



Electrical students from the University College of the Cariboo worked on Habitat for Humanity Kamloops' first build.

Question: Where can you build a 3-bedroom house for under \$140,000, including the lot?

Answer: Anywhere in British Columbia.

This is not a trick question. However, building such a house depends on the good will of many people, and often on municipal regulations that support non-profit housing.

Habitat for Humanity is a charitable organization that works in partnership with communities to build simple, affordable houses and provide interest-free mortgages to families who would otherwise not be able to purchase their own homes. It is an organization that repeatedly demonstrates how the cooperation of diverse organizations can help communities work toward their housing goals. The Real Estate Foundation is pleased to have been a partner in several B.C. Habitat for Humanity construction projects.

Habitat for Humanity is a charitable organization that works in partnership with communities to build simple,

Since 1998, the Foundation has approved 14 grants totaling over \$435,000 to B.C. Habitat societies. When the projects are complete, 47 housing units—townhouses, duplexes, and single detached homes—will have been built in Burnaby, Grand Forks, Kamloops, Kelowna, Nanaimo, Nelson, Prince George, Saanich, Sidney, and Victoria. For single family and duplex projects funded by the Foundation, the average per unit construction cost has been \$68,705.

While the Foundation's total contribution is sizable, it is only about 15% of the total amount needed to build the homes. Cash, in-kind donations of building materials and land, and extensive volunteer help combine to make each project happen. In addition, the family that will own the house provides 500 hours of "sweat equity", helping with construction, site clean-up, fundraising, or serving food to the crew—whatever they are able to contribute—for their own and future builds.

Land cost is often an impediment to building affordable housing, especially in major urban centres. Several local governments have shown their support for Habitat's goals by offering municipally owned land at a discount to local societies. Some also provide "extras" that are important to grassroots non-profits without cash to spare. Three examples include:

- The City of Grand Forks closed a road allowance and re-surveyed three long-vacant lots, making them available to the society for the cost of surveying only.
- The City of Kamloops sold a lot at half price and did not convey title to the property until the families moved in, saving property and school taxes.
- The City of Prince George issued a certificate of title to the homeowner rather than the society, saving legal fees and taxes associated with transferring the land from the City to Habitat.

In the Foundation's experience, successful projects usually involve innovative partnerships. Habitat for Humanity societies prove again and again that communities can reach their goals when they rally together to support a cause in which they believe.