

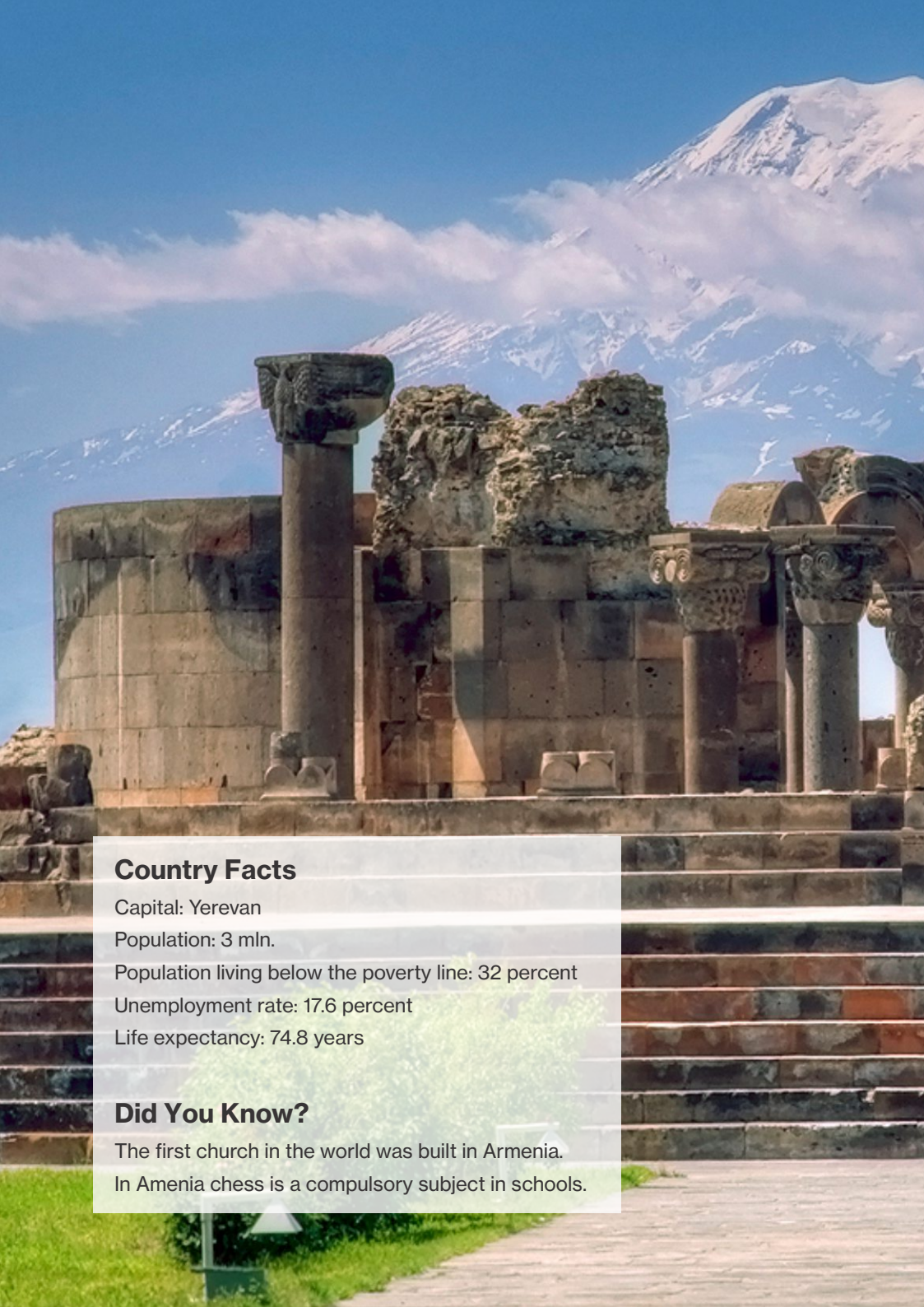


Fiscal Year 2017

# PROGRAM OVERVIEW



Every family in Armenia deserves a  
**DECENT SHELTER**



## Country Facts

Capital: Yerevan

Population: 3 mln.

Population living below the poverty line: 32 percent

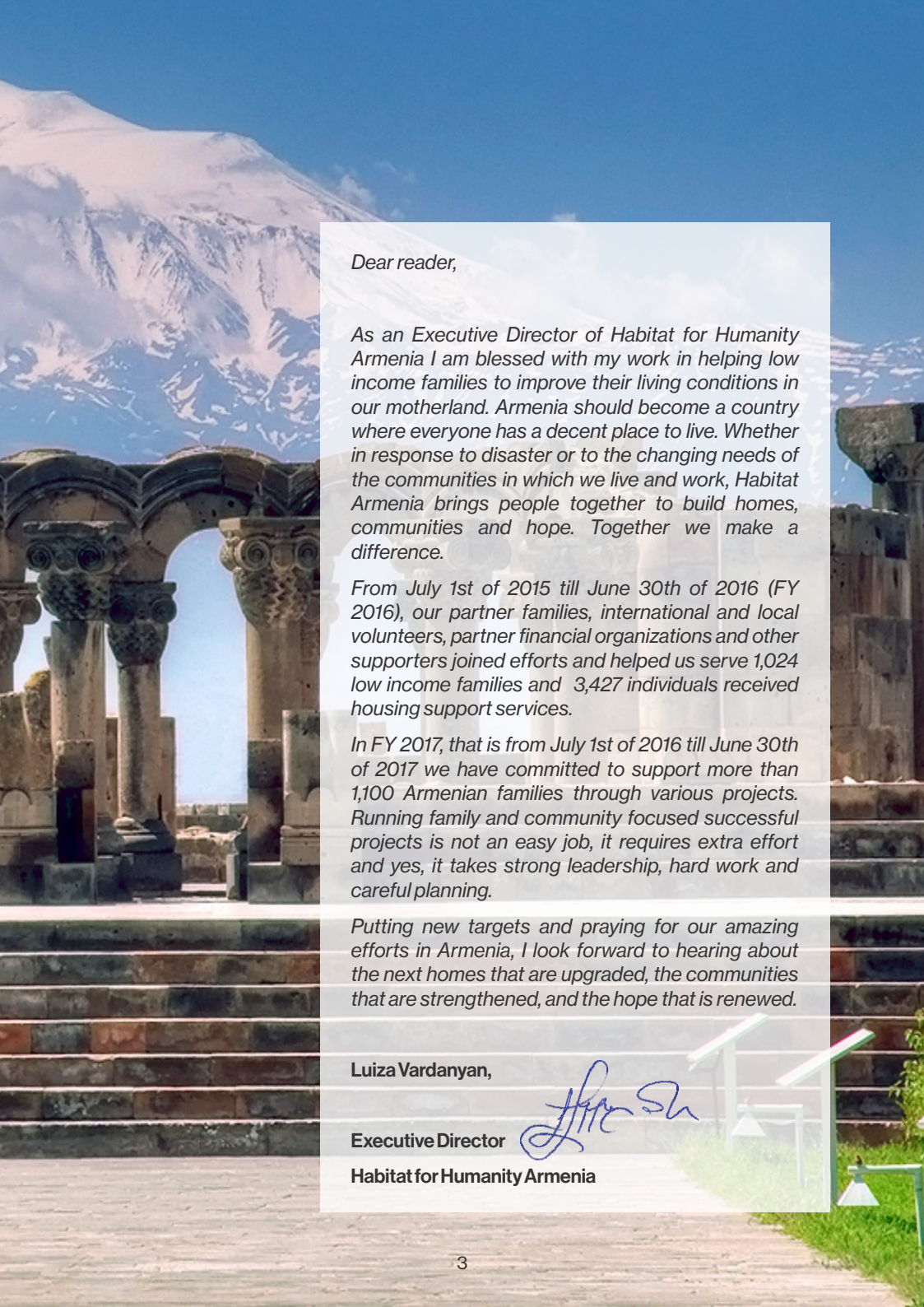
Unemployment rate: 17.6 percent

Life expectancy: 74.8 years

## Did You Know?

The first church in the world was built in Armenia.

In Armenia chess is a compulsory subject in schools.



Dear reader,

*As an Executive Director of Habitat for Humanity Armenia I am blessed with my work in helping low income families to improve their living conditions in our motherland. 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 Armenia brings people together to build homes, communities and hope. Together we make a difference.*

*From July 1st of 2015 till June 30th of 2016 (FY 2016), our partner families, international and local volunteers, partner financial organizations and other supporters joined efforts and helped us serve 1,024 low income families and 3,427 individuals received housing support services.*

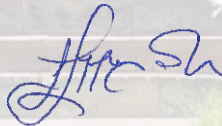
*In FY 2017, that is from July 1st of 2016 till June 30th of 2017 we have committed to support more than 1,100 Armenian families through various projects. Running family and community focused successful projects is not an easy job, it requires extra effort and yes, it takes strong leadership, hard work 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

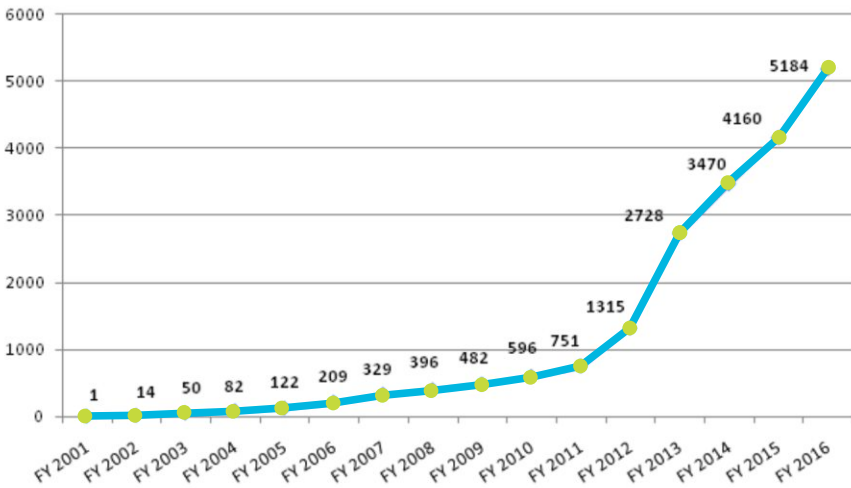
Habitat for Humanity Armenia is the national office of Habitat for Humanity International founded on the conviction that everyone should have a decent place to live.

Since 2000, through the work of Habitat for Humanity Armenia, around 5,200 low income families have found new hope in the form of affordable housing and around 6,500 individuals received housing support services. More recently Habitat for Humanity Armenia has increased their stake in affordable housing by helping to institutionalize energy efficiency in the country. By partnering with financial institutions, local municipalities, as well as international organizations, homeowner associations and tenants of residential buildings, Habitat Armenia initiates sustainable energy projects in residential sector.

Through financial support, volunteering or adding a voice to support affordable housing, everyone can help families achieve the strength, stability and self-reliance they need to build better lives for themselves. Through shelter, we empower.

To learn more, visit [www.habitat.am](http://www.habitat.am).

## Number of Families Served





## Housing Microfinance

In partnership with Universal Credit Organizations Habitat Armenia implements Housing Microfinance projects that help low and middle income families renovate and repair their homes, improve energy efficiency, water and sanitation conditions, and create access to renewable energy. Low and middle income families often face problems receiving loans from banks due to insufficient income. Via collaboration with microfinance institutions Habitat Armenia provides access to financing for low and middle income families. The projects also aim to revitalize war-affected urban and rural communities. Since its foundation in 2000 until June 30, 2016 Habitat Armenia has served 4,135 families within its Housing Microfinance Projects.

The main housing problems that low and middle income people face are poor condition of the gas, water and sewage systems, insufficient energy insulation and unhygienic conditions of bathrooms and kitchens. Insufficient window insulation is a priority problem in all regions. In some regions many families still do not have proper heating system and heat their houses with wood which adversely affects their health as well as the environment.

Within the scope of the Housing Microfinance projects, Habitat Armenia also provides technical assistance to families and partner finance institutions through training programs, construction technical advice and information brochures. The projects also allow volunteers to help families with construction.



## Project Name: “Renewable Energy Financing”

- **Project term:** August 2016 – August 2020
- **Capital invested:** \$136,450 of which \$105,000 is funded by Habitat Armenia and \$31,450 by Global Credit UCO CJSC
- **Target number of families for FY 2017:** 99 families
- **Project budget in FY 2017:** \$21,780
- **Average loan amount:** \$1,160
- **Average cost per family:** \$1,380
- **Project partner:** Global Credit UCO CJSC
- **Requested amount:** \$15,000

## Project Summary

Armenia has high solar potential; on average there are 2,500 sunny hours a year in Armenia. This project will allow low and middle income families to get access to loans for purchasing and installing solar equipment at home. The use of solar energy at home is an efficient solution for families to save on energy bills. Through this project, Habitat Armenia promotes the use of solar energy by low and middle income families and gives them opportunity to have affordable hot water and electricity.

Over the last decade, the price of natural gas more than doubled in Armenia. This drastic price increase adversely impacted the heating conditions of low and middle income families. Thus, successful implementation of our project will significantly compensate for the constantly rising energy prices and improve social well-being of the population in general. Habitat Armenia also raises awareness for solar technology and its benefits through training programs for partner families and financial institutions and by distributing information brochures.



## Project Name: “Building Hope in Female Headed Households”

- **Project term:** July 2012 – September 2017
- **Project budget in FY 2017:** \$25,350
- **Capital invested:** \$250,000 is invested by Habitat Armenia
- **Families served (July 2012 - June 30, 2016):** 454 families
- **Target number of families for FY 2017:** 70 families
- **Average loan amount:** \$2,105
- **Average cost per family:** \$3,035
- **Project partner:** Nor Horizon UCO LTD
- **Requested amount:** \$18,000

## Project Summary

The main goal of the project is to help low income but economically active female headed households to get access to finance for upgrading their housing conditions. Low income women often live in unsafe and poor conditions and are not able to renovate their houses. In Armenia, specifically in the regions, women receive low wages which creates obstacles for them to receive loans from the banks.

This project helps female headed households get housing loans, 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**

### **Residential Buildings' Maintenance & Energy Efficiency (EE)**

In Armenia, almost half of the population lives in apartment buildings (around 19,000 buildings and 435,350 apartments). A significant part of the housing stock is in poor condition. There are no adequate maintenance and management systems in place as a result of which housing stock continues to deteriorate. In addition, these buildings do not have proper energy insulation because old construction methods were not based on modern energy efficiency standards.

In order to address these issues Habitat Armenia launched projects which are targeted at the renovation of shared facilities of residential buildings and improvement of their energy efficiency. Within the scope of these projects Habitat Armenia collaborates with the municipalities which provide up to 40% subsidy and with financial institutions. As of June 30, 2016 in total 19 buildings have been renovated/energy upgraded, 1,049 families have been served. The survey analysis of the project participant homeowner associations showed that as a result of the project the comfort level of buildings has increased, energy efficiency has improved in the buildings where doors and windows were installed, as well as trust of the tenants towards the homeowner associations has increased which, in turn, positively affected the collection rate of the maintenance fees.





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

- **Project term:** 2011 - present, termination date is not specified
- **Project budget in FY 2017:** \$22,700
- **Capital invested:** \$33,700 by Habitat Armenia and \$21,150 subsidy by municipalities
- **Served families & buildings (FY 2011 - June 30, 2016):** 615 families, 10 buildings
- **Target number of families for FY 2017:** 180 families, 5 buildings
- **Average loan amount per building:** \$3,500
- **Average cost per family:** \$300
- **Project partners:** Municipalities, HOAs, Inecobank CJSC
- **Requested amount:** at least \$50,000 for Guarantee fund

## Project Summary

The project started in 2011 and is directed towards the renovation of common spaces in apartment buildings and improvement of energy efficiency of the buildings. Homeowner associations do not have enough capacity to do proper maintenance of residential buildings and the mandatory fees paid by homeowners are too low to cover the maintenance costs. Thus, the main goal of the project is to build institutional capacity of homeowner associations and help them get access to finance for upgrading residential buildings' common spaces, such as stairwell, roof, doors and windows, water and sewage systems, etc.

As of June 30, 2016, within the framework of this project 10 buildings were renovated and 615 families were served. In FY 2017 Habitat Armenia plans to support the renovation of the shared facilities in at least 5 residential buildings, considering that further maintenance will be carried out by the homeowner associations.



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

- **Project term:** April 2013 - April 2017
- **Project budget in FY 2017:** \$83,500
- **Capital invested:** \$200,000 by Inecobank CJSC and \$17, 270 subsidy by municipalities
- **Served families & buildings (April 2013 - June 30, 2016):** 434 families, 9 buildings
- **Target for FY 2017:** 195 families, 5 buildings
- **Average loan amount per building:** \$3,160
- **Project donors:** USAID, co-funded by Habitat Armenia
- **Project partners:** Yerevan Municipality, HOAs, Inecobank CJSC

## Project Summary

This project aims to improve residential energy efficiency investments, develop and test replicable financing models and increase the institutional capacity of HOAs. The project helps to improve the living standards in multi-apartment buildings for low-income families.

For FY 2017, it is projected to improve the energy efficiency in 5 buildings: installation and renovation of stairwell windows and entrance doors, upgrading the lighting system, and insulation of basements.



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

- **Project term:** December 2014 - December 2018
- **Project budget for 2014-2018:** Total €1,687,500 of which €1,350,000 is funded by EU, €337,500 is co-funded by Spitak and Vayk municipalities
- **Project budget in FY 2017:** €854,950
- **Target for FY 2017:** 619 families, 27 buildings
- **Average cost per building:** €31,700
- **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 aimed at saving energy through implementing energy efficient measures and by using renewable energy sources in 45 multi-apartment buildings and two public facilities in accordance with the municipalities' Sustainable Energy Action Plans under the “Covenant of Mayors” requirements.

### Main Activities for FY 2017 are:

- Implementation of energy saving and efficiency measures in 17 residential buildings in Spitak town.
- Implementation of energy saving and efficiency measures in 10 residential buildings in Vayk town.
- Organization of events aimed at increasing public awareness and knowledge increase on energy saving, energy efficiency and renewable energy.



## Technical Assistance

Housing Support Services including the non-financial services often complement investments 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, Habitat 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 on construction phases.

Habitat Armenia also supports microfinance institutions (MFI) 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 institutional technical assistance (ITA) 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.

During FY 2016, Habitat Armenia served 1,521 households through provision of general information and professional services under the framework of its Housing Support Services.

For FY 2017, Habitat Armenia has scheduled to provide Housing Support Services to about 2,200 individuals.



## Disaster Risk Reduction and Response

Habitat 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. Habitat Armenia's 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.

Habitat 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.

Habitat 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 Habitat Armenia distributed 1,906 of these brochures through set partnership agreements.

During FY 2017, Habitat Armenia is planning to distribute about 1,000 of the brochures, targeting vulnerable groups.



## 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.

To date, Habitat Armenia has hosted more than 1,050 volunteers who have contributed to improving the lives of Armenian families.



“ After experiencing Habitat’s Global Village volunteer program, I find it gives willing able-bodied people the opportunity to go to various corners of the world and help build adequate, decent and affordable housing for locals in need. My recent trip to the small village of Gandzakar, in the Tavush Region of Armenia was prime example of a wonderful GV experience. The work was physically challenging yet tedious at times. Our team plastered two rooms, a hallway and a small bathroom while working on uneven surfaces, climbing steps, sliding in the mud and shivering during the last few days of our two-week build. The homeowner worked very hard right alongside the volunteers while his wife set up break snacks and always greeted us with a beautiful smile.

*I think volunteering with Habitat brings me as much or more happiness than anything else I have ever done. I was fortunate to be able to add a few days after the build and explore the wonderful country of Armenia and learn more about its heritage and culture. Armenia will always have a special place in my heart and who knows, I may return. ”*

**Allen Manning, GV team member**



## One Day Build

Habitat Armenia offers 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 Habitat 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

*"Me and my family of 8 share a home in the village of Getahovit on the outskirts of Ijevan, Armenia. We don't have enough space as my family has recently expanded. Galya (48), my mother, looks after the house, including maintaining a small farm of multiple vegetables, fruit trees, 3 cows, a buffalo, and numerous chickens. My father Sarkis (51) is a janitor at the local school. I am employed at the local hydropower plant as a controller; Hamlet, my oldest brother, works as a DJ for parties and weddings, whilst Shahen, the youngest brother, drives a taxi. Anna (25), my wife, looks after our kids Sarkis (5) and Victoria (10 months)."*

*"It is time for the family to have additional accommodation, now that I have a wife and two children", said Tigran. "My brothers also want to marry but it is just too crowded in our present house", he continued.*

It is very difficult for the family to make a living and take care of their housing conditions all at once.

Through Habitat Armenia's support the family got access to finance for building the roof of the new house. The new home is on a plot not far from the family's current home. In July and September, 2 Global Village teams from USA arrived to help them with plastering and levelling the walls. The young family hopes to be in their new home before the end of the year.



## 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 Habitat Armenia is tax deductible.

**How your donation and/or investment can support:**

- To serve 1 family - \$3,100
- To serve 10 families - \$31,000
- To serve 50 families - \$155,000
- To serve 100 families - \$310,000
- 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 and energy upgrade of common areas in multi-apartment buildings and energy upgrade projects - at least \$50,000.

**Donate online through:**

USD - [www.habitat.org/donate/armenia](http://www.habitat.org/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 Peach tree Street NW, Suite 1300, Atlanta, GA 30303

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

# Thank you!

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