

Why Affordable Housing is Necessary in Our Community

Habitat for Humanity applicants are forced to make difficult choices – providing shelter or having food, and paying rent or paying the utility bills.

Many applicant families cannot save to improve their situation, and so they cannot get ahead. Bank account balances are non-existent, as every cent of their income is used to cover living expenses. With rent taking as much as 70% of many families' income, there is no disposable income to rely on should something unexpected arise, such as their children outgrowing winter coats or boots. There is no safety net and putting money away for essentials, such as clothing and school supplies, let alone a mortgage down payment, is considered an impossible dream.

You can help families in need help themselves.

Through your donations, Habitat for Humanity offers help to those families who are working hard but just need an opportunity to improve their situation. We provide a hand up, not a hand out, in the form of a mortgage these families can afford. By replacing rental costs, that often take 50 -70% of a family's monthly income, with mortgage payments that are 25% of that same income, we offer much-needed financial 'relief'.

Rather than making impossible choices between rent and other essentials, a portion of a family's monthly income can now be reallocated to groceries, utilities, clothing, school supplies, education, home furnishings, a child's birthday present, and the list goes on....

Families still have to make monthly mortgage payments and must invest a minimum of 350 volunteer hours of "sweat equity". They do this with hands-on involvement in the building of their home, plus other Habitat and community activities.

To positively impact the lives of a low-income working family, please [donate now](#). Please consider making a monthly commitment to affordable housing by becoming a HopeBuilder today.

The benefits extend well beyond one family.

The mortgage payments received from Habitat homes are reinvested to help fund homebuilding for more families. This 'revolving fund' will exponentially help many more hardworking Canadians already in need. So the more homes we build today and the more people we assist now, the more will benefit in the future.

These families receive a safe, warm place to live and grow. They join a community. That community strengthens society. This positive ripple effect creates real, visible change from which we all benefit.