

# **Country profile**

# Nicaragua

## Habitat for Humanity in Nicaragua

Habitat for Humanity Nicaragua advocates for the right to decent housing and the progressive improvement of community environments. We began our work in October 1984 and, to date, we have supported the construction of 8,580 housing solutions, improving the lives of more than 42,000 people.

For more information, visit: www.habitatnicaragua.org

#### The housing need in Nicaragua

Nicaragua is one of the countries with the largest qualitative and quantitative housing deficits in the region, with a need for 20,000 new homes per year, and more than half of existing homes in need of basic services or improvements.

The total deficit inclues 957,000 new housing and housing improvements. Private sector efforts and public investment cover only 50 percent of the country's needs each year, so the deficit continues to grow.

#### Habitat's contribution in Nicaragua

Habitat for Humanity Nicaragua is committed to supporting families most in need of a decent and affordable home. We promote products and services for home improvement and progressive self-building. We also provide training and technical assistance and mobilize national and international volunteers.

# **COUNTRY FACTS\***

Capital	Managua
Date of independence or creation of the state	Sept. 15, 1821
Population	6.3 million (2017)
Urbanization (percentage of people in cities vs. rural zones)	59.1% urban 40.9% rural *
Life expectancy	74.8 years (2014)
Unemployment rate	6% (2018) **
Percent of the population living below the poverty line	41.2% overall poverty 8.4% extreme poverty (2017) ***

\* UN, 2016

\*\* BCN, mid 2018

\*\*\* FIDEG, 2017

#### HABITAT FACTS

**Date when Habitat started working in the country** 1984

Individuals served in FY18 150,005\*

Volunteers hosted in FY18 685

Housing solutions New, repairs, incremental

\* 141,975 served through market development



 ${\rm FY}$  stands for fiscal year 2018, which starts on July 2017 and ends on June 2018.



#### **Building services**

Habitat Nicaragua works in partnership with other stakeholders for new home construction, progressive core modules, and infrastructure for water and sanitation.

#### Support services for housing

Investment in construction or housing improvement should be complemented by educational processes that strengthen the families self-management capabilities for continuity and sustainability. Currently, Habitat Nicaragua provides training services in financial education, safe housing, housing laws, legal security of tenure and healthy housing.

#### **Meet a Habitat family**

Ana Mayerling lives in the city of Estelí and tells us about the process of turning her wooden house into a safe and adequate shelter.

When she was 28, Ana Mayerling was left alone with her children (2 and 6 years old) because her husband traveled to another country to work. In order to have an income, she learned about beauty and has a small parlor where she offers hair cutting, straigthening and highlighting services. She also sells several beauty and clothing items.

"Some years ago, I bought a plot of land with a small wooden and cardboard house where I lived with my children. At that moment, my children were young and did not want to live in that house. Even when they were in school they never told their friends where they lived because they were ashamed that the walls had holes," Ana said.

"I applied for a loan to improve my house, but I first made a budget of my expenses to avoid getting into something I could not pay later. With the first credit, I raised the walls of the living room.

"I had to make sacrifices to have the house I have now. Many times I had to refrain from celebrating my children's birthdays because it was either that or pay the microcredit, and for me it was better to give them a safe house than to spend on a piñata.

"With the second loan I built my room and then the kitchen. When I finished paying a loan, I applied for another one to continue with the improvements. This is how I was able to build one room for my son and another for my daughter. I never thought about plastering the walls, or having tiled floors. I thought I would continue building block walls to stop having cardboard walls.

"My kids' childhood was filled with sacrifices, but now that they are older, I hope they understand it was all so they could have a safe and happy place to live. Now I feel satisfied; many times I wake up in the morning and cannot believe it."

# **Financial services**

Through credit lines to microfinance institutions, we contribute to increasing the availability of credit for housing improvement and expansion. Habitat Nicaragua provides technical assistance in construction as an added value.

#### Volunteerism

Habitat Nicaragua mobilizes an average of 500 international volunteers from the United States, Canada and the Netherlands annually. At a local level, volunteering is promoted in schools, universities and companies to support construction activities, training, communication and administration.



#### What can you do?

We build strength, stability and self-reliance through shelter. You can help us do it with the following actions:

#### DONATE

https://construyeconhabitat.com/apoya.php

#### **VOLUNTEER**

Join one of Global Village's scheduled trips to Nicaragua, or organize your own. For more information, please go to: www.habitat.org/gv/catalog/lac

#### HABITAT'S OFFICE

To learn more about Habitat for Humanity's programs in Nicaragua, please contact: habitat@habitatnicaragua.org

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