# Country profile TRINIDAD AND TOBAGO

# Habitat for Humanity in Trinidad and Tobago

Habitat for Humanity has worked in Trinidad and Tobago since 1997. We have served 355 families with direct housing solutions, and more than 1,800 with credit management and construction training.

# The housing need in Trinidad and Tobago

Habitat for Humanity Trinidad and Tobago serves the housing needs of people in the low-income bracket. There are over 60,000 squatter families — one-seventh of the population — living in 313 informal settlements. The Ministry of Housing has a waiting list of 107,000 people in four categories:

- Those who cannot afford mortgages and can only rent.
- Rent-to-own participants.
- Those who can afford only mortgages from US\$16,700 to US\$25,000.
- Those benefiting from subsidized housing.

Affordability is another major issue. The median price for a twobedroom house and land was US\$167,000 in September 2012, an almost 300 percent increase from US\$39,700 in 1993.

The factors that prevent low-income earners from homeownership are varied, but they often include an unwillingness by financial institutions to finance mortgages for this income bracket because of their risk of unstable employment and ability to pay. The spiraling costs of houses and the lack of ownership certifications of inherited land are other barriers for families living in inadequate conditions.

# Habitat's contribution in Trinidad and Tobago

Habitat houses are built using culturally preferred materials of construction — concrete blocks and galvanized roofs — along with a new pre-engineered steel system. We also facilitate housing repairs, renovations and completions for low-income families, along with training in financial management, community assessments and disaster risk reduction.



# **COUNTRY FACTS**

Capital	Port of Spain
Date of independence or creation of the state	1962 (The republic was founded in 1976)
Population	1,317,714 (2013)
Urbanization (percent- age of people in cities vs. rural zones)	14 percent
Life expectancy	70.1 years
Unemployment rate	3.7 percent (2013)
Percent of the popula- tion living below the poverty line	16.7 percent

# HABITAT FACTS

**Date when Habitat started in the country** March 14, 1997

**Families served** 1,876 families

Volunteers hosted

Approximately 1,000 annually

#### Housing solutions: 355

- 184 houses
- 166 repairs
- 5 community buildings
- Other construction projects include construction capacity building for contractors and construction technical advice for communities



## Fundraising

Habitat Trinidad and Tobago fundraises through its capital campaign and annual fund campaign. We receive donations of money and in-kind materials and services from corporations, organizations and individuals. Our "World of Hope" capital campaign plans to raise US\$100 million to provide 500 housing solutions to local families between 2012 and 2016. The campaign's priorities are:

#### **Housing solutions**

Habitat homes cost between US\$16,700 and US\$25,000 to build, depending on size and number of bedrooms. With our no-profit policy, Habitat compares favorably with programs offered by traditional lending institutions serving low-income families. In addition, we provide homeowners with training in critical areas such as financial literacy. Our philosophy is to build not only homes, but also lives and, by extension, communities.

#### Annual fund

The campaign will also seek to increase revenue for Habitat Trinidad and Tobago's Circle of Friends program, which falls under the annual fund. The fund covers Habitat's crucial operational expenses and requires approximately 10 percent of the national organization's annual budget to efficiently run operations.

#### Community development

The capital campaign also focuses on building the capacity of high-risk communities to obtain the knowledge and skills needed for a sustainable future. Volunteer management is also an essential part of Habitat's operations, giving citizens a chance to give back to their communities and providing opportunities for international groups to demonstrate their commitment to the Habitat cause.

#### **Caribbean initiative**

The capital campaign will contribute US\$1 million (one-tenth of its goal) to Habitat's regional disaster risk reduction and preparedness program, Building Readiness and Capacities for Emerging Disasters, or BRACED. The program educates countries on disaster mitigation and equips them to better manage and recover from the unforeseen.

#### Meet a Habitat family

Martina Malco-Reilly lost her family home to fire at an early age, and her parents and siblings were scattered between relatives and friends. Unable to complete secondary school, she has poured all of her money and energy into her children and their educational goals, and is proud of raising Joshua and Elika to be disciplined, hard-working and successful students. "Our family is very close, very loving. My goal is that the children do better than me, so I do what you have to do for family, make do with what we have, make choices and sacrifices for the people I love". That love is generously shared with the neighbourhood's children, who come to her for homework help, to learn to read and write, and encouragement to stay in school even when times are grim.

Thanks to Habitat for Humanity Trinidad and Tobago, and major corporate donors, Martina has finally fulfilled her deepest wish. "I do not want my kids to experience the pain I felt when my family broke up. This house means that I can have my family back together, all of us at home, living and loving under the same roof."

# To learn more about Habitat projects in Trinidad & Tobago please contact us.

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## Habitat for Humanity<sup>®</sup> Trinidad & Tobago

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# What you can do

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

#### DONATE

#### donate@habitat-tt.org

#### VOLUNTEER

Join one of the scheduled Global Village trips to Trinidad & Tobago 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 824300, Trinidad and Tobago HFH on your checks sent to: Habitat for Humanity International, Attn: Affiliate Tithe, 121 Habitat St., Americus, GA 31709