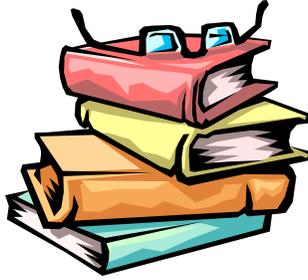


Section Three

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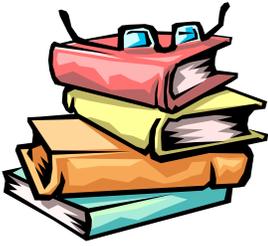
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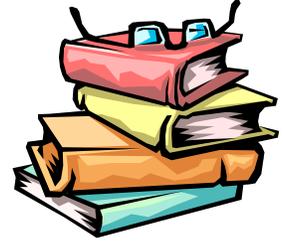
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A Review of the Literature on Community-based Alternatives for Affordable Housing:



Thirty Internationalⁱ Sources

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1. European Parliament – Overview of Housing Policies
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Rohe, W.M., Van Zandt, S., and McCarthy, G. (2002). Home ownership and access to opportunity. *Housing Studies*, 17(1), pp. 51-61.

This article is important because of the focus of many US based community and other housing initiatives on home ownership rather than rental housing. The article reviews existing research on the relationship between home ownership and access to opportunity, as the latter is the oft-cited reason for promoting home ownership in affordable housing schemes. The question is, how does home ownership effect these individual and societal opportunity structures? The paper argues that home ownership may influence opportunity by affecting individual health, wealth and youth behaviours. The research indicates that for most buyers, home ownership leads to wealth creation, positive health outcomes when owners are able to keep up on mortgage payments, and better educational and behavioural outcomes for young people. The research also indicates that homeowners will be more likely to benefit from the social capital inherent in local social networks. Homeowners are also more likely to be involved in their communities through volunteer work and association membership. All of these positive impacts are seen mostly in higher income levels. Caution must be used in interpreting these results, because home ownership clearly does not expand opportunities for all homeowners.

Gilliver, David. (2002). States of change. *Chartered Institute of Housing*, May 2002.

The article compares the provision of affordable housing in the US and the UK, with a focus on the US. Members of the National Association of Housing and Redevelopment (NAHRO) provide housing for 6.5 million low income Americans. The most notable difference between housing in the two countries is that in the US public housing makes up less than 5 percent of the total stock. Also in the UK low-income people are eligible for a housing benefit; in the US there are rental assistance vouchers but only about one quarter of eligible Americans actually receive this assistance. According to the director of NAHRO, who was interviewed for this article, the UK is doing a more efficient job of providing housing than the US. Because of limited resources, the US has become more entrepreneurial in providing housing, which has led to the development of mixed use and mixed income housing developments. Lack of government funds has led housing developers to look at partnerships with philanthropic institutions and foundations and mixed finance portfolios. Housing has always been seen as a commodity in the US and in the post September 11 environment, federal funds are even more in jeopardy. NAHRO has worked with banks to support community development initiatives; they also created a document-recording fee where a \$10 surcharge is levied on documents to create a source of revenue. This is a tool for local governments to develop trust funds.

Warhola, Debbie. (1997). Community cooperation turns old houses into new dreams. *Journal of Housing and Community Development*, 54(2).

A partnership of residents, city departments, local lenders, neighbourhood associations, private business owners, non-profit organizations and federal and state representatives pooled their

resources and energies to create 10 affordable houses from a discarded parcel of land and 10 abandoned houses in Colorado Springs, Colorado. Private businesses donated time and materials while neighbourhood residents worked with police to keep the site free of vandalism. Volunteers did the landscaping and local architects donated their time. The buyers were able to obtain low interest loans from local lenders and their mortgage payments ended up being less than average rent for a two-bedroom apartment in the area.

Beck, Rod. (1996). A model for fair and affordable housing. *Journal of Housing and Community Development*, 53(5).

In 1993, a Boise Idaho task force on affordable housing was formed in the wake of federal funding cuts in the area of housing. A year later Boise's first affordable housing development opened – a 200 unit \$12.4 million development. It was funded through a consortium of private, public, non-profit and community interests. Fifty percent of the financing was provided by the Idaho Power Company. Other money came through loans. The housing units are mixed – rent geared to income and market units.

ProHousing – A New Way to Think About Affordable Housing

<http://www.konzak.com/prohousing/solutions.html>

Ron Konzak, a housing developer in Washington State, originally developed the 'prohousing' model in 1992. In this website, which contains a comprehensive article and description of 'prohousing', he suggests five scenarios to deal with the affordable housing crisis facing the US.

1. Accessory Dwellings – he suggested changing zoning rules to allow mother-in-law style apartments to be more widely available, as current laws only allow relatives to occupy these apartments. Tax incentives and zoning by law changes could encourage this development.
2. Garage House - A garage house can be best defined as a residence which is an accessory to a garage or barn, adjoining either to or above such a structure. Again zoning changes and tax incentives could encourage this.
3. Scattered Density – The idea is to include areas in subdivisions where a number of smaller houses are clustered closer together. This would also create more diversity in an area, as this housing might be attractive to seniors, youth, and singles who are unable to afford the large detached houses which are typical in subdivisions.
4. Shared House – This plan calls for designing housing with sharing in mind so that more than one family, couple or individual could occupy a single dwelling comfortably.
5. Owner Builder – Current housing codes and zoning laws favour professional builders, which discourages individuals or families from building their own homes. Owner building allows people to save money by contributing their own labour – sweat equity – to the erection of the home. This proposal calls for an owner-builder zoning category.

Affordable and Low Income Housing – Yahoo Directory

http://dir.yahoo.com/Society_and_Culture/Issues_and_Causes/Housing/Affordable_and_Low_Income_Housing/

A listing of affordable housing related websites in the US.

City Design Center

<http://www.uic.edu/aa/cdc/files/affordablehousing.html>

“City Design Center’s Community Design Excellence program creates opportunities for University of Illinois at Chicago faculty and students and Chicago area professionals to practice design in the service of community-building and revitalization. In every case, the Center’s work is in response to a request by a non-profit organization or governmental agency for design and planning assistance in a community under-served by the design professions.”

Thirteen affordable housing projects are listed on the website that run the gamut from rehabilitating existing homes to housing for seniors to mixed housing developments. These projects are collaborations between planning professionals and community groups with funding from the federal government or private foundations.

AHC Incorporated

<http://www.ahcinc.org/index.html>

“AHC is a private non-profit developer of low and moderate income housing in the Washington DC, Baltimore MD and northern Virginia areas. Corporate contributions and foundation and government grants make it possible for AHC to offer an extensive program of resident services and to carry out special projects. AHC currently owns and operates 18 rental properties, from small garden apartment communities to large multi-building complexes. Most communities offer both market-rate and assisted-rent units. More than 4,000 people make their home in AHC properties today. AHC operates on-site Resident Services Programs at several rental communities to improve the quality of residents’ lives and encourage self-sufficiency. AHC runs its own property management company, AHC Management LLC, to provide quality management services and maintain communities that are affordable, attractive, and safe.”

Action for Boston Community Development

<http://www.bostonabcd.org/programs/com-dev.htm>

“In recent years, ABCD has focused major efforts on creating affordable housing, setting up separate housing corporations to manage that funding, which are operated separately from the ABCD budget. With a total of \$19.2 million in HUD funding, ABCD developed a 45-unit affordable housing complex for the elderly in Mattapan; provided 71 units of elderly affordable

housing in the North End; and is developing 45 units of elderly housing in Dorchester. The agency recently applied for HUD 2002 funding for 32 units of elderly housing in Mission Hill.”

Unitarian Universalist Affordable Housing Corporation

<http://www.uuahc.org/>

“The mission of the UUAHC is to improve the lives of low- and moderate-income families and individuals in the Washington-Baltimore metropolitan area by promoting livable and inclusive communities with affordable housing, quality childcare, green space, and access to economic opportunity. To accomplish its mission, UUAHC lends resources from socially responsible investors and donors for community development and collaborates with neighborhood, faith-based and environmental partners.

Since 1989 UUAHC has:

- Made 52 loans and commitments to 26 non-profit developers
- Created over 470 units of affordable housing (some in progress)
- Helped give more than 1,300 people a safe and affordable place to live
- Leveraged an additional \$26 million in financing for affordable housing development

UUAHC provides interim financing, technical assistance in loan packaging and, when needed, a cadre of volunteers to help non-profit developers rehabilitate housing for lower-income families”

Design Matters – Best Practices in Affordable Housing

http://131.193.111.149/ahc/catalog/home_resources.html

A listing of approximately 50 US projects which are listed according to a number of design criteria including affordability, fit with neighbourhood, accessibility, energy efficiency, etc.

Non-profit Housing Association of Northern California

<http://www.non-profithousing.org/index.atomic>

This website includes a detailed description of how to develop affordable housing in the US context:

“Affordable housing is developed by private developers, mostly non-profits, many of which are local community or faith-based organizations, using a combination of rental income, private funding and government subsidies. Over the past decade, many communities in the San Francisco Bay Area have shown that partnerships among local government, non-profit housing developers, community leaders and private financial institutions can create attractive, successful affordable housing developments that not only serve residents, but are an asset to the broader community.

At the federal level, massive cuts in the funding available for affordable housing threaten to undermine these productive public / private partnerships because local governments depend upon federal subsidies to stretch their limited funds.”

The Fifth Avenue Committee

<http://www.fifthave.org/>

“FAC has built or renovated more than 600 units of affordable housing for low and moderate-income residents since 1978. This construction helps to counter the steady erosion of affordable housing in lower Park Slope and South Brooklyn. It creates safe, quality homes for people who might otherwise be living in overcrowded, dilapidated apartments. Often, FAC continues to manage a building after it has been built or renovated. We are currently managing more than 300 units, providing support where needed as well as maintaining and operating the buildings. FAC actively involves residents and the wider community with our housing program. Residents participate in a Residents Council that represents their interests in FAC's planning, management, and policy-making activities and advocates for affordable housing in the broader community. Through creation of limited-equity cooperatives and mutual housing associations, tenants of FAC buildings often become collective owners. We seek out community input, including meetings and consultations with potential neighbors before launching any development project. Funders include private foundations, municipal and state government, corporations, banks, private individuals, and United Way.”

Housing Assistance Council

<http://www.ruralhome.org/index.htm>

“A non-profit corporation headquartered in Washington, D.C., the Housing Assistance Council (HAC) has been helping local organizations build affordable homes in rural America since 1971. HAC emphasizes local solutions, empowerment of the poor, reduced dependence and self-help strategies. HAC assists in the development of both single- and multi-family homes and promotes homeownership for working low-income rural families through a self-help, "sweat equity" construction method. The Housing Assistance Council offers services to public, non-profit and private organizations throughout the rural United States. With more than \$50 million in assets, HAC commits millions of dollars annually in seed money loans for project start-up costs to community-based housing sponsors. Since 1972, HAC has committed almost \$118 million in loans to help create more than 38,500 housing units and 13,425 water/sewer connections in 49 states, the Virgin Islands and Puerto Rico. Over half of HAC's predevelopment loans have gone to self-help projects, and HAC has helped build approximately 11,000 units of self-help, sweat equity housing. Loans by HAC are a renewable resource; repayments are used to finance future construction, repair and rehabilitation. HAC's expert staff delivers thousands of hours of technical advice each year to organizations and developers improving low-income rural housing. One element of HAC's assistance is a contract with HUD to help rural Community Housing Development Organizations (CHDOs) use HOME and other funding programs. Rural Housing Services, Inc. A HAC subsidiary, RHS helped create and now co-owns 20 low-income housing tax credit rental projects with 731 units in eight states.”

Margert Community Corporation

<http://www.margert.org/>

“Margert Community Corporation is a non-profit, community-based organization that has been providing neighborhood preservation services, housing assistance, and housing counseling to low-income tenants and homeowners, the elderly, and persons with disabilities since 1980. While our primary service area is Far Rockaway, Queens, we also provide vital housing services to Queens County and the NYC Metro Area. Margert is funded by the state and federal government as a community-based, non-profit, charitable agency to provide housing assistance through various programs.”

National Association of Affordable Housing Lenders

<http://www.ffhsj.com/fairlend/naahl.htm>

“NAAHL was created in 1988 by financial institution executives working in affordable housing, as a forum for advocacy and professional development. The organization has grown to over 150 members nationwide, including banks, thrifts, mortgage companies, loan consortia, financial intermediaries, pension funds and foundations, local and national non-profit organizations, public agencies and allied professionals.”

Institute for Community Economics

<http://www.iceclt.org/>

“The Institute for Community Economics (ICE) is a national community development organization promoting economic justice through community land trusts (CLTs) and community investment. As the originator of the CLT model, ICE has supported the growth of CLTs across the United States and Canada. ICE is also a certified Community Development Financial Institution with a \$13 million loan fund that provides financing to CLTs and other non-profit groups. ICE has assisted hundreds of grassroots organizations to build or rehabilitate thousands of units of permanently affordable housing in both rural and urban neighborhoods throughout the country.

A community land trust is a private non-profit corporation created to acquire and hold land for the benefit of a community and provide secure affordable access to land and housing for community residents. In particular, CLTs attempt to meet the needs of residents least served by the prevailing market. Community land trusts help communities to:

- Gain control over local land use and reduce absentee ownership
- Provide affordable housing for lower income residents in the community
- Promote resident ownership and control of housing
- Keep housing affordable for future residents
- Capture the value of public investment for long-term community benefit
- Build a strong base for community action”

Association for Resident Control of Housing

<http://www.weown.net/index1.htm>

“ARCH (the Association for Resident Control of Housing) is a non-profit organization well known for its support of residents creating resident-controlled housing in New England. ARCH works with all types of resident-controlled housing, from limited equity co-ops, to condos, to mutual housing.

Model	Advantages	Disadvantages
<u>Limited Equity Co-ops</u>	Strong Track Record Pick Your Neighbors Easy to Finance Improvements Easy In Easy Out	Model unknown in many places You do not own your unit Requires significant participation Difficult in small developments
<u>Limited Equity Condos</u>	Own your unit Less participation required Can work in small developments Easier for developer to finance Easier to self-manage Model is well known	Owners must obtain a mortgage Not available to low income Can lose affordability on foreclosure High transaction costs Hard to finance improvements Hard to pick new residents
<u>Resident-Controlled Rentals</u>	Similar advantages to co-op As "rental", easy to understand	Similar disadvantages to co-op No equity (ownership) for residents
<u>Mutual Housing Associations</u>	Similar to RC Rental Subsidies available from Neighborhood Reinvestment Expands to fill need of more people	Term not well-defined Similar disadvantages to RC Rental
<u>General Partnerships</u>	Cash available from developers Expertise of developers	Must share power with developers
Overlay: <u>Cohousing</u>	Community-related advantages such as sharing childcare and meals	More participation required
Overlay: <u>Land Trusts</u>	Strong tool to guarantee long term affordability Expertise of land trust	Dependent on existence of third party
Overlay: <u>Syndication</u>	Brings in funds Brings in expertise	less control for residents Syndicator often not sympathetic to resident control Major financial costs Tax Credits very competitive”

Shelterforce Online November/December 1996 – Saving Affordable Housing

<http://www.nhi.org/online/issues/sf90.html>

“This study takes a close look at some of the nation's most successful community-based initiatives to save inner-city subsidized and affordable housing and asks:

- Under what conditions can non-profit community-based solutions succeed in saving endangered housing?
- What is necessary for the long-term sustainability of resident and community-owned low-income housing?
- What can we learn from the motivations, leadership, and organizational structure of groups that succeed?
- How can successes be replicated most effectively?

We studied three different models of community-based ownership, the community development corporation (CDC), the co-op, and the community land trust (CLT). CDCs and CLTs vary in size, scope, and funding sources, but most share certain characteristics: they operate within a geographically defined low-income target area, they are controlled by many people who live in that area, and they provide such social services as day-care and senior centers in addition to undertaking economic development projects like housing. They also often act as advocates in pressing city hall for better municipal services and in challenging banks to increase their lending in low-income neighborhoods.

Co-ops differ from CDCs in that residents control them. All co-op residents are members. Co-ops are run by elected boards of directors, which select and terminate tenants and issue all rules and regulations.”

Case studies:

Marksdale Gardens, Boston – limited equity cooperative housing, deeded to community by federal government, paid for by community, church fundraising and government loans, managed by residents

Bancroft Apartments, Boston – resident controlled subsidized rental project, bought by Urban Edge a non-profit real estate broker from HUD (federal government) using government subsidies, tenants are on the board of Urban Edge

New Heritage Apartments, Denver – a model for independent living, partnership between an agency working with people with disabilities and a non-profit developer (a coalition of churches) received a grant from a private foundation to develop housing for people with disabilities

Grace Apartments, Denver – a rental project, bought by Mercy Housing Network (made up of five faith groups) bought the apartments using tax credits, mortgage and federal grant money

Homesteading Program, Chicago – single family community land trust housing, an association of community organizations (ACORN) acquired HUD foreclosed houses in a very poor area of Chicago at a reduced rate, financed with bank loans and private foundation funding, and some city money, once rehab of the home is complete, ACORN enters into a long term lease with the ‘homesteader’ who must have minimal employment, pay a \$1,000 down payment and contribute 60 hours of sweat equity, after two or three years the homesteaders can take ownership and begin paying the bank directly, ACORN pays arrears if someone falls behind, there have been problems in finding eligible candidates as this is still too expensive for many residents

507 West 140th Street, New York City – cooperative housing – “In 1982, the Community Service Society (CSS) of New York, one of the city's most established social service organizations, began the Ownership Transfer Project (OTP). The purpose of the project, said Corinne Coleman of HPD, was to keep buildings permanently affordable to low-income residents by transferring properties from private to co-op ownership before landlords abandoned them, taken over by the city, or sold to real estate speculators or gentrifiers. The city housing department provided below market loans so that the buildings could be purchased.”

UK Sources

Randall, Bill. (2002). Bitter harvest. *Chartered Institute of Housing, July/August 2002.*

Article discusses the rising costs of housing in rural England, as local people are priced out of the market due to the influx of wealthier urban people escaping the cities. A couple of local initiatives are discussed: Gloucestershire Rural Housing Partnership and Communities First-Suffolk. The Gloucestershire Rural Housing Partnership is made up of four local authorities and six housing associations. They have produced 200 homes over the last three years using government funding and private finance. Communities First Suffolk has completed research that shows how housing associations can contribute to the regeneration of communities.

Warrington, M.J. (1995). Welfare pluralism or shadow state? The provision of social housing in the 1990s. *Environment and Planning, 27, pp. 1341-1360.*

Article discusses the restructuring of the welfare state in England, which has resulted in housing associations become the main providers of social housing. Previously local authorities provided social housing. The Conservative governments that preceded Tony Blair emphasized the voluntary nature of housing associations and their ability to respond well to local needs. The government also forced them to become more market-oriented by cutting funding so that they are more reliant on fundraising now. The author argues that rather than moving toward a system of welfare pluralism, which promotes an increased role for the voluntary sector, these changes have instead led to a ‘shadow state’. The shadow state is made up of agencies that are charged with providing social services and are enabled, funded, and regulated by the state, but because they are not formally part of the state, they are actually less publicly accountable. Welfare pluralists argue that the voluntary sector is best able to provide services because they are more responsive, involve clients on their boards and are more concerned with quality than institutionally delivered or market delivered service models. However, welfare pluralists minimize the many drawbacks of voluntary sector organizations – for example poor geographical coverage, lack of coordination and low accountability. The article argues that housing associations are better described as a shadow state because they are charged with the delivery of social housing but cannot meet this role without being heavily subsidized by government. As well, their activities are largely controlled by the local authorities. Despite the argument that housing associations are more responsive to local needs, in fact they are much less accountable than the local authorities, which are elected. In fact many housing associations do not have tenants or local people on their boards.

Hutson, Susan and Jones, Stuart. (2002). Community self build for young homeless people: Problems and potential. *Housing Studies*, 17(4), pp. 639-656.

Community self build in the UK is agency-initiated; builders are unskilled and on state benefits, and the finished houses belong to a housing association. On the surface, community self build looks like a good way to address housing affordability issues for marginalized youth because the self-builders gain marketable construction skills and a home at the same time. These initiatives are government funded. Self-build projects are difficult and time consuming to set up because of regulatory issues, the need for multi agency agreements, and building and planning restrictions. Because these schemes use unskilled labour, they do not produce cheap housing, therefore government subsidies are required to make the resulting units affordable. These schemes can be hindered by complex state benefit programs, which limit the accessibility. Also the lack of wages is a hindrance – the youth receive no monetary reward for participation. A major criticism of the program is provided succinctly in the article: “Self build could be seen as the coerced deployment of a socially excluded ‘reserve army of labour’ to build housing which should be a right of citizenship...on one hand schemes can lead to the empowerment of individuals...on the other hand, voluntary or cheap labour from the community can be used as a substitute for state services”.

Housing the Nation the Cooperative Way

http://www.co-opstudies.org/Journal/Sept_97/Housing_the_Nation_the_Co-operative_Way.htm

Article by UK author David Rodgers published in the Journal of Cooperative Studies, Sept. 1997. Rodgers suggests that the new (at that time) Labour government should invest in cooperative housing. He also traces the development of the cooperative housing movement beginning in the UK with the Rochdale Pioneers, and spreading throughout Europe and to the US and Canada. He points out that the cooperative housing movement never took root on the UK because of the feudal system of land tenure. Since pre-Norman times, land ownership in the UK has been concentrated in the hands of a few rich aristocrats, which has led to appalling housing conditions. In post-war Britain, the government began to upgrade the housing, which led to the provision of housing by local councils, which in a sense perpetuated the feudal system of landlord and tenant. He points out that cooperative housing would be preferable to housing associations, which currently deliver social housing. Housing associations are not accountable, for the most part, to the communities they serve, and they are limited in their ability to raise private funds. He suggests that housing cooperatives are superior to housing associations as a way to manage rental housing.

Open Directory Project - UK Housing Directory

http://dmoz.org/Regional/Europe/United_Kingdom/Business_and_Economy/Property/Housing_Associations/

A comprehensive list including a one-line description of housing association web links in the UK. Housing associations are the primary deliverers of affordable housing in the UK.

Australian Source

Affordable Housing in Australia – Pressing Need, Effective Solution

<http://www.communityhousing.org.au/Community%20Housing%20Inquiry%20Submission/Appendices/D1%20Affordable%20Housing%20National%20Research%20Consortium.pdf>

The paper reviews the state of the housing crisis in Australia as well as a range of policy options informed by experience in the US, UK and the Netherlands. Considering many factors, in the end the authors select one affordable housing option to recommend to the Australian government. The option calls for a public-private partnership. Governments would raise money for affordable housing through the issue of bonds with a guaranteed minimum after-tax return. The funds would be distributed to state and community-based housing providers to build new affordable rental housing units. These providers would own and maintain the units. These schemes transfer investment risk from the private investor to the government.

International Sources

European Parliament – Overview of Housing Policies

http://www.europarl.eu.int/workingpapers/soci/w14/summary_en.htm

This paper, written in 1996, provides an overview of housing policies of EU countries. Owner-occupied housing accounts for 56% of housing in the EU. The most commonly available form of assistance for owner-occupiers is tax relief on mortgage interest payments, although this has been diminishing in some countries. Others provide explicit support for owner occupation, with measures ranging from the provision of additional support for first time buyers, to support for the purchase of municipally owned units. One fifth of households are in the private rented sector. Its decline is attributable to rent controls, demolition programs and support for other tenures. Another one fifth of households are in the social rented sector that includes housing associations, cooperatives and municipal housing companies. Typically, this sector is supported by interest subsidies, except in the UK where recurrent income subsidies were used in the local authority sector and one-off capital subsidies are used in the much smaller housing association sector. Local authorities typically carry out supervision of social landlords, except in the UK, where housing associations are supervised by government agencies.

Women Build – Habitat for Humanity International

<http://www.habitat.org/wb/>

“Habitat for Humanity International's Women Build department promotes the involvement of women in the construction of Habitat houses. Women-built projects provide an opportunity for women to learn construction in a supportive environment. Women Build works through affiliates to nurture recruit and train women to build and maintain simple, decent, healthy and affordable homes.

Women crews have built more than 350 Habitat houses in the United States. This number continues to grow, especially through the success of the [Women Building A Legacy](#) initiative, which invites women to address the problem of substandard housing and its effects on the health and well-being of children.”

Liebmann, George. (1996). Three good community-building ideas from abroad. *The American Enterprise*, November/December.

Article discusses ‘accessory apartments’ as a solution to the housing crunch in Germany and Japan. The argument is that the lack of affordable housing stems from the misallocation of existing housing stock due to rigid zoning regulations and changes in family size. Zoning regulations make it difficult to set up rental apartments in houses. Britain has a rent-a-room program that provides tax incentives to homeowner willing to rent out rooms. Japan provides loans for families who build or remodel a house to create apartments for older relatives. Germany allows homeowners who construct rental units in their homes to deduct 5 percent of the costs against taxes for eight years and 2.5 percent after that. Accessory apartments are much cheaper to construct than new housing and they do not increase neighbourhood density.

Habitat For Humanity

<http://www.habitat.org/how/factsheet.html>

“Habitat for Humanity International is a non-profit, ecumenical Christian housing ministry. Habitat invites people of all backgrounds, races and religions to build houses together in partnership with families in need. Habitat has built more than 125,000 houses around the world, providing more than 625,000 people in more than 3,000 communities with safe, decent, affordable shelter. Through volunteer labor and donations of money and materials, Habitat builds and rehabilitates simple, decent houses with the help of the homeowner (partner) families. Habitat houses are sold to partner families at no profit, financed with affordable, no-interest loans. The homeowners' monthly mortgage payments are used to build still more Habitat houses. In addition to a down payment and the monthly mortgage payments, homeowners invest hundreds of hours of their own labor -- sweat equity -- into building their Habitat house and the houses of others. Throughout the world, the cost of houses varies from as little as \$800 in some developing countries to an average of \$46,600 in the United States. Habitat houses are affordable for low-income families because there is no profit included in the sale price and no interest charged on the mortgage. Mortgage length varies from seven to 30 years. All Habitat affiliates are asked to "tithe" -- to give 10 percent of their contributions to fund house building work in other nations. Tithing provides a much-needed fund for international building, and it also gives affiliates the opportunity to demonstrate the spirit of Christian partnership. In 2001, U.S. affiliates tithed \$9.04 million to support Habitat's work overseas. Some affiliates in developing countries also receive funding grants from Habitat for Humanity International.”

Listing of Nearly 100 Housing-Related Web and Internet Resources

http://www.sagepub.com/sagepage/encyclopedia_listing_of.htm

Literature Review Endnotes

ⁱ United States, United Kingdom, Australia, European Union, Japan, Germany