# **The Habitat for Humanity**®

# NICARAGUA

# **Habitat for Humanity in Nicaragua**

Habitat for Humanity Nicaragua advocates for the right to a decent home and for community improvements. Since 1984, we have supported 8,773 home builds, progressive improvements and repairs. In the past five years, we have led 6,000 training events and have mobilized over 2,000 volunteers.

# The housing need in Nicaragua

Nicaragua has one of the highest housing deficits in Central America. The deficit is both qualitative and quantitative; in addition to needing 20,000 new houses per year, the country needs infrastructure improvements on more than 50 percent of its existing houses. The total deficit generates a need for 957,000 new houses and home improvements, and only 50 percent of the total need is covered between the private and public sectors.

## Habitat's contribution in Nicaragua

Habitat Nicaragua is committed to strengthening the social production and progressive improvement of housing. It meets this commitment through products and services that enhance the quality of self-built houses through models that facilitate the building, through training and technical assistance, through access to microcredit for home improvement, and through the involvement of national and international volunteers. These efforts generate impact and raise awareness of adequate housing's vital role in providing a path out of poverty.

#### **COUNTRY FACTS**

**Capital** 

Managua

Date of independence or creation of the state

Sept. 15, 1821

**Population** 

6.1 million

Urbanization (percentage of people in cities vs. rural zones

57% urban

Life expectancy

74 (2012)

**Unemployment rate** 

7.3% (2011)

Percent of the population living below the poverty line 42.7 percent lives on US\$2 per day, and 7.6 percent lives on US\$1 per day (FIDEG, 2012)

#### **HABITAT FACTS**

# Date when Habitat started working in the country

October 6, 1984

Families served

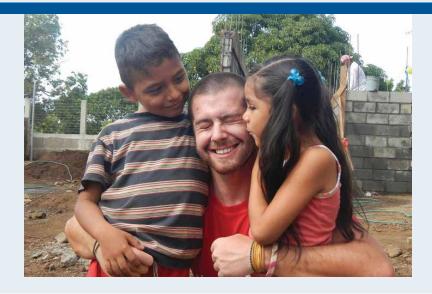
14,773

**Volunteers hosted** 

2,000 since 2010

**Housing solutions** 

8,773





## **Construction services**

In the area of construction services, we work with partners to build new houses and, at the community level, provide progressive improvements such as seed houses and water and sanitation solutions. Likewise, we contribute to reducing the housing deficit through home improvements, repairs and expansions, using second-tier credits that include construction technical assistance as part of the financing solutions.

#### **Financial services**

Habitat has placed a credit fund in microfinance institutions to help them grant microcredit for home improvements, offering preferential rates and construction technical assistance as a feature.

# **Housing support services**

Habitat believes housing solutions should be accompanied by educational processes to train families on how to continue their home improvements. Currently, Habitat Nicaragua provides services in financial literacy, safe housing, housing law and land tenure, and healthy housing.

#### **Volunteerism**

Habitat Nicaragua mobilizes international volunteers from three programs — the United States, Canada and the Netherlands — with an average of 500 volunteers per year. At the local level, Habitat promotes volunteerism in schools, universities and enterprises and offers opportunities in the areas of construction services, community development, communications and administration.

# Meet a Habitat family

Estela Calero lived with her daughters, Herminia, 11, and Jessica, 20, and grandson Enoc, 2, in San Cayetano, San Rafael del Sur, in a house built with wood, zinc and plastic. Calero sold beauty products and worked as a seamstress, but her income was not enough to send her kids to school, much less repair her house. During the rainy seasons, the house was never dry.

At the end of 2013, Calero worked with Habitat Nicaragua volunteers to build a better house.

"Before, in the other house, we were afraid," she said. "It was unsafe, because it was easy to break a piece of wood and break into the house. ... Now we feel safer against thieves and also against the rainy season — even against earthquakes."

Now Calero sells tortillas and has bought a refrigerator so she can sell ice cream and offer refrigeration services to fishermen. She credits Habitat's training courses for inspiring her to keep growing. She hopes to expand her business and add rooms for her daughters. "That is what I want," she said, "to accomplish all that which used to be a dream and is now a goal."



# What you can do

You can help needy Nicaraguan families who live in unhealthy, cold and overcrowded homes by taking one or more of the following actions:

#### **DONATE**

http://www.habitatnicaragua.org/donar/

#### **VOLUNTEER**

Join one of the scheduled Global Village trips to Nicaragua or lead your own. For more information go to: habitat.org/gv/catalog/lac

# TITHE

Establish a strong and rewarding tithe partnership to help build houses globally! Quote 822300, Nicaragua HFH on your checks sent to: Habitat for Humanity International, Attn: Affiliate Tithe, 121 Habitat St., Americus, GA 31709

To learn more about Habitat projects in Nicaragua or in other parts of the region, please contact us.

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