

## **Habitat for Humanity: affordable home-ownership**

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### **Abstract:**

#### **1. What is Habitat for Humanity Australia?**

Brief description and summary of principles.

- Habitat for Humanity works alongside partner families to build simple, decent, affordable homes;
- The local community is mobilised to contribute money, gifts in kind and especially volunteer labour;
- Habitat for Humanity sells the completed home to each partner family at less than market value, and lends the family the money, charging no interest;
- Each home-owner family must be able to put down a small initial deposit, must be in a position to repay the mortgage over time, and is required to put in an agreed number of hours of work (“sweat equity”) on their own or another Habitat for Humanity house;
- Mortgage repayments are recycled into a revolving “Fund for Humanity” which is used to pay for more houses.

#### **2. Why does Habitat for Humanity stress home-ownership?**

- a) Stake-holding.
- b) Title and sweat equity
- c) Family support.
- d) A “glocal” organisation.
- e) Healing divided communities.
- f) Knock-on improvements in quality of life.

#### **3. What progress is HFHA making in Western Australia?**

- a) Steering Group to Affiliate
- b) Community Partnerships
- c) Target partner families in WA

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