

HABITAT ET HUMANISME,

BUILDING CONNECTIONS

For more than 35 years, Habitat et Humanisme has been committed to housing, including and rebuilding social connections for people in need, to fight against exclusion and isolation.

Habitat et Humanisme commitments are to:

- ensure that people with limited means, who are vulnerable due to their social situation, age, handicap or their health, can access housing appropriate for their needs and financial resources
- contribute to the development of inclusive cities, by ensuring that housing for the disadvantaged is located in 'socially-balanced neighbourhoods'
- offer personalised or group support to encourage rebuilding social connections and

To fulfil its role, Habitat et Humanisme's activities are organised into 3 branches: supported housing, nursing and care homes, emergency and refugee accomodation.

The Habitat et Humanisme organisation is composed of a Federation, with public benefit accreditation, bringing together:

- **59** non profit organisations in **87** French departments,
- 1 association in Belgium and 1 in Luxembourg,
- 2 real estate companies.
- ▶ 10 socially responsible letting agencies,
- the 'Accession solidaire' association which supports access to home ownership.

The organisation also set up the **Habitat et Humanisme - Institut de France** Foundation which conducts research programmes and funds innovative housing projects.

Habitat et Humanisme provided or secured

new housing units for people in need

new nursing home joined the Habitat et Humanisme Care Network

Habitat et Humanisme opened

new emergency and refugees centers.

Habitat et Humanisme enabled

new families 2 030 new families in difficulty to access housing

people into emergency accommodation and refugee

Habitat et Humanisme welcomed

938 dependent elderly people into care homes



Giving people in need and victims of housing exclusion access to homes

HABITAT ET HUMANISME'S

SOCIAL IMPACT

habitat &

humanisme

REPORT

SEPTEMBER 2024

- Making additional places available in residences for dependent people with limited resources
- Creating a new supply of accessible housing for the poorest in society
- Helping create socially balanced urban neighbourhoods
- Fostering strong, impactful public engagement through solidarity saving and volunteering















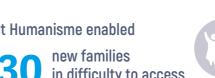








IN 2023



Habitat et Humanisme welcomed





HABITAT ET HUMANISME

PROVIDES HOMES FOR THE MOST VULNERABLE IN SOCIETY WHO ARE SUFFERING FROM HOUSING EXCLUSION.



HARITAT ET HUMANISME

PROVIDES MUCH-NEEDED,
ACCESSIBLE HOUSING TO THE MOST
VULNERABLE IN SOCIETY.



► Inclusive housing for vulnerable people

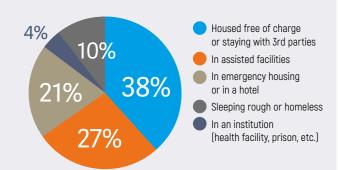
Before moving into H&H housing:

74% of the families were living below the poverty line

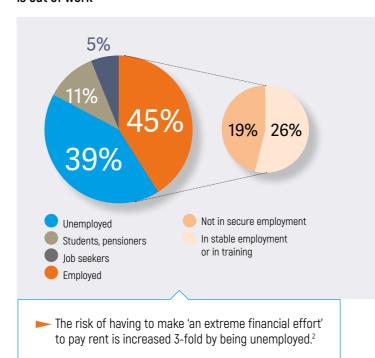
90% for single parent families

Only 32% of the social housing sector accommodates households living below the poverty line.¹

of the families did not have a home of their own and of these:



Around 1 person in 2 who moves into H&H housing is out of work



► Housing from the Habitat et Humanisme Property company

98%

of the housing provided by the Habitat et Humanisme Property company in 2023 was accessible to people living below the poverty line, as opposed to 1/4 in the social housing sector.⁴





24%

SOCIAL HOUSING APPLICANTS Income qualifying for very social rents ⁴

SOCIAL HOUSING SECTOR Very social housing ⁴

► Housing from Solidarity Owners

Through its 'Solidarity Owners' scheme, Habitat et Humanisme has created a new supply of low-rent housing in urban centres. This accommodation was previously unoccupied or rented at high rates.

658
new housing units secured in 2023



HARITAT ET HUMANISME

HELPS CREATE SOCIALLY BALANCED URBAN NEIGHBOURHOODS.

► A particularly vulnerable community



of the families we house are single people

24%

are single paren families and

of the adults we house are under 30 years old

► The under 30s are 9 times more likely to become homeless.³

85% of Habitat et Humanisme's housing is located in high demand areas where the poorest in society are excluded due to property prices. 6

In these locations, Habitat et Humanisme charges rents well below market rates.

For example :

► A 39 m² apartment in Paris (10° district)

H&H PROPERTY
6,6 €/m²
per month

SOCIAL HOUSING

8,5 €/m²
per month

PRIVATE HOUSING

25 €/m²
per month ⁵

► A 74 m² apartment in Nantes

H&H PROPERTY

5,5 €/m² per month

50CIAL HOUSING

7,3 €/m²

per month

PRIVATE HOUSING

12 €/m²

per month

¹ ANCOLS, Panorama du logement social 2024

² 22^{ème} rapport de la Fondation Abbé Pierre

³ INSEE, enquête Sans-Domicile, 2012

⁴ USH, HLM en chiffres 2023

⁵ RPLS 2022

⁶ L'Observatoire des loyers 2023 Given the changes to the Pinel ABC zoning on October 1, 2023, the comparison with 2022 is not relevant: 145 towns that were in zone B2 (not tense) have moved into zone B1 (tense), while 63 municipalities that were previously classified in zone B1 have been reclassified in zone A.

HABITAT ET HUMANISME

ROVIDES ACCOMMODATION IN QUALITY ESTABLISHMENTS FOR DEPENDENT PEOPLE WITH LIMITED RESOURCES.



HABITAT ET HUMANISME

FOSTERS A STRONG, SOCIALLY IMPACTFUL COMMITMENT FROM THE PUBLIC.



► Elderly people with limited resources

The average taxable income of people living in Habitat et Humanisme nursing and care homes is:

15 k€

Average taxable income of the over 75s:

7 INSEE Revenus 2020

Nursing & care homes accessible to the most vulnerable

The daily rates at the Habitat et Humanisme nursing and care homes are much lower than in the private sector. Almost all places qualify for social benefits.

AVERAGE H&H CARE HOME PRICES

AVERAGE PRIVATE SECTOR PRICES 57€ to 70€

80€ to 130€

► People are happy living in our facilities

The surveys we conduct every year among our residents and their families show a high level of satisfaction:

WELL-BEING

86%

of the residents feel "at home".

92%

of the families are welcomed by their loved ones as if they were in their own home.

SECURITY

95%

of the residents feel safe in the facility.

88%

of the families believe their loved ones feel safe in the facility.

VOLUNTEER PARTICIPATION

97%°

of the residents

and **97%**8

of the families

appreciate the participation of the volunteers.

SUPPORT

91%

of the residents feel well cared for by the staff.

89%

of the families think their loved ones are well cared for by the staff.

CONNECTING

80%

of the residents say they made new relationships in their facility.

ACTIVITIES

95% of the residents enjoy

of the residents enjoy the activities on offer.

91%⁸

of the families think that the activities and entertainment on offer are appreciated by their loved ones. ► Habitat et Humanisme mobilises private and employee pension savings as solid leverage to develop affordable housing and care home accommodation.

The Habitat et Humanisme property company and 'EHD' Entreprendre pour humaniser la dépendance property company are both socially responsible companies which have the 'ESUS' (Entreprise solidaire d'utilité sociale) and SIEG (service d'intérêt économique général) accreditations. They call on solidarity employee savings and private solidarity investments to raise capital to finance their operations. This is in addition to state and local authority subsidies and long-term loans from the 'Banque des territoires' and other banking organisations.

These solidarity investments have a high leverage ratio:

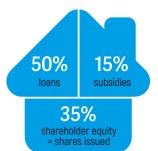
1€ CONTRIBUTED = 3€ INVESTED IN HOUSING OR A HOME FOR THE ELDERLY

For exemple:

36 000 €*

invested in the Habitat et Humanisme property company enables us:

- ▶ to provide a 44 m^{2*} housing unit
- ▶ to house a family of 2 to 3 people for 3 years** minimum
- * average amount of equity to produce a 44 m² home
 **average time spent in temporary accommodation



Average financing plan for a Habitat et Humanisme housing project



Average financing plan or an 'EHD' nursing home

► Habitat et Humanisme mobilises citizen volunteers whose contributions make all the difference in its efforts to house and integrate people in difficulty.

IN 2023

More than 6 000 volunteers gave their time to Habitat et Humanisme, the equivalent of

391 full time jobs.

290 000

volunteer hours were dedicated to supporting and caring for our residents.

COMMUNITY THIRD PLACES



Since 2017, Habitat et Humanisme has been establishing community third places to create links within local communities and to encourage inclusion. These facilities are open to the Organisation's tenants and others who find themselves in difficult circumstances. They also welcome local residents who wish to build contacts by participating in shared activities. The aim is to break down barriers and help residents become part of the community and of society as a whole, to build relationships within the local area and to foster independence. These collaborative group projects are run jointly by the Habitat et Humanisme teams, the participants and local partners.

These inclusive, community third places offer the participants many group activities:



Habitat et Humanisme has opened 17 third places including 3 in 2023, with around 10 more in the pipeline.

Libraries resident artists

An initial impact study was carried out in 2024 involving 143 beneficiaries in 12 Habitat et Humanisme community third places. It highlights the significant contribution this scheme makes to the lives of people living in isolation on low-incomes.

▶ The main beneficiaries of the Third Places

WHO ARE THEY?

61% of the beneficiaries are women, with an average age of 57 years.

WHY DO THEY COME?

More than half the visitors come to meet and talk with other people.

WHEN DO THEY COME?

74% come to the third place at least once a week.

WHAT DO THEY ENJOY MOST?

58% say they most enjoy meeting other visitors and the volunteers, and the atmosphere in the third places.



I felt at home from the very first time I came here.

A significant impact on the lives of the socially isolated





My best memories of the third place are the happy times I spent with the others."

PEOPLE'S PHYSICAL AND MENTAL WELL-BEING

87% of the beneficiaries believe that the third place has improved their emotional and mental well-being

and 76% say their self-confidence has increased.

HEALTH



69% of the beneficiaries attribute their improved health to the third places.

/U% say they have access to healthier food.

68% believe the third places have helped them take better care of their health.

MAKING SOCIAL CONNECTIONS AND BREAKING DOWN **EXCLUSION**

88% of the beneficiaries believe that the third place has helped them to be better integrated in society, to be less isolated and to increase their contact with other people.

76%

of the beneficiaries say they do more group activities.

DEVELOPING AUTONOMY

believe the third place has helped them feel more independent

and 65% say they have increased their skills.