

## JAMES: Habitat offers affordable housing model

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**Just  
ASKING**  
Elizabeth James



*"Our mission is to mobilize volunteers and community partners to build affordable housing in order to promote home ownership as a means to breaking the cycle of poverty."*

*– Habitat for Humanity Greater Vancouver*

For at least 60 years, the North Shore has been considered an affluent place to call home. While that still may be so, especially in West Vancouver, there is a hidden but growing community of residents throughout all three municipalities who are either house-rich but cash-poor, or otherwise living in or on the edge of poverty.

Along with the rest of the region, few municipal initiatives have managed to come anywhere close to stemming the skyrocketing real-estate prices and rents that are increasingly driving people out of their homes and communities. In fact, it can be said that outdated provincial real-estate legislation coupled with development decisions by many local governments have exacerbated an already critical situation.

Undaunted, the largely volunteer Habitat for Humanity of Greater Vancouver is working with some municipalities in the region to offer a different model of affordable home ownership.

This is meant to add to, not replace, municipal efforts to bring the private sector to the table with a few suites in every high-density project they approve.



A sample of the Habitat model. - image supplied Habitat for Humanity

A 27-unit Habitat project in Burnaby was completed in 2013 and a 12-unit — six single-family homes with suites — project in Richmond is due to get underway this spring.

The most encouraging news about the Habitat model comes from The Boston Consulting Group in a report commissioned by Habitat Canada. At its most basic level, the report by author **Kilian Berz noted that for every dollar invested in a family, \$4 in societal benefits are returned to the community.** In 2014, those donor investments returned \$39 million to society.

Not the least of those benefits accrue to the provincial level because when a partner family is able to move out of social housing, that makes affordable housing available to another family.

In brief, if you have never heard of the organization, Habitat Canada was founded in 1985 and now has 56 affiliates across the country, according to their website. As of 2015, the organization and its volunteers and family partners have built over 2,500 homes nationwide. During that time “300,000 volunteers have logged over 11 million hours on build sites.”

Habitat says **“homes are sold to pre-approved families with no financial down payment and interest-free mortgages.”**

In the Greater Vancouver area, which reaches as far as Squamish B.C., “... safe and affordable housing has been provided for 31 families, including 45 children, and 12 new families are currently being selected for the new homes in Richmond,” according to Habitat Canada.

**What is required of the families is a minimum of 500 hours of volunteer time — sweat equity — and the ability to pay an**

agreed-upon monthly amount for rent or mortgage.

“We calculate that amount annually based on total family income and, whether the family rents or buys the home, we make sure the payment does not exceed 30 per cent of the family’s income,” said Habitat’s director of operations and fund development, North Vancouver-born Stephani Samaridis. (Yes, that’s Stephani, daughter of the late much-revered Marilyn Baker, former mayor of the District of North Vancouver.)”

“Significant to our model is that all funds paid by partner families are held for them. So, once becoming financially stable, should they wish to move into the traditional market, their contribution will be returned to them as a cash lump sum to use as a down payment on a market mortgage, thus freeing up an already built home for a new partner family.”

Volunteer hours can be a mix of construction hours or working in Habitat’s ReStores or distribution centres throughout the region. Members of the community are also encouraged to volunteer in either of these ways if you have time to share.

Our North Vancouver ReStore has just moved to a larger space at 340-344 Lynn Ave., just off Main Street. They accept donations of building materials, lightly used furniture, tools, garden equipment and many other items for resale. Revenue from the ReStore covers all operating expenses, meaning that all rental and mortgage payments, cash donations and net ReStore revenues are reinvested in Habitat’s home building projects.

I have often said that if ever I won the lottery, Habitat for Humanity would come right after family in sharing the bounty.

If you would like to be involved either as a volunteer or a donor, why not begin by registering for this year’s Run4hope charity program [bmvancouvermarathon.ca/run4hope](http://bmvancouvermarathon.ca/run4hope) which is being held in partnership with the BMO Vancouver Marathon on May 1? Charity runners commit to raising a minimum \$350 when they register for the full marathon, a half-marathon or eight-kilometre run.

As Habitat notes: “The race is on! Thank you for helping to give a hand up to those in your own North Shore community.”

*After 16 years with the multi-disciplinary Perinatal Programme of B.C. and later in various endeavours in the growing high-tech industry, Elizabeth James now connects the dots every second Wednesday on local, regional and provincial issues. She can be reached via email at [rimco@shaw.ca](mailto:rimco@shaw.ca) (<mailto:rimco@shaw.ca>).*

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