfield unsafe – if it was, it wouldn't be the fastest growing residential areas of HRM. We have successfully built affordable homes for a growing number of families in this neighbourhood, and our program is proven to improve social outcomes for both our families and the communities surrounding them. The more that is invested in a community, the more positive the experiences become and the stronger the community members feel about maintaining that. The community is also very supportive and the neighbourhood is perfectly suited, with transit, amenities, facilities, services and programs that are important to growing families. The more we can facilitate homeownership in communities with challenges or lower incomes means the more benefit for everyone who lives there.