



Habitat
for Humanity®
Armenia

Program Overview for FY 2016



**Habitat
for Humanity
Armenia's
Response to the
Housing Need
in Armenia**

Country Facts

Capital: Yerevan

Population: 2,983,990

Population living below the poverty line: 32 percent

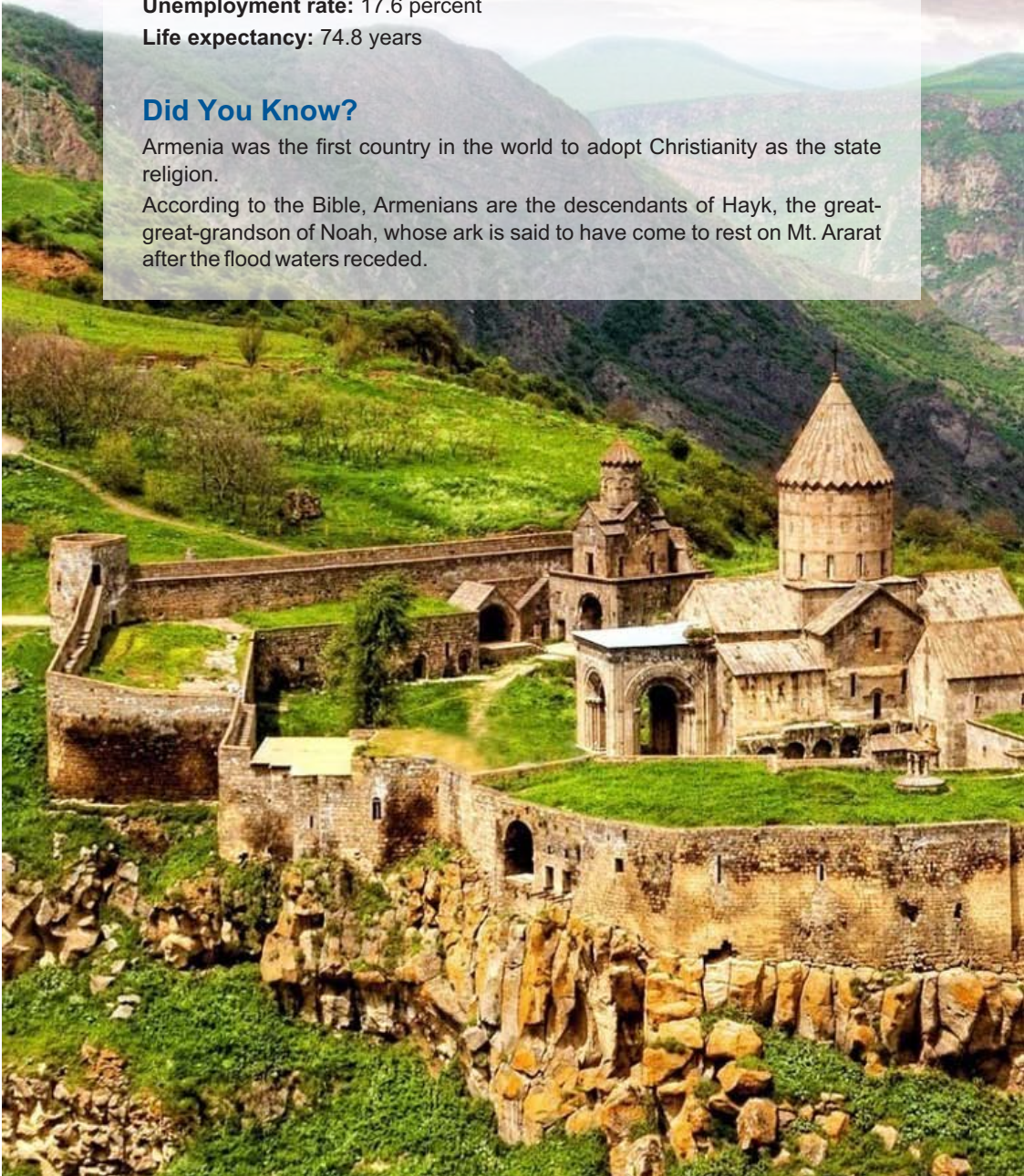
Unemployment rate: 17.6 percent

Life expectancy: 74.8 years

Did You Know?

Armenia was the first country in the world to adopt Christianity as the state religion.

According to the Bible, Armenians are the descendants of Hayk, the great-great-grandson of Noah, whose ark is said to have come to rest on Mt. Ararat after the flood waters receded.





Dear reader,

As an Executive Director of Habitat for Humanity Armenia I am blessed with the opportunity to help low-income families to improve their living conditions in Armenia. Armenia should become a country where everyone has a decent place to live. Whether in response to disaster or to the changing needs of the communities in which we live and work, Habitat brings people together to build homes, communities and hope. Together we can make a difference.

In FY15 (July 1, 2014 - June 30, 2015), our partner families, international and local volunteers, partner financial organizations and other supporters joint efforts helped us to support 853 low-income families to have improved living conditions and more than 1,600 individuals received housing support services.

In FY16, we have committed to support more than 1,500 Armenian families through various projects. Running family and community focused successful projects is not an easy job, it requires extra effort and yes, it takes strong leadership, hard work and careful planning.

Putting new targets and praying for our amazing efforts in Armenia, I look forward to hearing about the next homes that are upgraded, the communities that are strengthened, and the hope that is renewed.

Luiza Vardanyan

**Executive Director
Habitat for Humanity Armenia**

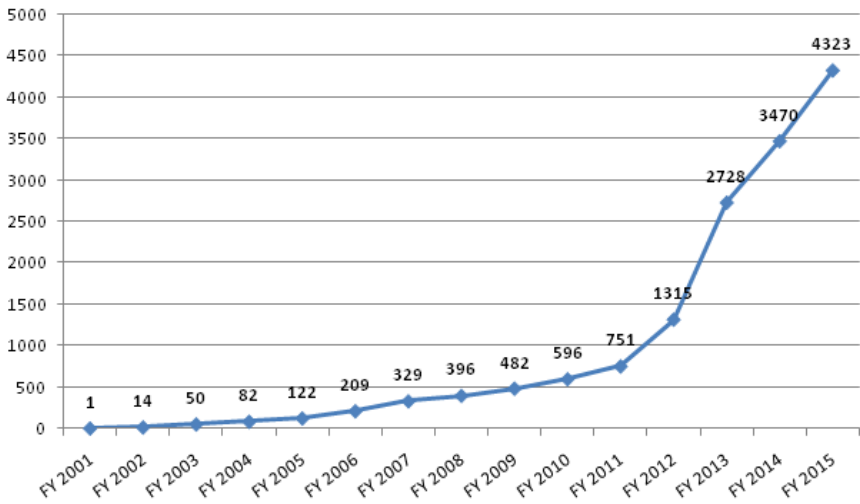


About Habitat for Humanity Armenia

Habitat for Humanity Armenia (HFH Armenia) is the national office of Habitat for Humanity International (HFHI) in Armenia and is dedicated to the cause of eliminating poor housing and improving housing conditions of families with low income. HFH Armenia implements various projects towards home renovation and repairs, energy efficiency, and upgrades of residential buildings in partnership with financial institutions, as well as works toward raising awareness on creating affordable housing opportunities. HFH Armenia has been active since 2000 and as of July 1st 2015, it has supported 4,323 low-income families throughout Armenia.

For more information, to donate, or to volunteer, please visit www.habitat.am

Number of Families Served





Housing Microfinance

HFH Armenia tackles poverty housing by implementing Housing Microfinance Projects in partnership with Universal Credit Organizations. These projects help low-income families renovate and repair their homes, improve energy efficiency, water and sanitation conditions, and create access to renewable energy. The projects also aim to revitalize war-affected urban and rural communities. Since its foundation in 2000 until July 2015 HFH Armenia has served 3790 families with its Housing Microfinance Projects.

Project Name: “Home Improvement Microfinance for Low-income Families”

- **Project term:** June 2011 - December 2017
- **Project budget FY 2016:** \$94,500
- **Funds invested:** around \$2.4M of which \$0.7M Dutch International Guarantees for Housing (DIGH) funds and around \$1.7M is co-financed by Kamurj UCO CJSC
- **Families served (July 1, 2011 - June 30, 2015):** 2,382
- **Target for FY 2016:** 700 families
- **Average cost per family support:** \$3,650
- **Project partners:** Kamurj UCO CJSC, DIGH



Project Summary

The project supports low and middle income Armenian families in cities as well as in rural areas to improve their housing conditions thus upgrading their socio-economic well-being. Low-income families often face problems receiving loans from banks due to insufficient income. Via collaboration with microfinance institution HFH Armenia provides access to financing for low-income families. Within the scope of this project, HFH Armenia also provides technical assistance to families and partner finance institutions through training programs and information brochures. The project also allows volunteers to help with construction.

The main problems with the housing conditions of the target group are insufficient energy insulation: poor condition of the gas, water and sewerage systems and unhygienic conditions of bathrooms and kitchens. Insufficient window insulation is a priority problem in all regions. Many families do not have access to drinking water. In certain regions low-income families still heat their houses with wood because they have no heating system with natural gas. This in turn adversely affects the environment.



Project Name: “Use of Solar Energy by Low-Income Families”

- **Project term:** July 2014 – June 2018
- **Project budget FY 2016:** \$21,500
- **Funds invested:** \$200,000 of which \$100,000 funded by HFH Armenia and \$100,000 by Kamurj UCO CJSC
- **Target for FY 2016:** 90 families
- **Average cost per family support:** \$1,250
- **Project partner:** Kamurj UCO CJSC, solar water heater producers/suppliers

Project Summary

Solar energy at home is an efficient solution for low-income families. Given the high solar potential of Armenia and the usage of solar thermal systems, successful implementation of our project will significantly compensate for the constantly rising energy prices and improve social well-being of the population in general. Between 2006 and 2015, the price of natural gas rose by 240% in Armenia. This drastic price increase adversely impacted the heating conditions of low-income families. Through this project, HFH Armenia promotes the use of solar energy by low-income families and gives them affordable hot water throughout the year. The organization also raises awareness for solar technology and its benefits through training programs for partner families and financial institutions and by distributing self-produced information brochures.



Project Name: “Building Hope in Female Headed Households”

- **Project term:** July 2012 – June 2016
- **Project budget FY 2016:** \$52,500
- **Funds invested:** \$250,000 invested by HFH Armenia
- **Families served (July 2012 - June 30, 2015):** 326 families
- **Target number of families for FY 2016:** 30 families
- **Average cost per family support:** \$3,035
- **Project partner:** Nor Horizon UCO LTD

Project Summary

This project provides access to financing for low-income, but economically active, female headed households living in sub-standard housing conditions. Women with a low income are often exposed to homelessness and forced to live in unsafe and poor conditions that are also unhealthy. Women in Armenia generally receive lower wages than men, which is the main barrier for women to get loans from the banks.

This project gives female headed households access to financing, and also provides financial training and technical assistance with advice on construction issues. It supports financial stability of families and their communities, and enhances their financial know-how.



Residential Buildings' Renovation and Energy Upgrade Homeowner Associations Capacity Building

A significant part of the housing in Armenia is in deplorable condition; there are no adequate maintenance and management systems in place. Residential buildings' maintenance funds formed by the mandatory fees paid by homeowners are too low to cover repair costs. In addition, these buildings do not have proper energy insulation because old construction methods were not based on modern energy efficiency standards.

To address these issues HFH Armenia launched projects to renovate the shared facilities of residential buildings and improve their energy efficiency. Within the scope of these projects HFH Armenia collaborates with the municipalities which provide up to 40% subsidy and with financial institutions that provide loans.



Project Name: “Multi-apartment Building Common Area Renovation”

- **Project term:** start – FY 2011, termination date is not specified
- **Project budget in FY 2016:** \$23,600
- **Funds invested:** \$20,100 by HFH Armenia
- **Served families & buildings (FY 2011 - June 30, 2015):** 257 families, 6 buildings
- **Target for FY 2016:** 120 families, 3 buildings
- **Average cost per building support:** \$6,700
- **Project partners:** Municipalities, Inecobank CJSC

Project Summary

In Armenia, almost half of the population lives in apartment buildings (around 19,000 buildings and 435,350 apartments). The vast majority of the housing is still in poor condition and continues to deteriorate. Mandatory fees collected from the homeowners are not enough to support renovation and proper maintenance of the buildings.

The project started in 2011 and is directed towards the renovation of common spaces in apartment buildings and improvement of energy efficiency. The project's main goal is to develop the institutional capacity of homeowner associations and to secure financing via cooperation with financial institutions.

In FY 2016 HFH Armenia will support at least 120 families with the renovation of the common areas in the apartment buildings (renovation of roofs, installation of doors and windows, improvement of water and sewage systems, etc.), considering that further maintenance will be carried out by the homeowner associations.



Project Name: “Residential Energy Efficiency for Low-income Households” (REELIH)



- **Project term:** June 2013-April 2017
- **Project budget in FY 2016:** \$90,500
- **Funds invested:** \$200,000 by Inecobank CJSC
- **Served families & buildings (June 2013 - June 30, 2015):** 276 families, 5 buildings
- **Target for FY 2016:** 360 families, 10 buildings
- **Average cost per building support:** \$4,600
- **Project donors:** USAID, co-funded by Habitat for Humanity Armenia
- **Project partners:** Yerevan municipality, HOAs, Inecobank CJSC

Project Summary

This project improves residential energy efficiency investments; it develops and tests replicable financing models and increases the institutional capacity of HOAs. The project improves the living standards in apartment buildings for low-income families. For FY 2016, it is projected to improve the energy efficiency in more than 10 buildings: installation and renovation of stairwell windows and entrance doors, upgrading the lighting system, and insulation of basements. Energy audit will be implemented in the buildings chosen for this project. The activities implemented during FY 2016 will be reviewed and evaluated during 2 round-table discussions with participating stakeholders.



Project name: “Access to Renewable and Efficient Energy in Municipalities Vayk and Spitak” (AREEM)



- **Project term:** December 2014–December 2018
- **Project budget 2014-2018:** Total € 1,700,000 of which € 1,350,000 is funded by EU, € 350,000 is co-funded by Spitak and Vayk municipalities
- **Project budget in FY 2016:** € 290,000
- **Target for FY 2016:** 221 families, 11 buildings
- **Average cost per building support:** € 29,435
- **Project partners:** Spitak municipality, Vayk municipality, banks

Project Summary

The overall objective of this project is to support Spitak and Vayk municipalities to develop and test replicable and efficient models meant to save energy through energy efficient measures and the use of renewable sources in residential and public buildings, in accordance with the Sustainable Energy Action Plans under the “Covenant of Mayors” requirements.

Main Activities for FY 2016 are:

- The realization of energy saving and efficiency measures in 7 residential buildings in Spitak
- The realization of energy saving and efficiency measures in 4 residential buildings in Vayk.



Technical Assistance

Housing Support Services including the non-financial services often complement investment to maximize value added to the community.

In order to reduce housing poverty and provide access to decent housing for low-income families and to assist them with access to financing, HFH Armenia supports and assists its partner families with construction issues as well as organization of activities that improve their homes; it also provides technical assistance and consultancy about construction issues.

HFH Armenia also supports MFIs (microfinance institution) with technical assistance at the institutional level. This helps expanding and improving MFIs capacity to successfully manage housing microfinancing products and services to target groups. The ITA (institutional technical assistance) includes project monitoring, market research, new housing product development, educational and promotional materials development, as well as training programs for loan officers, and includes relevant issues such as:

- Financial Education
- Construction Technical Assistance
- Energy Efficiency
- Renewable Energy.

In FY 2016, HFH Armenia has scheduled to provide Housing Support Services to 1,710 individuals.



Disaster Risk Reduction and Response

HFH Armenia is a member of the Disaster Management Country Team (DMCT) and DRR National Platform (ARNAP). In this capacity, it will get involved in joint actions in case of major emergencies and support the Armenian Government's efforts in saving lives and minimizing material losses.

The main DRR & R activities include Mitigation Preparedness and Response. The HFH Armenia Disaster Preparedness and Response Strategy program defines the basic principles and standards, as well as the developmental and collaborative framework implemented in its disaster response program.

HFH Armenia has formulated a DR Operational Plan specific to Armenia. This plan provides a response timeline, generic assessment forms, standard communications materials, sample budgets, and technical solutions. The plan will be activated upon the onset of a disaster.

HFH Armenia has developed the brochure "How to Become Resilient to Earthquakes." It gives clear instructions for how to prepare for earthquake emergencies and what to do when an earthquake hits. In FY 2016 HFH Armenia will distribute 800 of these brochures through set partnership agreements.



Volunteer Opportunities

Global Village: The Global Village program offers volunteers short-term mission trips to get involved with Habitat's work first-hand while at the same time exploring new countries and cultures.

In Armenia, Global Village volunteers work alongside partner families and members of the host community. Together they renovate homes and improve housing conditions of low-income families. Volunteers are the hearts and voices of Habitat. They contribute to its mission by raising awareness about the burden of poverty housing and Habitat's efforts to eliminate it in Armenia and worldwide.

As partners, volunteers and families help build a true "global village" of homes, communities, and hope. To date, HFH Armenia has hosted more than 900 volunteers who have contributed to improving the lives of Armenian families.



"My team and I were all blessed to have spent this time in Armenia – a country whose people have seen much adversity but who remain full of hope and who are working hard for the future of their land. God bless my new Armenian friends and I hope to return very soon with yet another team – to live and work with the Armenian people – side by side to build relationships and homes."

Wanda Smith, GV team leader



One Day Build: HFH Armenia offers a One Day Build program. This is a wonderful opportunity for businesses, corporate groups, organizations, and any group of people that wants to support families needing better housing in order to realize their dream of a simple, decent, and affordable home. Your team, regardless of everyone's construction skills, may join our initiative and extend a helping hand to Armenian families living in substandard homes.

Taking part in HFH Armenia's construction initiative with your coworkers and supervisors is also an effective team building and development retreat, not to mention a great way to teach cooperation and leadership skills.



Changing Lives

Three generations of the Margaryan family of 8 live in a humble dwelling in Vardanashen village in Armavir region. Daniel and Manushak, the father and mother, used to share a home with their extended family for a long time. But when the families expanded they had to move. According to Armenian traditions, the youngest son stays in the ancestral home, so Daniel, Manush and their three sons had to move; Mushegh (29), Garik (27) and Roman (24). Garik is married to Harnest (20) and they have two children, Daniel (3) and David (1).

Four years ago Daniel and Manushak began building a new house. They could not afford to finish it on their own. The family works hard but can hardly make ends meet. Without help from HFH Armenia they could never finish their house. To support their family the sons take on a migrant construction project in Russia. The partnership with HFH Armenia was a great experience for the family. They hosted a Global Village team from Canada that helped them finish their house. For a whole week the team worked hand in hand with the family cementing and sand plastering the walls. Of course, the family was excited and very grateful for the help from their new friends who cared so much for their well being. They will never forget this once-in-a-lifetime experience.



Support

There are many vulnerable families in Armenia who still suffer from inadequate housing. Join us in our efforts to build a brighter future for them by giving them access to decent housing. You can be a part of our mission through your financial contributions and volunteer efforts. A gift today of any size means that soon one more family can live in a safe, decent, and affordable home. Hand in hand we can break the cycle of poverty.

Donate today and make a difference in the lives of families! Another day in substandard housing conditions can be fatal for generations.

A donation to HFH Armenia is tax deductible.

How your donation and/or investment can support:

- To serve 1 family- \$3,300
- To serve 10 families- \$33,000
- To serve 50 families- \$165,000
- To serve 100 families- \$330,000
- To renovate and/or improve energy efficiency of 1 residential building- \$8,000
- To renovate and/or improve energy efficiency of 10 residential buildings- \$80,000
- To create a Guarantee Fund in order to speed up the renovation of common areas in apartment buildings and energy upgrade projects- \$100,000.

Donate online through:

USD - <https://www.habitat.org/donate/armenia>

EUR - <https://www.habitatforhumanity.org.uk/donate/armenia>

Send your tithe check!

Checks can be sent to:

Habitat for Humanity International

121 Habitat Street, Americus, GA 31709-3498

Please include "815000 Armenia" in the memo section.

Send your donation check!

Individual donation checks can be sent to:

270 Peachtree Street NW, Suite 1300, Atlanta, GA 30303

Please include "Donation for Armenia" in the memo of the check.

Thank you!



Habitat
for Humanity®
Armenia

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