

# Bulgaria

## Habitat for Humanity in Bulgaria

Habitat for Humanity Bulgaria has been active since 2001. It runs a diverse, innovative program tailored to meet the local housing need. Habitat Bulgaria works not only with families and individuals to improve their current housing situation but provides support also to communities by partnering with community-based social support organizations, adding value to their activities.

## The housing need in Bulgaria

During communism, the national government provided families with housing. Once a market economy took hold, the responsibility for housing fell on the local authorities, who have little to no resources to deal with the problem. As a result, more and more homes need major repairs while many homeowners cannot afford even basic maintenance of their residences. The EU accession significantly increased the cost of property in Bulgaria, especially in the big cities, pricing more and more families out of the market.

The majority of Bulgarians own a house or a flat, but they struggle to maintain them. Many live in big blocks of flats constructed 40-50 years ago. Maintenance of these buildings has become a severe challenge for the homeowners, as the structures are rapidly deteriorating. At the same time, social housing programs have been cancelled and low-income families have no options to improve their living conditions.

## Habitat's contribution in Bulgaria

Habitat Bulgaria is influencing markets by developing new microfinance and thermal insulation products, which improve the affordability of the home improvements and energy-saving repairs. The organization is actively taking part in the housing-related policy-making at the national and the local levels providing societal support with regard to low-income housing, social housing, residential energy efficiency, and integration of marginalized and vulnerable groups of the population.

### COUNTRY FACTS\*

<b>Capital</b>	Sofia
<b>Main country fact</b>	Joined the EU in 2007
<b>Population</b>	7.1 million
<b>Urbanization</b>	73.9%
<b>Median age</b>	43.7 years
<b>Unemployment rate</b>	7.07%
<b>Population living below the poverty line</b>	23%

\*Find more country facts on:  
**CIA The World Factbook – Bulgaria**

### HABITAT FACTS

**Date when Habitat started working in the country 2001**

**Individuals served in FY18**  
5,065\*\*

\*\*Includes 1,965 through market development

**Volunteers hosted in FY18**  
155

**Housing solutions** Repairs, market development



# Our programs

## Short-term financing for home improvements

Habitat Bulgaria provides interest-free, short-term financing for home improvements and urgent housing interventions to socially vulnerable and marginalized families. The organization works together with local community-based partners and adds value to the social support services they offer in the communities. Habitat Bulgaria's products are leveraged to maximize the effects of interventions designed to address health care, school attendance, maternity and social skills. Additional support is provided through training in financial literacy, home maintenance and energy saving, developed by Habitat Bulgaria. The main knowledge concepts are also included in the innovative board game "The District." The board game is designed for children aged 8+ and presents basic knowledge and concepts in a fun and interactive way.

## Development of innovations and social enterprise

Habitat Bulgaria has developed an innovative thermal insulation product made of recycled textiles and textile waste. The innovation won the "Innovation of 2015" award of the Union of the Inventors in Bulgaria and the Bulgarian Patents Office. The thermal insulation developed by Habitat Bulgaria is competitive to the mineral wools and may be produced at much lower cost, thus improving the affordability of the energy-saving home improvements. The ambition is to establish a facility for the production of the newly-developed thermal insulation as a social enterprise and an independent source of revenue for Habitat Bulgaria.

## Advocacy and coalition building

We are actively involved in housing-related policy making at the national and local levels. The organization has influenced a number of national strategic and legislative framework documents, providing social housing opportunities and access to funding for energy efficiency renovations to more than 150,000 people. Habitat Bulgaria led the establishment and coordinates the work of the National Coalition for Home Improvements – "Decent Home" – which comprises 35 members, including corporations, professional chambers, non-governmental organizations, professional and sectorial associations, national networks and municipalities. Habitat Bulgaria is working on all housing and housing-related national programs, strategies and laws and is providing discussion platforms such as the National Housing Forum held every second year in Bulgaria. The organization is also advocating for improved housing in two other ways: 1) as a member of the National Council for Cooperation on Ethnic and Immigration Issues, responsible for the development of the new National Roma Integration Strategy, and 2) by taking numerous policy positions both as a national Habitat organization and in coalition with other stakeholders.



## Meet a Habitat family

Milko and Veronika once rented a small two-room apartment where they lived with their three children – Christiyana (15), Mario (10) and Eva (6). The apartment was too cold and wet during the winter and this worried Veronika as the health of her children is her biggest concern.

Milko and Veronika are both employed but they could not afford to buy a new, bigger home for their family. Milko heard about Habitat Bulgaria's project in Kostinbrod from his sister and applied to become a homeowner.

Since moving into their new home, the kids have their own room with new furniture and they play safely in the yard.

# What you can do

**You can help needy Bulgarian families improve their living conditions by taking one or more of the following actions:**

## Donate

**Volunteer** Join one of the scheduled Global Village trips to Bulgaria or lead your own. Contact us to learn more.

**Tithe** All affiliate tithe gifts are sent internationally to serve families outside of the United States. To support the work of

Habitat **BULGARIA**, please send your tithe to: Habitat for Humanity International P.O. Box 6598 Americus, GA 31709-3498

**Contact** To learn more about Habitat projects in Bulgaria, please contact us.

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