

# **Armenia**

### **Habitat for Humanity in Armenia**

Habitat for Humanity Armenia, the national office in the country for Habitat for Humanity International, was founded on the conviction that everyone deserves a decent place to live.

Since 2000, through the work of Habitat Armenia, more than 6,000 low- and middle- income families have found new hope in the form of affordable housing. More recently Habitat Armenia has increased its stake in affordable housing by helping to institutionalize energy efficiency in the country.

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.

### The housing need in Armenia

In 2014, the total poverty rate both in urban and rural communities was about 30 percent. Out of 3.01 million people living in the country, 36 percent are in rural areas. Low- and middle-income individuals make up around 60 percent of the population (1.8 million people) with an average monthly income of US\$340.

The families living in rural/remote areas face various housing needs. Every third rural family needs an exigent, energy-efficient housing renovation, upgrade, or completion. There is also a need in purchasing or constructing of new houses. Usually, the majority of the population living in rural areas is low- and middle-income families and they do not have enough financial resources to improve their housing conditions.

The main problems that families in deteriorated housing face are: lack of access to decent housing and financing, lack of a natural gas heating system, lack of drinking water systems and hygienic bathroom and kitchen, and a need for insulation and replacement of windows, doors and roofs.

Currently, low- and middle-income families in Armenia have to spend 25 to 50 percent of their income on utilities. Moreover, the systematic rise of energy prices in the country dramatically affects low- and middle-income families' social and economic conditions.

There are 19,053 residential buildings in Armenia, and about 1.5 million of low- and middle-income Armenians (half of the total Armenian population) live in collective residential housing units (434,995 units), and there is a total of 427,959 dwellings. Three out of four units and dwellings were built from 1951-1990. These buildings do not have proper energy insulation as previous construction technologies and heating methods did not focus on energy efficient mechanisms, resulting in huge energy losses.

### **Habitat's contribution in Armenia**

Habitat Armenia's programs include microloans from universal credit groups so that families can improve their homes. Other programs involve renovation of common areas of residential buildings, residential energy efficiency for low-income households and access to renewable and efficient energy in the municipalities of Vayk and Spitak.

### **COUNTRY FACTS\***

Capital	Yerevan
Date of independence	1991
Population	3.01 million
Urbanization	62.7%
Life expectancy	74 years
Unemployment rate	18.5%
Population living below the poverty line	32%

<sup>\*</sup>Find more country facts on:

CIA The World Factbook – Armenia

### **HABITAT FACTS**

Date when Habitat started working in the country 2000

Individuals served in FY17 7.690\*\*

\*\*Includes 4,350 served through market development

Volunteers hosted in FY17

Housing solutions Rehabs, repairs, market development



### **Our programs**

#### Housing microfinance

In partnership with universal credit organizations, Habitat Armenia implements housing microfinance projects that help low- and middle-income families receive loans from financial institutions to improve their living conditions. These families use the loans to 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. In fiscal year 2017, Habitat Armenia served 4,350 individuals within its housing microfinance projects.



Through its housing microfinance projects, Habitat Armenia also provides technical assistance to families and partner financial institutions through training programs, construction technical advice and informational brochures. The projects also allow volunteers to help families with construction.

## Residential renovations, energy upgrades, homeowner associations capacity building

To renovate shared facilities of residential buildings and improve energy efficiency, Habitat Armenia collaborates with municipalities, which provide subsidies, and financial institutions, which provide loans. So far, Habitat Armenia has been collaborating with the municipalities of Vayk and Spitak, as well as the municipalities of Yerevan and Vanadzor which provided up to 40 percent subsidies to homeowner associations participating in the project. The projects have provided renovations and energy upgrades to 1,601 families in 37 buildings as of June 30, 2017. 18 renovated and energy upgraded buildings served 552 families in FY 2017 alone.

Subsequent survey analysis of the participating homeowner associations showed that residential comfort levels have increased, energy efficiency has improved in buildings where doors and windows were installed, and trust levels between tenants and homeowner associations have strengthened as a result of the project.

### **Meet a Habitat family**

Marietta has always strived to keep her family strong and safe. "I have always been dreaming of creating comfort for my children but could never afford it," she said. "When my son married and the family expanded, it was hardly possible to renovate the house on our own."

With the help of Habitat Armenia, Marietta and her son's family renovated their home and now live in decent housing conditions. The renovation changed many aspects of their lives. Now there are no leaks from the roof and the humidity in the home has decreased. The family said they feel safer and living has become much easier. Thanks to the support from Habitat Armenia the family achieved the strength, stability and self-reliance they needed for a better future.

### What you can do

You can help Armenian 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 Armenia or lead your own. Contact us to learn more. Contact <a href="mailto:nabrahamyan@habitat.am">nabrahamyan@habitat.am</a>

Tithe All affiliate tithe gifts are sent internationally to serve families outside of the United States. To support the work of Habitat **ARMENIA**, 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 Armenia or in other parts of the region, please contact us.

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To learn more about volunteering opportunities in Armenia, please contact gv.emea@habitat.org