

Always Putting Families First

Habitat for Humanity Nova Scotia

Presentation to
Nova Scotia Standing Committee on Community Services
November 3, 2015

Habitat for Humanity Nova Scotia

Mission:

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

Vision:

To make the Habitat homeowner program accessible to every low-income, working family in Nova Scotia.



Who We Help

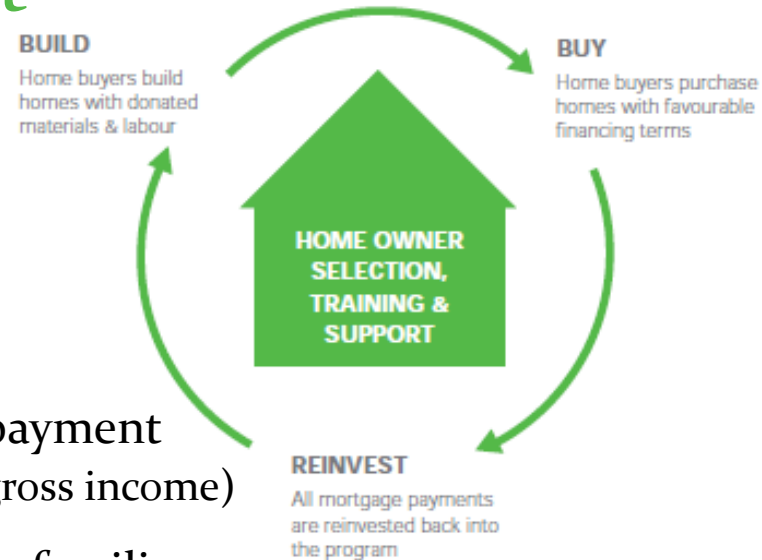
- Families living in sub-standard housing – unhealthy, unsafe, inadequate to meet family’s needs
- Hardworking families caught in the week-to-week, month-to-month cycle of financial commitments & unable to save for a down payment or qualify for a traditional mortgage
- Families who have outgrown assistance programs such as subsidized housing, and yearn for the opportunity of ownership



How We Help:

A Hand Up, Not A Hand Out

- Land donated or purchased at discounted rates
- Using donations, volunteer labour & donated materials, Habitat builds simple, affordable, energy-efficient homes
- Homes sold to partner families with no down payment & zero-interest mortgages (payments @ 25-30% gross income)
- Affordable mortgages reduce financial stress on families, allowing them to take care of other needs such as childcare, transportation, groceries, & education
- Partner families' monthly mortgage payments go into a revolving fund used to build homes for other families in need



About Habitat in Nova Scotia

- Affiliate of Habitat for Humanity Canada
- Established in Halifax in 1992
- Built 45 homes in Nova Scotia to date
- Serving communities across province:
 - Annapolis Valley Chapter
 - South Shore Chapter
 - Cape Breton Chapter
 - Springhill Project
 - Oxford Project



Working with 9 Families in 2015



Malay Family
Drysdale Rd,
Spryfield (May 2015)



Francis Family
Drysdale Rd,
Spryfield (Dec 2015)

Johnson Family
Drysdale Rd,
Spryfield (May 2015)



Chranofsky Family
Drysdale Rd,
Spryfield (Dec 2015)



Williams Family
Upper Governors,
East Preston
(Dec 2015)

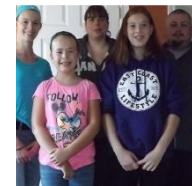


Pegg-Manley Family
1051 Scott Dr,
Kentville

Embree Family
129 Main St,
Springhill (Dec. 2015)



Kelly Family
1051 Scott Dr,
Kentville (Nov 2015)



Family (TBC Soon)
Little River Rd,
Oxford (Dec 2015)

About Our Partner Families

- More than ½ are single mothers with young children
- Tend to work in service / administrative roles
- Many come from social housing
- Tend to remain in program 5 - 10 yrs
- Vast majority looking to live in current community, where family support & familiarity exist



Partner Family Selection Criteria

1. **Need for affordable homeownership**

- Assessment of current living circumstance / hindering ability to thrive as family
 - moldy, drafty, run-down, general disrepair, enough space for family size?
- Cost of current accommodations/ greater than 30% of gross income?
- Character of current area / unsafe, crime, violence, disruptive atmosphere?
- Check eligibility for conventional mortgage / inability to save for down payment

2. **Low income families with financial ability to succeed in program**

- Comparison of income to national & regional low income standards (LICO & HILS) relative to family size (generally \$30k to \$50k in gross employment income)
- Specific financial circumstances / monthly household budget relative to anticipated costs of homeownership
- Credit checks to ensure manageable debt profile
- Confirm reliable income source

3. **Willingness to Partner**

- Assessment of level of engagement
- Enthusiasm/willingness to contribute 500 volunteer hours

Where We're Building in Nova Scotia

Current - 2015

- **Spryfield, Halifax**
 - 1 duplex complete
 - 1 duplex underway
- **East Preston, Dartmouth**
 - 1 single family bungalow complete
 - 1 single family bungalow underway
- **Annapolis Valley**
 - 1 duplex underway in Kentville
- **Springhill**
 - 1 single family home underway on Main Street
- **Oxford**
 - 1 single family home underway on Little River Rd

Future – 2016 +

- **Spryfield Halifax**
 - 3 more duplex lots on Drysdale
 - 10 acres behind, to be developed
- **East Preston, Dartmouth**
 - Additional lots are available
- **Cape Breton**
 - Break ground in Whitney Pier in 2016
- **South Shore**
 - Break ground in Bridgewater in 2016
- **Annapolis Valley**
 - Break ground in New Minas in 2016-17
- **Oxford**
 - 9 more single family homes planned 2016-2020

What it Means to Our Families?



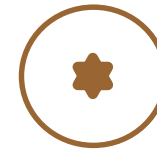
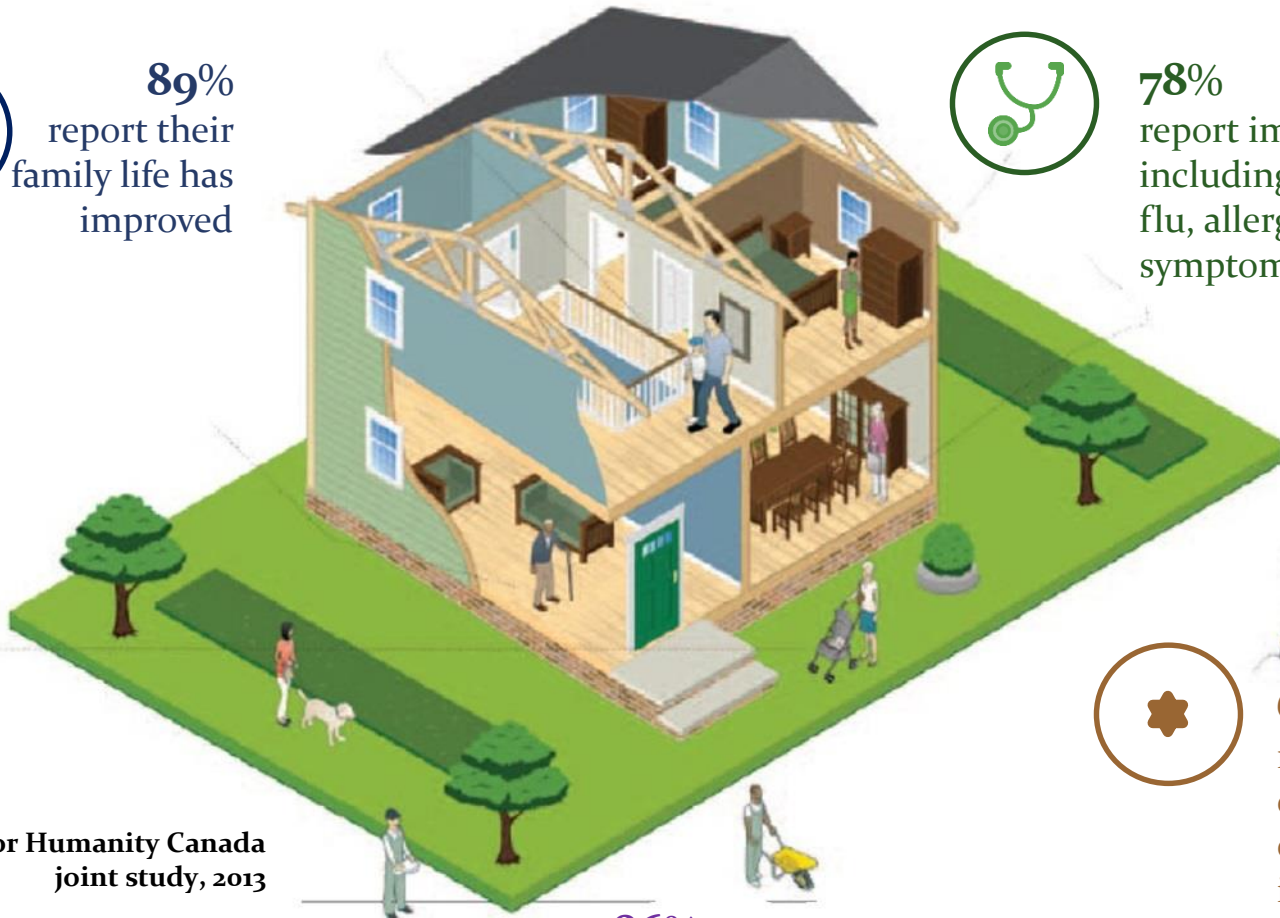
89%
report their
family life has
improved



78%
report improved health,
including reduced colds &
flu, allergies, asthma
symptoms & stress



58%
report they are
better off
financially now
than before
they moved
into their
Habitat home





65%
report their
children's
confidence has
improved



86%
report being happier since
moving into their Habitat home

• CMHC & Habitat for Humanity Canada
joint study, 2013

What it Means to Our Communities?

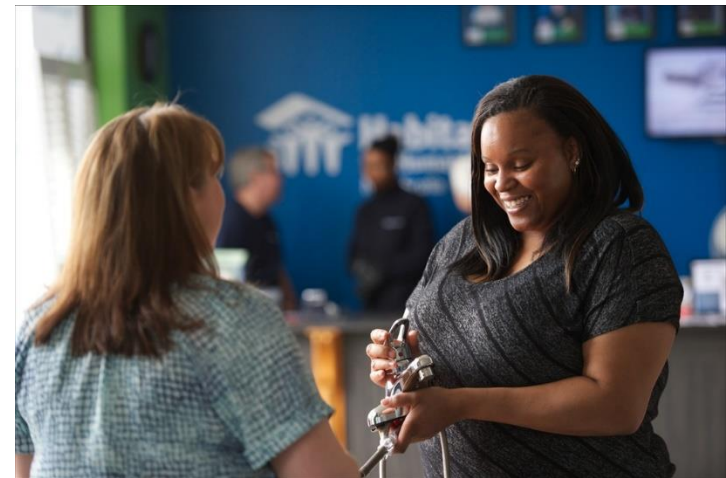
Every  invested in the Habitat
homeownership program delivers
 of benefit to society

- Partner families are healthier (↓ Smoking rates / ↑ Activity/exercise)
- Their children are more apt to graduate & obtain post-secondary degrees
- They experience more stable employment, with stronger income
- They are more likely to volunteer, donate to charity & vote at election time



ReStore

- Located 81 Wright Ave, Burnside
- 99% of ReStore staff are volunteers
- Generates funds to support homeownership program (profit covers administrative costs)
- Reduces amount of building-related materials that end up in landfills
- Source of inexpensive building-related materials to make home improvements more affordable (50% off)



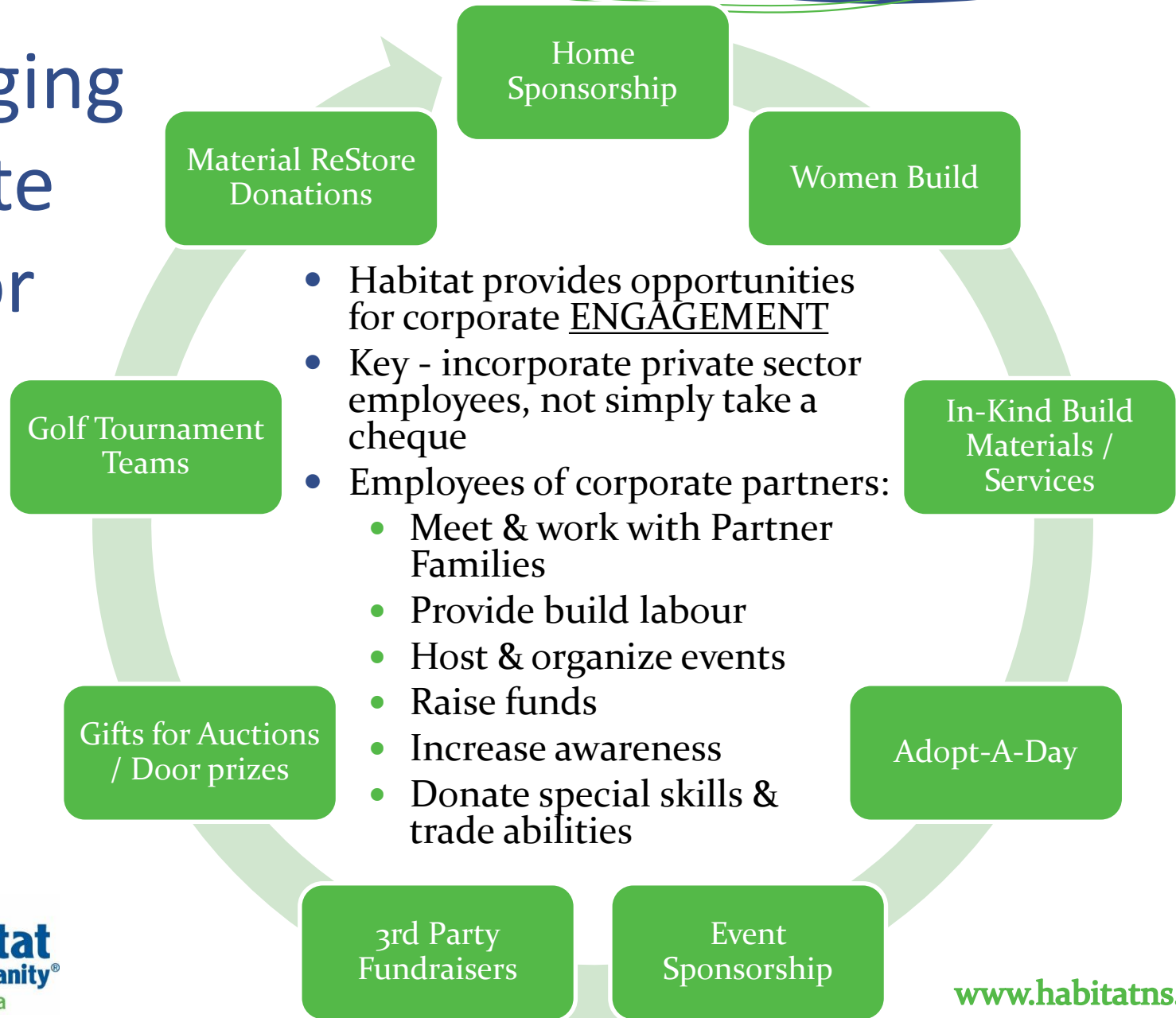
Made Possible By Generous Support



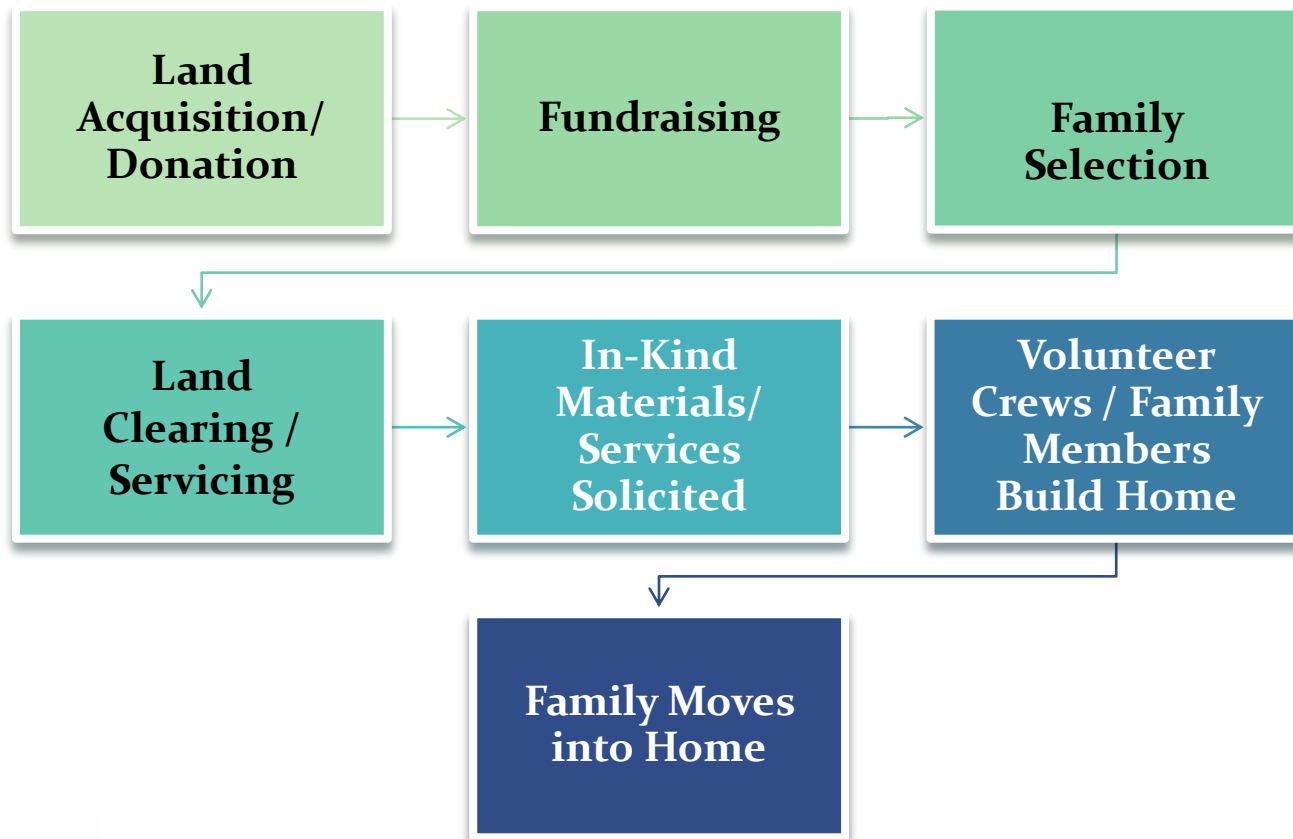
Government Support Integral to Success

- Provincial Government (Housing Nova Scotia)
 - Land donation
 - Grants
 - Expertise & cooperation
- Municipal Governments
 - Land Donation
 - Lot servicing
 - Permitting, Inspections & Approvals
 - Expertise & cooperation

Engaging Private Sector

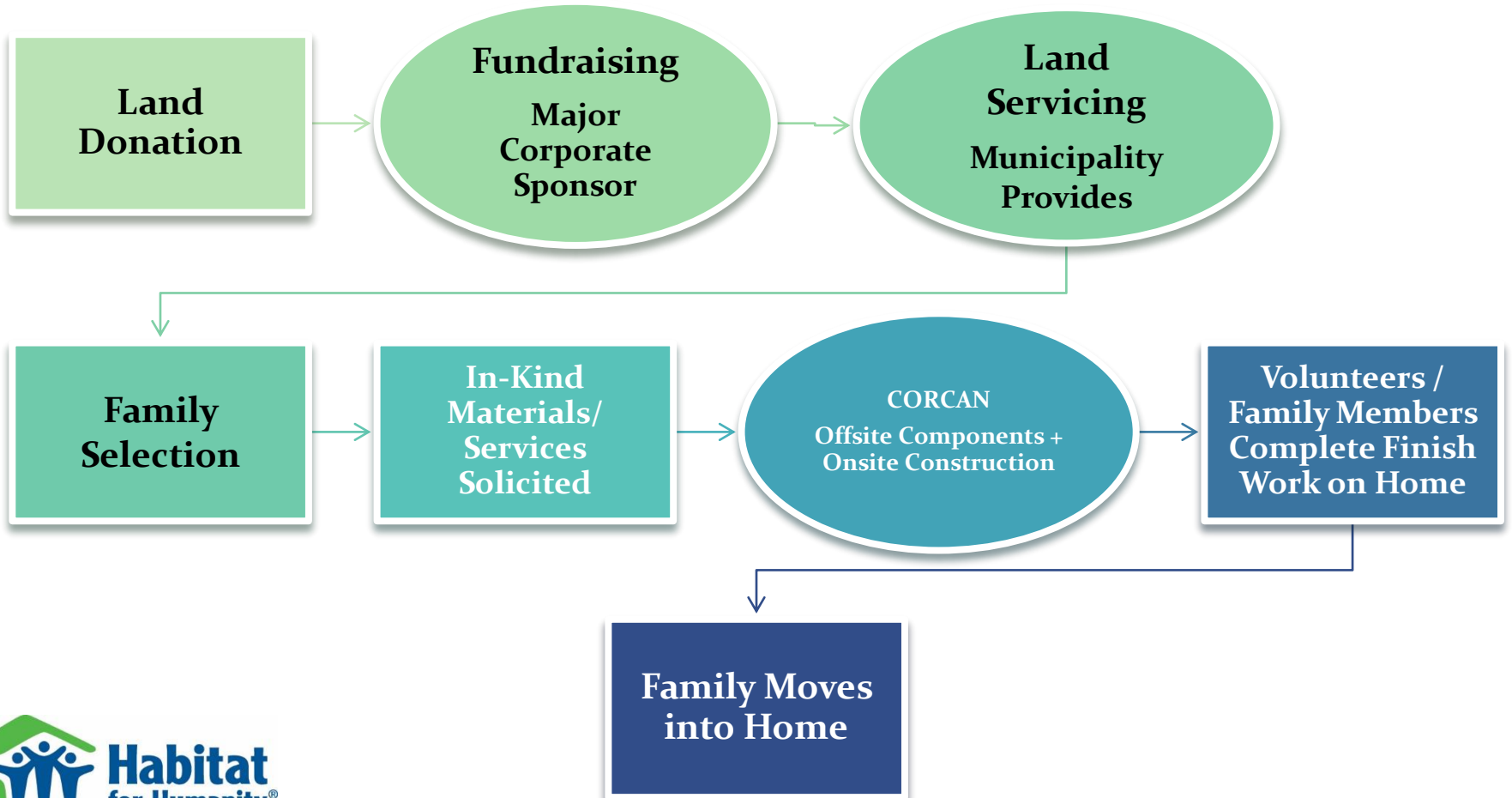


Typical Habitat NS Build Model



Innovative Habitat NS Build Model

Oxford, Nova Scotia Development



Our Annual Programs:

Adopt-A-Day

- 66 Corporate, Community & Special Interest Groups in 2015 (to date)
- Raised \$110,000 so far
- \$2,000 /build day & 12-15 people /site
- Supplies build sites with crews during peak construction periods
- No build/construction experience needed
- Tools, materials, safety gear & nutrition provided
- We make a build day an experience for everyone involved!



Our Annual Programs:

Women Build

- 85 Female Business & Community members
- Teams of 10 raised \$10,000 each
- \$75,000+ raised in 1st year
- Teams on site week of Sept. 15th
- Organizations supporting in 2015:
 - IWK Health Centre
 - Grant Thornton
 - Irving Shipbuilding
 - Apple Canada
 - + Teams of Individuals



Our Annual Programs: Building Change Campaign

- 300 Student Leaders from across Canada
- Blitzed Bayers Lake area of Halifax for 2 hours
- Raising awareness, interest in & funding for Habitat NS
- Two “Building Change” campaigns planned for 2016, focusing on younger demographic
 - High school students
 - Post-secondary students



HABITAT NS VOLUNTEERS

600 ACTIVE IN
2015

SOME GO ABOVE & BEYOND

SPECIAL VOLUNTEER 
697 HOURS 
IN 2014 

185 ReStore VOLUNTEERS

 Habitat for Humanity®
Nova Scotia

ReStore

8 HOURS/DAY
6 DAYS/WEEK
303 DAYS/YEAR

AVERAGED OUT...

MORE THAN
50 HOURS
GIVEN BY RESTORE
VOLUNTEER/YEAR



 **12,750**
VOLUNTEER HOURS
MAKES HABITAT NS A REALITY

About Our Volunteers

- 600 active volunteers -2015 (12,750 hrs)
- Vast majority are repeat volunteers
- 60% volunteer 4+ hrs/week
- 25% are students
- Some volunteer in more than 1 capacity (ie. Build Site & ReStore)
- Work with many schools:
 - Halifax West, SMU, Dal, Armbrae, SHSH, Citadel, NSCC, PA



Habitat Global Village Program

- Teams of volunteers taking part in the exciting and diverse work of Habitat for Humanity around the world
- Volunteers experience a different culture and are enriched as they build homes and relationships
- Teams work with local families, community volunteers and trained construction supervisors
- Teams are made up of 10-20 people with 1-2 leaders
- The trips are usually 10-14 days

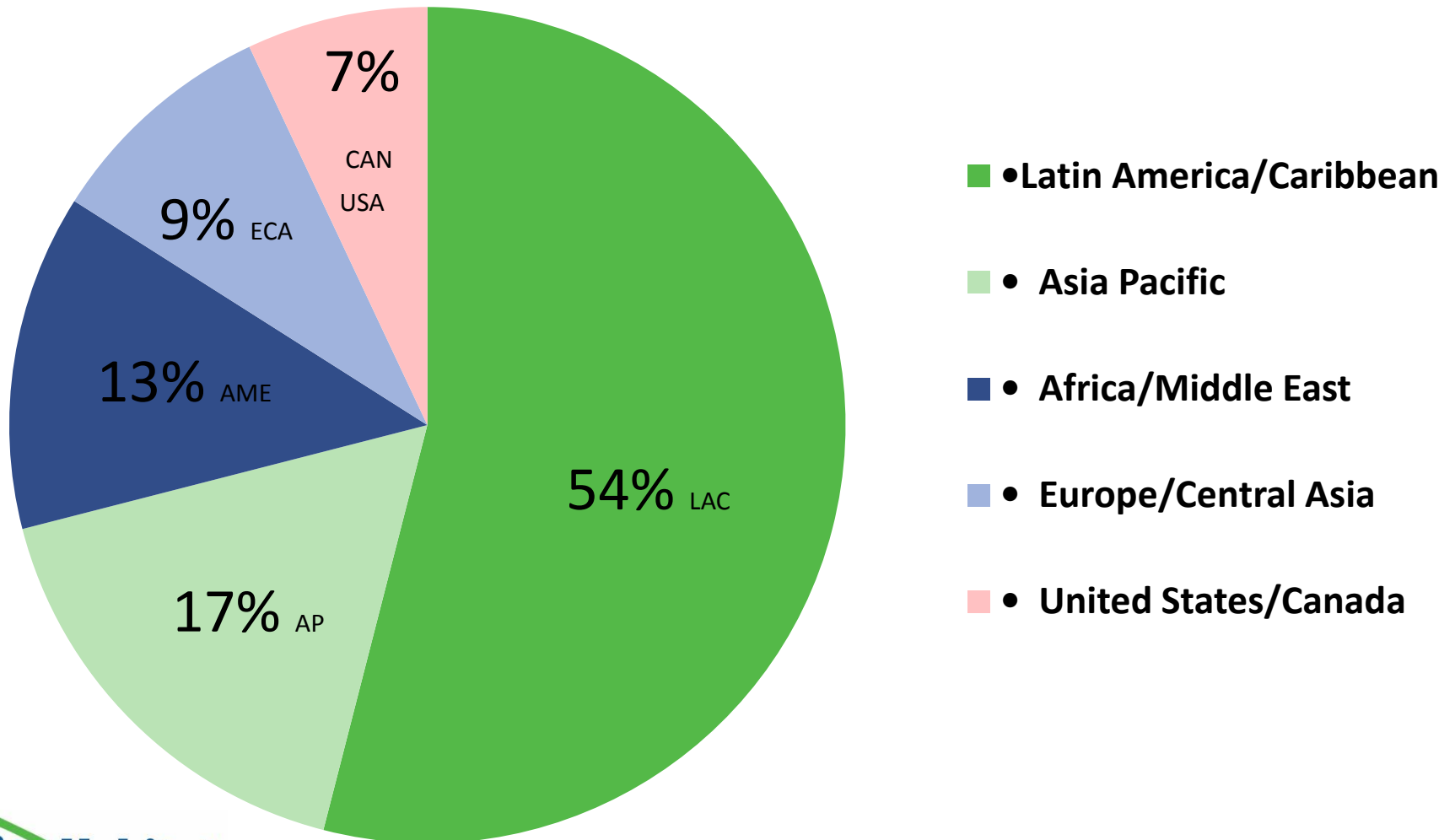


Global Village Canada

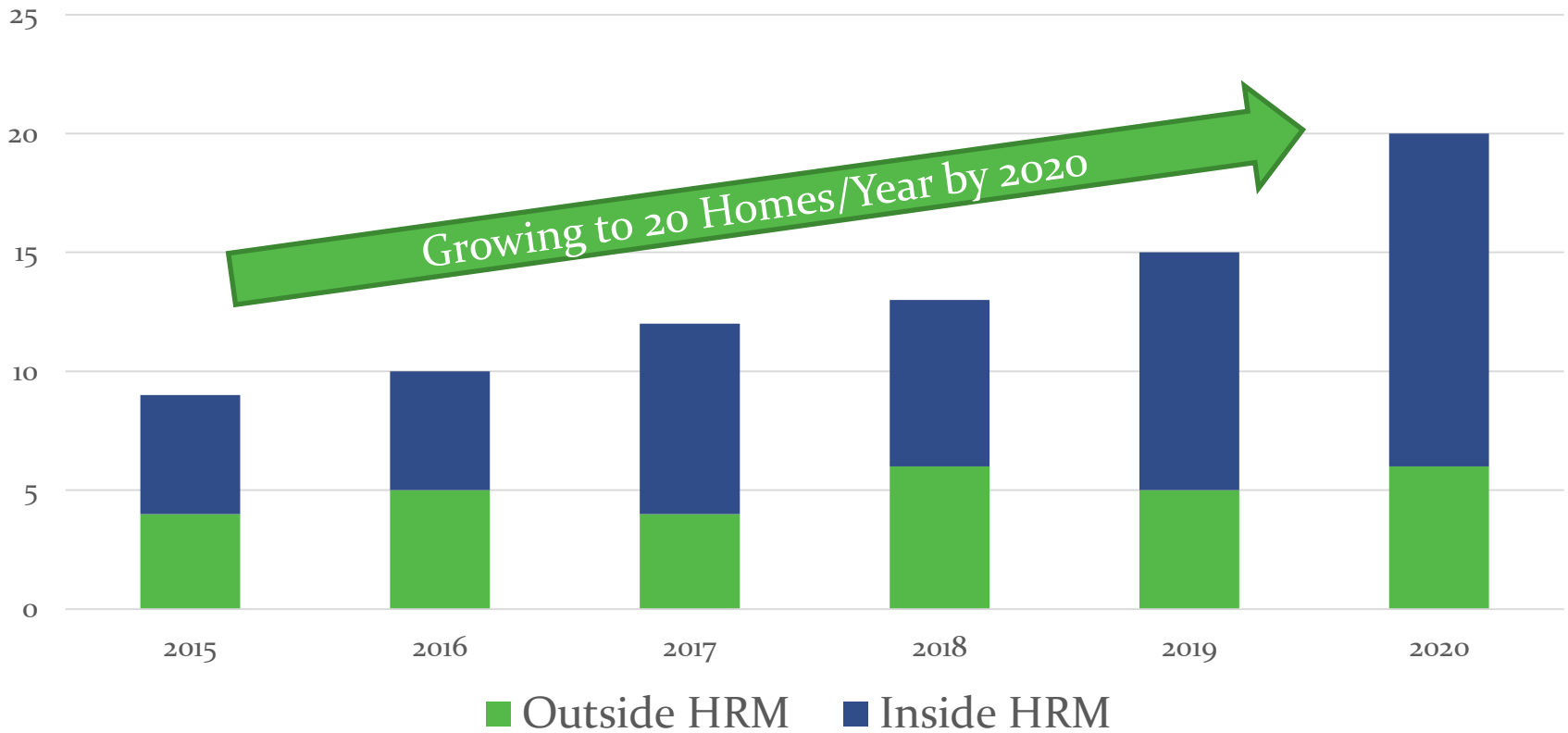
- Habitat for Humanity Canada started program in 2005
- Canada 2005 – 2014:
 - Over 13,000 volunteers
 - 47 countries
 - Over 900 teams
- Nova Scotia 2011 – 2015:
 - 376 volunteers from across NS
 - 66% female / 34% male



Where do they go?



A Vision of Growth: Helping More NS Families Each Year



Challenges Ahead...

- Volunteers – the engine of our organization
 - Aging Volunteers
 - Attraction & Retention
 - Maintaining premium volunteer experience
- Competing for charitable dollars & gifts-in-kind
- Development of donated land – home build ready
- Identifying innovative paths to same destination (ex. Oxford Build & CORCAN)

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