

Case for Support



**Together we build
homes, communities
and hope.**



**Habitat
for Humanity®**
Canada

It starts with a home



“Habitat donors didn’t only change my life. They literally changed every thing.”

– Diana, homeowner

Home. Safety. Security.

Owning a safe and affordable home is a powerful driver of personal and economic stability and a foundation for a better life. It strengthens families, opens doors to possibility, and fuels thriving communities.

When families become homeowners with Habitat for Humanity, lives transform. They escape the stress of living in inadequate and precarious housing and gain security that spreads across generations.

Through affordable homeownership, families build a foundation for the future — and we all benefit.



“The results [of Habitat’s Affordable Homeownership Program] are impressive. Habitat homeowners have measurably better economic and social outcomes than other Canadians with similar characteristics.”

– Deloitte, A Social and Economic Impact Study of Habitat for Humanity’s Affordable Homeownership Program, 2025

Together, we're building possibility

Unfortunately, for families living with low-to-moderate income, the dream of owning a home is increasingly seen as impossible. Since 2010, house prices in Canada have doubled.* More than two-thirds of Canadian families can't afford to buy a home based on earnings alone,* and renting is growing twice as fast as homeownership.* Housing affordability is at a breaking point.

Together, we're building housing equity

Who gets to own a home in Canada? Too often, it depends on background, gender, age and opportunity. You can help us change that.

For young Canadians, homeownership is seen as a luxury. They are much less likely to own a home than previous generations, and the gap continues to grow.* Women, in particular racialized women and women parenting alone, are more likely than men to live in housing that is not meeting their needs.* Indigenous families are twice as likely to live in overcrowded homes and three times as likely to live in housing in need of major repairs than non-Indigenous Canadians.*

Habitat for Humanity is meeting housing inequality head-on. We're breaking down barriers to homeownership, and building a future where everyone has a fair shot at owning their home.

*Sources: Canada Mortgage and Housing Corporation (CMHC), RBC, Statistics Canada, Habitat Canada survey



**“I finally have
peace of mind.
Having a home is a
big achievement
for me.”**

– Anita, homeowner



Together, we're building a housing system that works for everyone

As Canada's only national, affordable homeownership organization operating in every province and the North, we bring a unique perspective to the housing crisis.

We're not only building, repairing, and financing homes — we're working alongside families to build resilience for the future. We're advocating for bold, equitable pathways to homeownership and pioneering innovative approaches to housing affordability.



As the housing crisis has evolved, so have we

With partners like you, we're galvanizing thousands of volunteers and supporters to build a nationwide movement for housing. Building on more than 40 years' experience, we're bringing communities together to create stronger, brighter futures — starting at home.

Join us today.



Pedro Barata
President & CEO
Habitat for Humanity Canada



Helping Canadians achieve affordable homeownership is crucial to tackling the housing crisis and should be a public policy priority.



The housing crisis is global

One in three people* globally don't have access to adequate housing, and that number continues to grow. The need for sustainable, affordable solutions has never been greater.*

Together, we're building resilience

As part of Habitat for Humanity International — the world's largest housing-focused non-profit — we are committed to transforming lives beyond our borders.

Alongside government and community partners, we are building homes and infrastructure, advocating for policies that expand access, and employing innovative financing models that open doors for more people to a safe and decent home.

*Source: United Nations Human Settlements Programme (UN-Habitat)

**Without housing,
there is
no health,
no education,
no economy.**

Just survival.

– UN-Habitat



**Since 1976,
Habitat for Humanity
International has helped
more than 65 million
people build or improve
the place they call home.**



Let's build together

Partnerships are at the heart of what we do. Together, we can build a better future that starts at home.

Invest in what matters most

Support Habitat for Humanity and advance your CSR and ESG goals with tangible outcomes. An investment in Habitat contributes to:

- Economic empowerment
- Strong communities
- Healthy families

- Gender and racial equality
- Indigenous Reconciliation
- Poverty reduction

- Improved education and employment
- Jobs and skills building
- Youth development

- Climate resilience
- Clean water and sanitation
- A circular economy



Align your impact with the 2030 Agenda for Sustainable Development

In Canada and around the world, housing is a catalyst for transformation. By supporting Habitat for Humanity, you are contributing directly or indirectly to the implementation of most of the United Nations' Sustainable Development Goals.



No poverty

Globally, adequate and affordable housing builds financial resilience and reduces vulnerability to economic shocks. In Canada, homeowners' incomes end up **28% higher** than if they had continued to rent.



Zero hunger

Access to more affordable housing means people don't have to choose between shelter and food. In Côte D'Ivoire, Habitat Canada's support of women cocoa farmers is improving **food security** for families. In Canada, **half of homeowners** say they can more easily afford food after moving into their Habitat home.



Good health and well-being

Globally, affordable and resilient housing improves physical and mental health and well-being. In Canada, **73% of homeowners** say their physical health improves after moving into their Habitat home. **52% of families** have greater access to a doctor.



Quality education

In Haiti, Habitat Canada supports opportunities for women to gain livelihoods in construction. In Canada, **half of adults** start or complete additional education after moving into their Habitat home.



Gender equality

Globally, equal access to housing and mortgages protects women from discriminatory practices and protects their rights in cases of violence. In Canada, **four-in-ten** families who partner with us are single-parent families led by women.



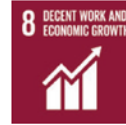
Clean water and sanitation

Access to safe and affordable water and sanitation is a vital component of healthy and adequate housing. In Honduras, Habitat Canada is supporting the construction of latrines and strengthening of family hygiene and sanitation practices.



Affordable and clean energy

Energy poverty is a specific form of housing poverty, with social, environmental and health impacts. In 2024, more than half of the homes we built achieved a **31% reduction** in energy consumption compared to the 2015 National Building Code, lowering utility bills for homeowners.



Decent work and economic growth

The housing sector has strong multiplier effects and as a percentage of GDP is often at least as important as other key sectors. The socioeconomic benefits to Habitat homeowners are expected to lift Canada's GDP by an additional **\$35.7 million** every year over renting.



Industry, innovation and infrastructure

We're employing new technologies and modern methods of construction such as modular building that promote an affordable, energy-efficient and climate-resilient housing approach.



Reduced inequalities

Inequalities in housing reflect inequalities in broader social and economic systems. In Malawi, Habitat Canada supports training in property rights for people living with disabilities. In Canada, Habitat partners with families historically excluded from homeownership.



Sustainable cities and communities

Access to adequate housing is central to achieving inclusive and sustainable cities. In Canada, **half of homeowner families** take part in more community events and **half of families** volunteer more after moving into their Habitat home.



Responsible consumption and production

Habitat for Humanity's social enterprise retailer, Habitat ReStore, has helped divert more than **half a million kilograms** of goods from Canadian landfills.



Climate action

Sustainable housing construction reduces drivers of climate change and promotes preparedness for environmental shocks. In Cote D'Ivoire, Habitat is training youth in the production of eco-friendly and climate-resilient stabilized soil blocks for school and household latrines.





Our programs



Affordable Homeownership Program

Bridging a gap in the housing system

Through our unique national Affordable Homeownership Program, we empower eligible families living with low-to-moderate income to purchase a home at fair market value. Financed with no down payment and a geared-to-income mortgage, families gain the opportunity to own a safe, affordable home that meets their needs.

Our program is rooted in partnerships with families who are:

- Living in poor or unaffordable housing conditions
- Willing to partner with us through the contribution of 500 volunteer hours
- Able to maintain a home and make affordable payments that don't exceed roughly 30% of their income



The difference these homes make in the lives of Canadians are permanent, lasting, and likely to even compound further with time.

– Deloitte, A Social and Economic Impact Study of Habitat for Humanity's Affordable Homeownership Program, 2025

More than 90% of families who benefit from our Affordable Homeownership Program had been living in market rentals or social or subsidized housing. Almost all say that without Habitat, they would never have been able to own a home.

Case study: Diana's story



“Having a roof over my head, it changes everything. Now everything feels possible. The sky’s the limit.”

– Diana, homeowner

One home, endless possibility

Diana, a single mom in Alberta, was juggling four jobs just to keep up with the rent. Despite her relentless work ethic, she found herself stuck in a cycle with little time for her two school-aged children, and even less for her own dreams of pursuing higher education.

As a homeowner with Habitat for Humanity Red Deer, Diana is pursuing a bachelor of science degree and has aspirations for medical school. Her children, now with their own space to study and play, are thriving in school and dreaming bigger.

41% of adults pursue additional education after moving into their Habitat home



Case study: Mark and Sharon's story

Building for accessibility

Mark and Sharon spent seven years in an overcrowded home that couldn't accommodate their son Ceron's complex medical needs. Navigating steep stairs, limited space, and poor ventilation made daily life exhausting.

After being denied housing support and mortgages, they became homeowners with Habitat for Humanity Yukon. Their new fully accessible, single-level home transformed their lives, giving Ceron safe mobility and the family long awaited stability.



74% of families say they can better manage disabilities after moving into their Habitat home



“There’s peace here we’ve never known before. But there’s also laughter and music echoing through the hallways. We’re finally where we’re meant to be.”

– Sharon, homeowner

Case study: Ceu and Amang's story



“We no longer have the anxiety of living paycheque to paycheque, and uncertainty of the future. There are so many possibilities that can now become a reality thanks to our Habitat home.”

– Amang, homeowner

Thriving in a Habitat home

When Ceu and Amang became parents, they had one dream: to provide their children with opportunities they never had. But finding a safe, affordable home seemed impossible. The family lived in a cramped, one-bedroom apartment in an unsafe neighbourhood, rife with drug use and violence.

Since moving into their home with Habitat for Humanity Greater Ottawa, Ceu and Amang have started building a different future, one where their children can pursue post-secondary education without the burden of housing insecurity or financial stress. Amang and Ceu are retraining to grow their careers and their dreams.

1 in 2
children do better
in school after
moving into their
Habitat home



Case study: Kaitlyn and Nelson's story

A place to grow, together

Kaitlyn and Nelson dreamed of raising their children in a home of their own. Nelson grew up in social housing and was determined to create a future where his children could live in a stable environment, free to focus on school and simply be kids.

As homeowners with Habitat for Humanity Nova Scotia, Kaitlyn and Nelson now watch with pride as their young son walks to the neighbourhood park and plays in their backyard. With a quiet, dedicated space to study, Kaitlyn achieved a professional designation that opened the door to long-term career growth. The family is planning for the future.

“This is our home. It’s where we spend family dinners and holidays. Where we play games and make memories. It means everything.”

– Nelson, homeowner



79% of families say their mental health improves after moving into their Habitat home

Case study: **Jennifer's story**

“My heart is so full of gratitude. We're part of the community again, thank you for ... bringing me home.”

– Jennifer, homeowner



Part of the community again

Jennifer dreamed of living and raising her family in Dettah, Northwest Territories, the First Nation where she grew up, but a lack of available housing put those dreams on hold. Instead, Jennifer's family lived in an apartment in nearby Yellowknife, then with a relative. She applied for public housing, but the wait was years long.

Today, Jennifer is a homeowner through a partnership with Habitat for Humanity Northwest Territories and her band, Yellowknives Dene First Nation. She has returned to Chief Drygeese Territory, her Nation's traditional land.



After moving into their Habitat home, families' incomes increase by 28% more than similar renters

Case study: Samar's story

Building bigger dreams

Before Samar's family became homeowners with Habitat for Humanity Halton-Mississauga-Dufferin when she was 12 years old, finding safe and affordable housing had been a challenge. Unaffordable rent increases meant frequently moving between cramped apartments in unsafe neighbourhoods. Samar hadn't even considered life beyond high school graduation.

Today, Samar is a graduate of Toronto's York University with goals for a career in housing policy — so that other young people can set their sights high and have the foundation to build them on.



“I definitely couldn't have invested in my education without Habitat. It's the one single thing that's allowed me to reach a potential that in the past I thought was totally out of reach.”

– Samar



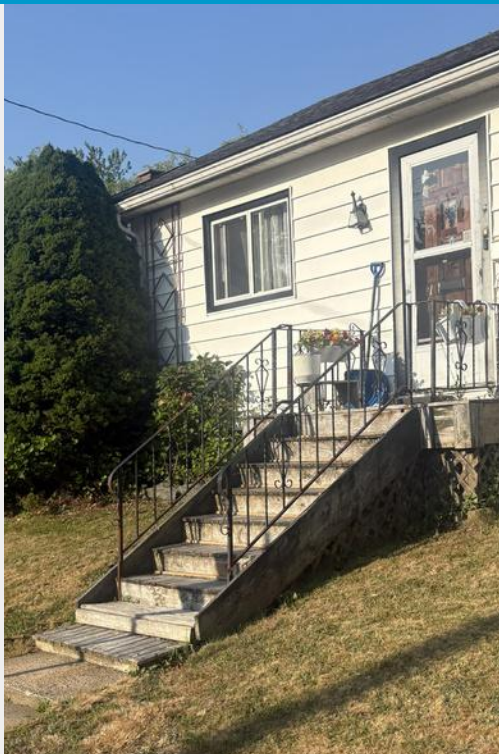
68% of homeowners say having a quiet place to study has helped their children's success in school

Critical Repairs program

Together, we build safety and dignity

A safe, well-maintained home is the foundation of a healthy life — just as a high-quality home can keep us well, a poor-quality home can make us sick.

Unfortunately, for many families the cost of essential home repairs is out of reach. In Canadian provinces, 7%* of households are living in housing in need of major repairs. At the same time, labour and material prices for homeowners' maintenance and repairs has increased by nearly 20%* since 2018.



Maintaining and repairing homes is key to tackling Canada's affordable housing crisis

Our Critical Repairs program helps to maintain safe, livable housing while alleviating the physical threats and mental stress caused by living in poor conditions.

We partner with:

- Homeowners who cannot access or afford essential repairs
- Homeowners who need modifications to their home for accessibility
- Indigenous communities who identify repairs to on-Nation housing
- Seniors in need of home maintenance that allows them to age in place

You can help more Canadians remain safely in their homes and build a future where everyone has the home they need.

*Source: Statistics Canada

Case study: **Joann's story**

Restoring independence at home

Joann owns her home, but limited mobility made it extremely difficult for her to navigate the rickety steps at her entrance. For more than a year, she was trapped inside her own home. When Joann needed to leave for medical appointments, she had to call her neighbour to come over and physically lift her foot onto each step to help her get in and out of her house. Unfortunately, building a ramp was beyond her means.

Through Habitat for Humanity Nova Scotia's Critical Repairs program, Joann received an accessibility ramp that transformed her life. Now she can get in and out of her house on her own. She can take her dog, Millie, for walks and be part of her community again.



“I wouldn't be where I am right now if not for Habitat and all the people who make their work possible. I wish I had the words to express how life-changing this has been.”

– Joann, homeowner



Youth Skills Building program

Investing in the next generation of talent

Canada is experiencing a significant labour shortage that is delaying homebuilding, driving up costs, and creating a cascading effect throughout the construction supply chain. By the end of this decade, nearly 700,000 of the 4 million Canadians who work in the trades are set to retire, and Canada's apprenticeship system is struggling to fill the gap.*

In collaboration with school boards, colleges, employment and training programs and community partners, local Habitats provide young people with hands-on technical training and mentorship at Habitat build sites and ReStores. With a focus on career preparedness, the program provides youth with essential workplace skills and exposure to the skilled trades.

*Source: Statistics Canada



86%

of participants
decide to pursue
a career in trades
or construction

77%

feel more
prepared to
seek a job

“Our partnership with Habitat for Humanity Canada supports ScotiaRISE community investment goals of improving education and employment prospects. Through the [initiative], we help youth develop trade skills and gain work experience.”



– Karen Soos, Director & Global Head, Social Impact, Scotiabank

Case study: **Ben's story**

Tiny Homes, big futures

In Orangeville, Ont., Ben and his high school classmates took on the challenge of finishing a Tiny Home — a small, private and self-contained dwelling.

Ben was a participant in Habitat for Humanity Halton-Mississauga-Dufferin's youth skills training program, a hands-on construction experience that empowers high school students with real-world trade skills while contributing to meaningful community service. The Tiny Home that Ben helped build will provide short-term housing for Indigenous youth in a nearby First Nation community.

As a student leader on the project, Ben gained technical knowledge, valuable team-building experience, and a powerful sense of purpose.



“For me it’s built confidence and leadership. I think the best way to learn something is to teach it, so I can refine my skills as a tradesperson.”

– Ben, youth participant

Indigenous Housing Partnership

Together, we're building lasting solutions

Systemic inequality and discrimination create entrenched barriers to safe, affordable housing for Indigenous Peoples, including limited housing options, a lack of culturally relevant homes, and restricted access to pathways to homeownership.

The need is vast: To close the housing gap on Indigenous-governed land alone, First Nations communities need 55,000 new housing units and repairs to 80,000 homes.*



Your support strengthens Indigenous-led housing solutions

Our Indigenous Housing Partnerships support community-identified housing priorities including home construction, home and infrastructure repair and rehabilitation, and skills training.

As a non-Indigenous organization, we are committed to supporting and learning from Indigenous-led housing solutions. That's why we work closely with Indigenous governments, community leaders, and local partners to ensure our partnerships are shaped by the values and needs of First Nations, Métis and Inuit communities.

*Source: Assembly of First Nations

“The Chippewas of Nawash Unceded First Nation partnership with Habitat for Humanity Grey Bruce has brought many benefits to our community. It has opened the door to homeownership for many families and aided our Housing program in improving and expanding access to safe housing. We look forward to growing and strengthening this relationship.

– Michael Earl, Senior Administrative Officer with the Chippewas of Nawash Unceded First Nation

Koree-Lee

“I’m so grateful and I can’t express how much this has meant to my family.... I can now save for my daughter’s education. Before, I was at the mercy of landlords and now there is less stress.”

– Koree-Lee, homeowner with Habitat for Humanity Yukon and member of Cowessess First Nation #73 Treaty 4



Candace and Christian

“The homeownership program gives us enough flexibility and alternative ways for us to become homeowners. We can learn about homeownership and pass that knowledge onto our children so they are prepared one day.”

– Candace and Christian, Inuit and Inuvialuit homeowners with Habitat for Humanity Northwest Territories

Brooke

“Me and my babies have our own place in the world so that we can grow and be our own people. My family lives just up and down this road. I’m happy my children will grow up around their family, just like I did.”

– Brooke, member and resident on the Chippewas of Saugeen First Nation



Global Neighbours

Building resilience beyond our borders

Habitat for Humanity's global programming addresses one of the most pressing and universal needs: access to safe, decent and affordable housing. As a trusted member of Habitat International's global network, we contribute to international housing solutions that reach more than 5 million people in more than 60 countries every year.

Around the world, housing solutions are building blocks for improved health, security, gender equality, education and economic growth. Our work is community focused and holistic, integrating housing with access to water and sanitation, land rights, and disaster resilience. Through innovative partnerships, we strengthen communities by building shelter, resilience and opportunity.



Canadian companies and organizations can play a crucial role in empowering communities to champion their own development and address inequities. Together, we can improve living conditions and well-being, and create safe and healthy environments.

Case study: Côte d'Ivoire

Water, Sanitation & Hygiene (WASH)

Cocoa-farming families in rural Côte d'Ivoire face limited access to clean water and sanitation, and only half of schools have functional latrines — all contributing to the spread of waterborne diseases. In addition, although women provide 80% of food production labour and sell 60% of crops, they are denied farming support and land rights.

With support from Habitat Canada, Habitat Côte d'Ivoire is providing families with access to water points and latrines, critical for preventing disease and improving maternal and child health. With less time needed to fetch water, women farmers can focus on earning an income, improving access to health and education and broader economic growth.



“ At the Peter Gilgan Foundation, we see safe water and sanitation as foundational to maternal and child health and to the dignity and opportunity of women and girls. Habitat Canada’s work to expand reliable, community-based WASH infrastructure is helping reduce preventable illness, ease the daily burden on women and girls, and create the conditions for families to thrive. We are proud to support this work as part of our commitment to advancing durable, community-driven impact.”

– Kim Plewes, International Development Director,
Peter Gilgan Foundation

Case study: Phuong and Loan's story

**“It changed our life.
Now, even if it rains
while I’m at work,
I feel safe for our
grandchildren.”**

– Phuong, homeowner



A home built to withstand a changing climate

For 25 years, Phuong and Loan called a fragile house in Northern Vietnam made of wooden columns and woven bamboo sticks their home. Despite their efforts to improve it over time, the structure remained vulnerable — especially during storms, when they feared it might collapse. On windy nights, drafts made it too cold to sleep, and in the summer, the heat was unbearable.

With support from Habitat Canada, Habitat for Humanity Vietnam helped Phuong and Loan build a new climate-resilient home that is strong, dry and suitable for their growing family. Today, Phuong and Loan no longer live in fear of the weather. Their new home stands strong — offering comfort, security and dignity.



Case study: Dieula's story

Building for women, by women

In Haiti, where unemployment and poverty disproportionately affect women, the 100% Women project helps break down barriers and close the gender gap in the construction industry.

Women like Dieula are equipped with practical construction skills and financial literacy training, opening the door to greater economic opportunity. After completing her training as a mason, Dieula helped build five homes — each one constructed entirely by women masons — that are providing safe, stable shelter for five families, all headed by women.

“

These trail-blazing women are now ready world, proving that with the right support women can achieve anything.”

– Betide, Former 100% Women Project Manager, Habitat for Humanity Haiti



Sustainability program

Together, we're building a climate-resilient future

The housing affordability and climate crises are deeply intertwined, as extreme climate events disproportionately impact low-income families and exacerbate existing housing affordability challenges. At the same time, Canadian electricity bills have risen dramatically over the last decade, and over 5% of Canadian households are considered energy poor.*

Habitat's Sustainability program helps advance our building techniques and mitigate the impacts of climate change by reducing greenhouse gas emissions and lowering energy costs for families.

*Sources: Statistics Canada



Affordability for families, sustainability for the future

To meet a rising demand for sustainability and climate-adaptive buildings, we're incorporating features such as insulated concrete forms and air source heat pumps that lower energy use, cut utility costs for homeowners and reduce greenhouse gas emissions.



Case study: **Net-Zero build**

A win-win for the environment and for families

In Baltimore, Ont., Habitat for Humanity Northumberland built our largest Net- Zero build to date. Net-Zero homes produce just as much or more clean energy than they consume and are 80-100% more energy efficient than homes built to conventional standards.

Seven townhomes were built with airtight building envelopes, enhanced insulation, high-efficiency windows, smart controls, and solar panels. All energy is electric, and air-source heat pumps heat and cool the homes.

“ **This seven-unit build is sustainable for both the environment and families. And that’s a win-win.** ”

– Deb Wilson, Habitat for Humanity Northumberland’s Director of Construction



Building ahead of the curve

While the end goal of Canada’s 2020 National Build Code is for all new low-rise residential buildings to be built to Net-Zero-ready standards by 2030, Habitat Northumberland is already exceeding these standards. Utility savings are passed on to homeowners, and a lower environmental footprint is passed on to future generations.

You're in good

Here are some of the generous partners we are proud to work alongside:

Scotiabank



Whirlpool
CANADA



RONA



EllisDon



anatolia

AVIVA

ELECTRO
FEDERATION
CANADA **EFC**



M METRIE



Ready to build something extraordinary together?

Let's get started!



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