

Start(led) by God

MennoHomes
The First Decade 2001-2011



 MennoHomes Inc.

What is MennoHomes?

MennoHomes Inc is envisioned as an instrument through which the MCC Ontario constituency may provide affordable housing for low income families and individuals. Its objectives are:

"To provide and operate non-profit residential accommodation and incidental facilities, exclusively for:

- * Persons of low income (families and singles); and/or
- * Senior citizens of low income or modest income; and/or
- * Disabled persons primarily of low or modest income."

AMONG ITS GOALS:

Housing for Low Income Persons

No discrimination

Principles of Community Development

Blending into Neighbourhoods

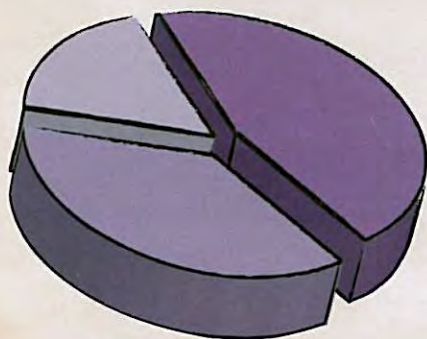
Support Services

Adding to Housing Stock

Partnerships and Relationships

Break Even or Better

A Replicable Model



In MennoHomes' first decade,

- 45% of project costs or \$3.8 million have been covered by mortgage payments
- 37% of project costs or \$3.2 million have been covered by government funding
- 18% of project costs or \$1.5 million have been funded by donors

Add to this the value of the 25 Camelot units and the total value of MennoHomes affordable housing stock comes to more than **\$10 million in its first decade.**

Start(led) by God

Throughout its first decade, MennoHomes has felt the strong and guiding hand of God and God's people. Some could debate whether this is opportunity, divine guidance or both, but opportunities have continued to present themselves and we have followed God as he has started, led and even startled us in this work.

In 2001, concerned over the extremely low rental vacancy rate in Waterloo Region, Rick Cober Bauman, then MCC Ontario Program Director, called a meeting of like-minded people. In short order, Rick's initiative led to the formation of MennoHomes Inc., a non-profit and charitable organization with the purpose of creating affordable housing. Because of Rick's visionary initiative, MennoHomes now celebrates 10 years, \$10 million in affordable housing stock and more than 100 affordable housing units.

From the beginning MCCO has had representation on the MennoHomes Board, consolidating the partnership between two agencies engaged on the frontlines of poverty reduction. Not only is the link a symbolic one, of standing together, it also represents all the concrete ways MCCO has sponsored and supported MennoHomes.

One of our Board members has rightly said that MennoHomes are the houses that Martin Buhr has built. Martin has said that his role within MennoHomes would not have been possible without the tremendous practical and personal support of his late wife and partner, Pauline Sawatzky Buhr.

Martin came to this role with an unmatched understanding and passion for disadvantaged people in our region. He came with gifts of connecting people, perceiving gifts, telling stories. He came with integrity and drive. He came with a wife whose gifts perfectly complemented his own, allowing him to use his skills on behalf of others.

As we celebrate and record the history of the first decade of MennoHomes, we are deeply grateful for the many individuals, churches, business and trade people who have supported the work God is doing through MennoHomes.

In the book of I Samuel, Samuel takes a stone and sets it up between two cities and says, "Thus far the Lord has helped us." Our hope is that this history may be like the stone Samuel set up, something we can look to and see the hand of God at work among us.

Gerald Morrison
MennoHomes Chair
February 2012



Jeremiah 29:7

But seek the welfare of the city where I have sent you into exile, and pray to the LORD on its behalf, for in its welfare you will find your welfare.



During the 1990s, poverty in Ontario became a growing concern. Social programs faced severe cutbacks, including in the funding downloaded from the provincial government for social housing. *The Record* ran a series of articles about the extreme lack of affordable housing in Waterloo Region – like many metropolitan areas in Ontario, the vacancy rate in the Region had dropped from a healthy 3% to less than 1%.

The extremely low vacancy rate meant landlords were able to ask for premium rental prices. For lower-income families and individuals, this often made housing utterly unaffordable. Housing also became a dangerous proposition: desperate to find a roof over their heads, people took chances on unsafe, substandard housing and were unwilling to report poor conditions, for fear of losing what they had.

As the Mennonite Central Committee of Ontario (MCCO) sought direction for new areas in which to focus their efforts, this need for safe, affordable rental housing began to be expressed on a regular basis. The Board of Directors of MCCO sought ways to respond to this need. This was a new direction for MCC, which had traditionally raised funds and awareness in prosperous Ontario to be sent to other corners of the globe. Now, the realization sank in that poverty and associated needs were on its doorstep.

In late 2000, Rick Cober Bauman, then MCCO Program Director, invited several people with social programming experience to be part of a small working group that would explore how to respond to this need for affordable housing.

His first call was to Martin Buhr, who had worked as the Executive Director of the House of Friendship from 1978 to 1998. The House of Friendship included shelter and supportive housing as part of its holistic, faith-based services for people with low incomes. Martin had explored other opportunities after leaving the House of Friendship, including several Service Opportunities for Older People (SOOP) volunteer assignments with his wife, but felt he had more to offer. He says, “By 1999 I was saying that if I was to get re-engaged in community work, I would like it to be in support of the cause for affordable housing. It was either retire my God-given accrued assets or offer them to the service of God and the community. When Rick Cober Bauman called me in late 2000, about joining a housing working group, I was eager and ready.”

Other people also said yes to the January 2001 meeting too. Carolyn Musselman was a lawyer who had just moved from a practice in Toronto to one in Kitchener and who was actively looking for a meaningful service project in which to invest the time she no longer used for a long commute. Jenny Shantz of Mersynergy Charitable Foundation joined the group, as did Bob Shantz of WayMar and Elmer Shantz of Shantz Coachlines, both of whom had extensive experience working with Habitat for Humanity. Soon Mike Strathdee of Mennonite Foundation of Canada joined in an advisory role.

From the start, Rick explained to the working group that although MCC shared a desire to provide affordable housing in the Kitchener-Waterloo area, because of its funding structure (designed to benefit developing countries), MCC could not operate a local housing initiative directly, but it would support and aid any new undertaking.

It became clear that someone was needed to lead this initiative – leading meetings, assessing interest, and moving the project forward. Martin Buhr agreed to take on the role as long as his wife Pauline, who had helped him immeasurably in his work for more than a decade, could work with him. Martin credits Pauline's practical and personal support as a main factor in his willingness to undertake the project that would become MennoHomes Inc.

Throughout the spring of 2001, Martin identified people in the Mennonite, Mennonite-Brethren and Brethren in Christ communities in Kitchener-Waterloo who were active in the community health and social services sector and who had an awareness of the need for housing. He interviewed Mennonite and Brethren In Christ pastors to gauge interest. Among both individuals and congregations, he discovered great awareness and a desire to respond. He also consulted with the YWCA and the House of Friendship who offered affirmation of both the need for and the potential of the emerging entity.

Martin met with a number of local politicians, city councillor Mark Yantzi, MPP John Milloy, MP Karen Redman, Kitchener Mayor Carl Zehr and Regional Chair Ken Seiling. In each case, he said, "There's something happening in the Mennonite world – what do you think? Is there room for a player?" The politicians supported this venture and told Martin that any response to the need for affordable housing would be excellent for the health of the community.

Martin also met with a wide variety of Mennonite institutions, including Mennonite Foundation of Canada, the Mennonite Savings and Credit Union, MAX Canada Insurance Company, Mennonite Disaster Service Canada, and Canadian Mennonite (a Mennonite periodical), hoping to create what he called "Mennonite synergy." Rick Martin, president of Wallenstein Feed and Supply Ltd. and director of the Wallenstein

Why call it MennoHomes?

In the spring of 2001, the question arose about what to call the fledgling affordable housing group. What name would help the group become established and would help members of the community to support this new work? Martin Buhr suggested the name MennoHomes as a way of identifying the organization to the core Mennonite constituency. The decision was made that this was a good beginning name and that it could always be changed later. While individuals in other churches and denominations as well as community members at large have been strongly supportive of MennoHomes, it has primarily been a Mennonite initiative and the Mennonite community in the Kitchener-Waterloo area has responded strongly to every capital fundraising drive and has a strong sense of this being "our" project.

"As much as we can companion people in shelter system, ultimately people want a home of their own. Affordable housing wasn't being built in enough quantity to meet needs. It seemed to be an obvious sector. The faith community listened and responded very generously and they continue to. We understand that not everyone will own a home, but they should live in dignity."

– Margaret Nally, Board Member



Charitable Foundation recalls Martin coming to meet with him to tell him about the project. Rick says, "He had this great concept and was quite excited about it but he could hardly bring himself to ask for money. I'm not sure he ever did ask. I think I had to offer funds. We've always looked for good investments – we think of our donations in a business sense – if you can invest a small amount and get big impact, that's the best kind of investment. With Martin, we knew he knew the housing market, government officials and he could make a lot happen with not a lot of dollars. We weren't hard to convince."

By May 2001, the working group invited 40 people including local Mennonite and Brethren in Christ pastors, together with members of their churches who were community leaders in health and social services, into the discernment process to determine the will to respond collectively to this need and to determine what form the response would take.

A meeting was held at the MCCO offices at 50 Kent Street in Kitchener. Pastor Sue Steiner of Waterloo North Mennonite Church was one of several pastors who spoke strongly in favour of the initiative. Martin recalls that pastors said, in effect, "We've been working at this issue with our missions/community board, wondering what we could do – and here you are with this concept. We could get on board with this!" Pastor Allan Rudy-Froese then at Erb Street Mennonite Church said, "You've appeared like an angel. We've been struggling with this as a community." Erb Street was then in the process of doing a capital project for renovation of their own building, but as a community said, "We would like to extend the roofline to include folks in the community who also need shelter." It was at this meeting that Jeremiah 29: 4-14 was chosen as a biblical mandate for the initiative.



Once the decision to proceed had been made, Rick Cober Bauman says, "I was amazed at the speed at which the process went. I've been involved in similar processes that took years." The name MennoHomes was chosen and the decision was made on June 11, 2001 to incorporate as a not-for-profit organization and to apply for charitable registration. Martin Buhr approached Karen Redman and asked her if she could help facilitate this process. Redman agreed to champion MennoHomes in the system. When an incorporation and registration process that often could take up to a year was accomplished by September 2001, a short three months later, Martin Buhr says, "We realized something very unusual was happening. God's blessing was at hand."

Carolyn Musselman used her own legal expertise and that of her firm to prepare the necessary documentation, including bylaws and membership rules in late 2001 and 2002. Personal circumstances forced her to resign in 2003, but she believes she was the "right person at the right time for a short time."

Affordable Housing: Why and How?

"When people have some control over their living space, the studies show health benefits -- physical and mental health, lessening of anxiety, deeper sense of security and well being. People talk about being able to close their own door; it's something symbolic where you can enjoy privacy, space within, but it allows you to walk out into the community. It's your choice - you can open or close it as you choose. You can have control over your meal preparation, your rest patterns and the degree to which you clean your home. In congested or unsafe living conditions, you don't always have that capacity to choose."

— Margaret Nally, Board Member

Rick Cober Bauman of MCC said, "When MennoHomes began, there were shelters available for those at the deepest levels of need, and Habitat for Humanity was using

a homeownership model for low-income families, but there was a significant gap at the level of affordable rental housing. Very quickly we knew that our niche was people living in slightly deeper levels of poverty than those served by Habitat for Humanity."

At the same time, the Canada Mortgage and Housing Corporation (CMHC) introduced a new model of affordable housing: no longer was rent geared to income, with the government covering any shortfall between income and cost of rent.

Instead under the new affordable housing model, organizations like MennoHomes received capital dollars from governments but not operating funds.

Operating costs – including mortgage payments, property taxes, property insurance, maintenance costs and contributions to a capital reserve fund – had to be covered with rental income. To lower operating

expenses to a level where they could be sustained with rental income, debt reduction was accomplished by fundraising.

Dave Bechtel, current treasurer of MennoHomes says, "We say, 'This is what we want to build, this is the cost, this is what the rents will be – the difference is what we need to fundraise.'" Fundraising only for capital costs, rather than to lower rent on an ongoing basis has also simplified financing conversations with credit unions and banks.

MennoHomes decided to operate on a larger scale, building multi-residential affordable rental dwellings, leveraging donations with federal-provincial money to maximize capital funds for building. Securing sufficient resources to undertake each project made it viable, and ensuring all the operating costs will be covered with rental income made it sustainable.

"Every day, I walked by the houses on Village Road as they were being built. We had applied for government housing. I wished and hoped I would get one of the MennoHomes houses – and we did! I like the location – we are close to school and shopping. My wife has gotten to know the neighbours. They are friendly. Karen (community worker) has helped my wife so much. She has been a good friend for her. It has been good for my kids too to make friends. Now we are returning to Turkey – we have had a good experience in Canada, but now the laws have changed in our country, so we are able to return."

- Yakup



VILLAGE ROAD, Kitchener

UNITS: 16

Soon after the incorporation process was completed, the Region of Waterloo put out a call to groups interested in affordable housing saying they had funding available for family housing. MennoHomes made an "Expression of Interest" and was approved. The search for property on which to build began.

At this time, Faith Lutheran Church on Village Road in the Forest Hill area of Kitchener was planning a change to their building to improve accessibility, and decided instead to build a new sanctuary. The project would be funded by the sale of a large piece of land at the back of their property. Pastor Warren Hamp and the church leaders met with Martin Buhr on a number of occasions. MennoHomes developed plans to build a multi-residential housing unit on the land. "We thought this was a good fit," said Pastor Hamp. "We could have sold the land to someone who would have built monster homes on the lots."

However, as Pastor Hamp said, "We ran into a bit of a struggle with our neighbours. We had a lot of phone calls from neighbours worrying and complaining about what it would do to the neighbourhood, to house values." A series of meetings with community members followed, with angry words and even threats, but the situation remained deadlocked and intense until finally one neighbourhood resident Wendy Shaw became a bridge between the two sides. She met with each of her 66 neighbours who had opposed the project and who planned to take their grievances to the Ontario Municipal Board. Wendy brought the concerns of the neighbours to MennoHomes. This resulted in MennoHomes changing the design and reducing the number of units, as well as guaranteeing long term, active involvement with the project to ensure that it would be well-integrated into the neighbourhood.

Gerald Morrison, MennoHomes chair in 2011, was new to the board at the time of the meetings about the Village Road project. He recalls, "I thought it was remarkable – the transformation of attitudes in community and acceptance of the project. This was key in terms of having the project happen. The success of that and that it has gone well and that MennoHomes has been well-integrated into the community has been something we are able to point to. We learned to listen and change. In terms of financial and housing objectives, we learned to compromise."

Dave Erb, who served on the board at that time, recalls the patience of builder Ian Cook of Cook Homes, who showed flexibility in responding to the fledgling board's requests and changes to the house design, and who ensured that MennoHomes would not exceed the budget for the project, because he believed in what MennoHomes was doing.



Village Road



Encouragement for this project came from Stirling Avenue Mennonite Church, which had already given MennoHomes an initial interest-free loan of \$30,000 to help with initial expenses. Now members of Stirling Avenue together donated \$80,000 in support of the Village Road project.

Dorene Rudy-Snyder joined the board in 2002 while the houses were being built. During that year, the board realized they wanted to provide residents with more than just a building: they would offer a sense of connection and support. The role of Community Worker, as a MCC service worker, was established for MennoHomes and Dorene was accepted for this part-time role.

Tenants moved into the eight duplexes on Village Road in July and August, 2004. They were met by Dorene and were each given a hand-made quilt. One resident said of the quilts she was given, "I appreciate every hour, every stitch and every thought that was put into those blankets. I will cherish them for the rest of my life."

Dorene met with the residents on a regular basis. "There were a number of new Canadian families and we wanted to make sure they were aware of various agencies in the community. As a board, we wanted to develop a sense of community among the families. We held a barbecue in the summer and a Christmas dinner (where we recognized Ramadan and other holidays)." A tenant said of the Community Worker role, "No matter what the need, whether it be a ride, food, clothing, community information, or simply a shoulder to cry on, she is there. Because many of us have been isolated from our families and hometowns, every bit of inclusion and support is meaningful."

City Corp Property Management managed the Village Road properties during the first year. Joan Pries of City Corp guided MennoHomes through the construction and property maintenance challenges. At the end of this time, Dubrick Property Management became the new property managers.

Five years after the Village Road project was completed, Wendy Shaw, who had acted as a bridge between MennoHomes and its neighbours, reflected on the experience. "We are now all part of the same neighbourhood, where people say hello to one another as they walk up the sidewalk, and take the time to talk about anything from gardening to grandchildren. Anyone who moves into our neighbourhood would have no idea of the controversy that originally existed with the idea of building The Village on our street." She adds, "The Village on Village Road is a good example of how working together we can accomplish something that is good for all people in the neighbourhood."

"I had lived in the Village Road neighbourhood, but when I became a single mom I couldn't afford a home in the area. I saw that MennoHomes was building and I put my name in – and got first pick! I love the fact that there's a schoolyard behind our house. I love the layout. I love the location. MennoHomes has been great. I got a fresh start here."

- Susan

Welcome with a Quilt

MennoHomes started a tradition of presenting a quilt or knotted comforter to a family when they become a tenant. These are quilts that people have given to MCC or directly to MennoHomes. Community worker Karen Lebold says, "To receive a welcoming gift is really a surprise to the families and they appreciate it. It's a different experience for them – they feel surprised that anyone would do that, that they are treated with respect and have almost awe that a landlord would be that interested. Why a quilt? A quilt offers comfort and warmth and a sense that this is your home."



Kathy Bauman who initiated the quilt idea.

2004

Dorene Rudy-Snyder hired as first
Community Worker for Village Road

July-August 2004

Tenants move into Village Rd. units

"When we came to Village Road in 2005, we didn't know anything about MennoHomes. In fact, we didn't know anyone in the community. My husband had had a stroke and lost his job – and we lost everything including our savings. I was praying when Dorene Snyder came to the door. I didn't want to invite her in at first but she came back again. We talked and I shared some of our problems. Dorene gave me her friendship and helped me in many ways. I don't ask for help, but I notice whenever I ask God for something, he helps through her. I always thank God for sending her. I am a Christian and I totally depend on God. Now my son has graduated and he has a good job and he can help me. I really thank God - God grants help through giving hands. I learned to think of having an open heart -- to think of other's needs. Through MennoHomes, the Mennonite church helps the people and shows God's love to people. That's what I found out."

- Jessie



Refugee House, Kitchener

UNITS: 17

In the fall of 2004, Community Justice Initiatives informed their landlord, First Mennonite Church, Kitchener, that they intended to move out of 39 Stirling Avenue North, a house First Mennonite owned, as of April 2005. The church had to decide what to do with the property, which was valued at more than \$100,000.

After discussions within various committees and within the congregation, Scott Albrecht of First Mennonite Church approached Martin Buhr in November 2004 to see whether MennoHomes would be interested in purchasing the property to be used as an affordable rental unit for refugees. First Mennonite offered the property to MennoHomes below market value, acknowledging MennoHomes' mandate and the fact that the house needed a lot of work to make it liveable. It didn't take long for MennoHomes to say yes to this new opportunity.

A Steering Committee was struck to work out the details of the sale, the working relationships between the various parties, the necessary house repairs, and also to determine how refugee families would be identified and supported. Pastor Mark Diller Harder, then at First Mennonite, recalls, "A number of things came together to make this happen – having our renter leave, First's history of refugee settlement, wanting to be generous but not just sell it on the market. When we first heard CJI was leaving, we felt panic, but it was neat to watch it develop into a win-win situation."

In July and August of 2005, volunteer work crews from First Mennonite worked diligently to clean, paint and repair the house. MennoHomes found contractors to do the work that the volunteers could not do. The Refugee Committee of First Mennonite began putting into place the structures needed to support a refugee family. Through MCC, the Refugee Committee of First Mennonite found a mother-led family from Somalia that would be the first occupants of the Refugee House.

Both First Mennonite Church and MennoHomes sensed God's leading in this endeavour. Four years later, Charles Bauman of First Mennonite said, "The partnership is working well. The two organizations working together can do what each individually would have difficulty accomplishing."



Refugee House

2005

Residents move into Camelot units

July 2005

Sale of Refugee House from First Mennonite Church to MennoHomes

C Camelot, Waterloo

UNITS: 42

In 2003 the Region of Waterloo invited MennoHomes to a meeting with Blaze Properties Inc. MennoHomes had units left over from its 2002 allocation for federal-provincial funding but no land on which to build them, while Blaze had highly suitable land in the City of Waterloo but no allocation of units. As a result of this meeting, the Region facilitated a partnership arrangement wherein MennoHomes assigned its units to Blaze. To qualify for the Federal-Provincial funding, Blaze signed the same agreement terms that would have been required of MennoHomes, namely, to set the rents at the necessary affordable level, to serve persons below the established income ceilings and to keep the project affordable for a minimum of 25 years. As a result, 25 one-bedroom affordable rental housing units were built in the midst of Blaze's new Camelot townhouse complex.

Of this project, board chair Gerald Morrison says, "MennoHomes helped facilitate the Camelot build and contribute to it, but it is a bit different in that we don't own it and aren't involved in ongoing tenant selection and support. In terms of the affordable housing industry, it was a neat partnership at the time between MennoHomes as a non-profit and Mike Voll's Blaze as a for-profit company – a public-private partnership model." It was also a successful model of creating affordable housing without MennoHomes having to do a capital fund drive.

Former board member Dave Erb says, "The charity Mike Voll showed was tremendous. His company took responsibility for the design and everything. We had input, but compared to Village Road, we spent far less time as a board, thanks to Mike."

However, as many life-changing experiences resulted from this project as from any other MennoHomes undertaking. MCC's Rick Cober Bauman knows some of the residents of Camelot and says that "Stable, affordable and very dignified housing has been the foundation on which residents can build a new life."

"We moved into our MennoHomes house four years ago. My older son has good friends and they play basketball and soccer. My other son has special needs – autism. I liked it because it was safe for him. I know my neighbours and we arrange pot-lucks and other events where we get together. The events that Karen organizes – Christmas, Eid – she takes care of all those things so you can talk about your culture and celebrations. You can't get that elsewhere. I felt included when we had these cultural activities. It's mainly about inclusion. My husband is doing his PhD at the University of Waterloo in civil engineering and I am studying social work at Renison College. Friendships through MennoHomes have been important because our family lives in Pakistan. We have just purchased our own home, but our friendships will continue with our neighbours."

- Safia



Camelot

December 31, 2005

A family moves into Refugee House

June 26, 2006

St. Jacobs Mennonite fundraising concert raised \$2400 for MennoHomes

"I saw the MennoHomes flyer in our mailboxes at church (Wellesley Mennonite) and it seemed as though this would be a good fit. It suits me really well. I could be in an apartment anywhere and stay by myself and it would be easy to do that but for my well-being I have to get out and be with people – even for an evening of crokinole or dominoes. As we get older, we need contact with others. If something does happen, we've got people around here who care for us. Karen has been a wonderful person in the position of Community Worker. She goes above and beyond her duties. She's there when you need her. She doesn't stick her head in where it isn't wanted but if someone wants help, she's ready to give it. I feel as though I can talk to her."

- Norma

"MennoHomes's applications have been thoroughly done and any questions are quickly resolved. MennoHomes has always been a low maintenance client and a delight for that reason. It's always been a good partnership for the Mennonite Foundation of Canada. MennoHomes set things up in a sustainable fashion to be able to build more units."

- Mike Strathdee,
Stewardship Consultant, Mennonite
Foundation of Canada

R The Rockway Gardens Village, Kitchener **UNITS: 92**

The Eastwood Mennonite Community Homes (EMCH) had been established in 1970 by four local churches (First Mennonite, Rockway Mennonite, Stirling Avenue Mennonite and Kitchener Mennonite-Brethren) with the purpose of building a seniors condominium apartment in their area of Kitchener. In 1986-7, the building was finally erected on King Street in Kitchener, directly across from Rockway Gardens on a site that used to be the turnaround and maintenance yard for trolley cars. Vern Sherk, who served as the EMCH chair from 1989 to 2005, says that even before the first building was originally constructed, there was talk of how to include seniors on limited income and also how to create a continuum of care. While EMCH board members such as Brice Balmer, Martin Buhr, Agnes Eby and Helen Epp were supportive of this idea, they did not think it was something that EMCH could undertake, particularly as there were no government funds available to support it in the 1980s.

By the early 2000s, the EMCH board had accomplished their purposes, their membership was aging and the internal condominium board was well-established. They decided it was time to wind down their activity and to divest themselves of their assets. This included a three-quarter acre piece of land beside the condominium building, which many residents assumed was their yard.

The board recalled the idea of lower-income housing – providing an opportunity for seniors with no equity or income – and thought of MennoHomes. Vern Sherk said, "The idea behind MennoHomes is providing great accommodation at an affordable price. MennoHomes needed contributions – and this was something Eastwood community had, so we sold the land to them for ten dollars." Martin Buhr estimates that the market value for the land was a half-million dollars.

Within months of the purchase of the Eastwood land, the Region of Waterloo announced a call for proposals for affordable housing for seniors. When MennoHomes' proposal to build a 50-unit building for seniors was accepted and MennoHomes received a funding allocation of \$2.1 million under the Canada-Ontario "Strong Start" Affordable Housing Program, Martin Buhr notes, "We could discern God's favour in this project."

The Eastwood board assisted MennoHomes in organizing community meetings to present the project and to explain why they supported it. There was some opposition from owners who worried their view of Rockway Gardens would be cut off but MennoHomes amended their design to accommodate these concerns.

February 28, 2007

First tenants move into
The Rockway Gardens Village

May 25, 2007

Official Opening of Six Affordable Housing Projects in Waterloo
Region including The Rockway Gardens Village

There were some initial challenges including the boundaries of the lot which followed the exterior wall of the existing building. EMCH and MennoHomes worked with a lawyer to move the lot line.

The biggest challenge however occurred when it was discovered that the land was actually a brownfield – the soil was contaminated by a leaking underground tank. The cost of reclaiming the site was an additional \$200,000. The project did, however, qualify under the City of Kitchener Brownfield's Remediation program, which helped defray costs.

MennoHomes worked with Architecture Incorporated and Brian L Shantz Ltd as architect and primary consultant for the project. They decided to include a number of energy-saving measures in the construction process. Board member Margaret Nally says, "We've learned that it pays to build the best quality upfront, even if we have to stretch to do it. We're more positive than ever that we have to build to an ecological standard. We want people to be able to afford to heat their homes. People often have to choose between utilities and food - and we don't want them to have to choose. It is important to us that we build environmentally-friendly and efficient homes."

By spring 2007, the residents began to move in. Many of the residents were widows with a very small annual income, who had faced rising rents that were beyond their means. They welcomed the opportunity to live in safe and secure housing with public transportation at the door, and the Rockway Seniors Centre and Rockway Gardens across the street.

The Community Worker role which had been established at Village Road now grew to include the new building, which was officially known as Rockway Gardens Village and more informally as 1420 King Street. In 2008, Karen Lebold took over this role from Dorene Rudy-Snyder. Karen describes her role among the seniors, "I work with the social committee of tenants to plan social activities. I'm the go-between if there are questions or complaints – I can pass this on to the property manager or take it to the board if it's a policy issue. Typically, I'm someone to talk to and I take people to appointments if they don't have family members. I have worked with Community Support Connections in creating an exercise program for tenants and also for the wider community." She adds, "Having a friendly ear and knowing that a landlord cares enough to add that little bit has been very meaningful for some people. It takes time to make friends with people, as you visit with them. Some don't ask for attention and I don't push myself on them, but I contact them periodically."

Board chair Gerald Morrison points to the Rockway Gardens Village project as a demonstration of "the scale that can be achieved in terms of providing affordable housing."

"When new groups – private and nonprofit – want to talk to an established housing group, we always refer them to MennoHomes. It's not easy to build affordable housing, but MennoHomes is a group that's done it right – they're a shining example. They are one of the best examples of how to do this extremely well. It's difficult to do affordable housing, even for private sector. MennoHomes is a good group with a great staff and board who are really committed to their purpose and delivering on it. They realize there's a lot of need out there and they think outside the box to address specific needs that no one else has addressed. They're pioneers in that area."

*- Jeffery Schumacher,
Housing Division Region of Waterloo*



Rockway Village Gardens



June 20, 2007

Dedication ceremony The Rockway Gardens Village

October 2007

Karen Lebold replaces Dorene Rudy-Snyder
as Community Worker

"I got involved with MennoHomes at the ground level when I was in pastoral ministry and I got a call from Rick Cober-Bauman asking if I'd get involved. What I really appreciated about the initiative was that it was not just about housing but the fact that they had people who would work with those living in the homes. A few years later, I ended up being able to help a woman who was connected with our church find a home in a MennoHomes house. What sets MennoHomes apart from many other housing programs is the aspect of having someone walk alongside the tenants to be a resource to them. I feel very positively about what they do. They do it well. That extra personal part is what adds to their success."

- Harold Albrecht, Member of Parliament for Kitchener-Conestoga

A 7-year-old MennoHomes resident responded to her Wellesley public school teacher's question:

"What do you like best about your new home?"

Her immediate answer:

"I like that it is warm."

P Pond View, Wellesley

UNITS: 96

Martin Buhr missed the 2007 annual general meeting because of the declining health of his wife Pauline, but at this meeting, a passionate plea was made for MennoHomes to widen the scope of its work and territory to consider the needs of the rural poor in Waterloo Region.

Shirley Redekop, a rural outreach worker with Mosaic Counseling and Family Services, works with low income families - advocating and linking them with social services. She and her colleagues had seen many substandard housing situations. "Rental rates are high in the rural area. There are issues of transportation and childcare. Heating costs were over the top and safety was a major issue - whether it was a wood fire in the middle of a room or a sofa overrun with mice. But the families wanted to stay rural and they didn't want us to make a big deal about their situation because it was better than what they had had." The outreach workers did not know how they could help with this widespread situation.

Throughout 2008, Martin and the board met with rural outreach workers and learned more about the desperate living conditions of Low German immigrants to the area, as well as other people living rurally in poverty. The rural outreach workers were already in place to act as support if MennoHomes was able to provide affordable rental housing. To help ensure that its housing program would serve the needs of large rural families, MennoHomes obtained partnership letters from three agencies: Mosaic Family Counseling Centre, St. Jacobs Family Support Centre, and Mennonite Central Committee Ontario. These agencies agreed to extend rural outreach and support services to the large rural families to be housed by MennoHomes. These services included assistance with settlement, citizenship documents, and translation, English as a Second Language (ESL) classes, school liaison support, life skills coaching, referrals to training and employment networks, and referrals to health, social services and housing networks.

In June 2009, MennoHomes received government funding to build two semi-detached houses. A location was found when Mike Voll's children offered MennoHomes first opportunity to purchase several serviced lots in Wellesley. The decision was made to build two semi-detached houses, each with four bedrooms, to meet the needs of larger rural families.

Support for this project came from a variety of places, including one large donation from an unlikely source. Selina Horst had been a long-time member of St. Jacobs Mennonite Church and was well-known for her support of refugees. When Laotian refugees came to Canada and her church sponsored families, Selina found furniture, clothes and used household items for them. Pastor Mark Diller Harder of St. Jacobs Mennonite says people would drop household goods on her porch and



Pond View

2008

Urban Design Awards, 2008

- Award of Excellence - for The Rockway Gardens Village

she would store them until she found a refugee family who needed the items. After her death in 2008, Selina left \$100,000 to St Jacobs Mennonite, to be used specifically for refugee work. The church decided to donate half of that money to build the Wellesley homes.

Believing it was important to design houses to meet the needs of the families who would reside in them, board members met with rural families and listened to what they had to say. Margaret Nally says, "The families were instrumental in choosing house layout, furnishings, fittings and finishes. They wanted them to be low-maintenance and easy to care for. They asked for an extra hand basin outside bedrooms, low coat-hooks for children to hang clothes and they told us what would and wouldn't work for them."

Murray Leis, who had joined the MennoHomes board in 2004 and who owns Murray Leis Construction, agreed to lead the construction project. However, on this build, MennoHomes had a new partner as well: the Old Colony Mennonite Church whose churches met in the Wellesley area. Reverend Jacob Reimer who serves on the MCC board recalls Martin Buhr asking him and his brother for their blessing on this project.

During the course of the meeting, Reverend Reimer mentioned that a group of Old Colony Mennonites in the Niagara area did a lot of building – in particular framing and finishing – and that in the past they had worked in a barn-raising style, donating their labour for the project. He agreed to approach these framers to see if they would be interested. One of the framers, Johan Banman, took an interest in the project and said he would "go home and see what I can stir up."

Others shared his interest and on Labour Day weekend in 2009, 30 Old Colony volunteers from the Virgil, Aylmer, Crosshill and Drayton Old Colony Mennonite churches met to frame, roof and shingle the two semi-detached houses. As Mike Strathdee of Mennonite Foundation of Canada recalls, "We had a prayer service at start of Labour Day weekend – they were supposed to start at 8 a.m. On Friday morning, I got there at 7:20 a.m. – but they had showed up on Thursday afternoon and one unit was already half up. On Saturday afternoon, I got an email cancelling the pizza supper we had planned, because the work was already done and most of the framers had already gone home." He adds, "It's not a trivial or inconsequential thing to get trust and buy-in from other groups. Their donated work saved MennoHomes tens of thousands of dollars but it also was an affirmation of bridge building and new relationships."

Murray Leis said, "I had never been involved with a barn raising type build but I think it was good. They came in with lots of men and it was a good way to get the shell up quickly."

Reverend Reimer says, "It was a blessing to see all this happen." He had worked in the concrete business in his youth and he was impressed by the quality of the construction, right down to the smallest details. "They all took pride in their work and wanted to do it right." Reverend Reimer had heard about the dangerous conditions faced by some of the families living in the rural housing – the bare wires, the deteriorating furnaces – and the mission motivated people, "We need to be careful that what we'd like others to do for us, we do for them. And do it first. What we do for the needy, we have done for our Lord."

Donors also offered building and landscaping materials for the Wellesley build, and some tradespeople provided significant discounts for their work.

By December 2009 and January 2010, families had moved into what were now known as the Pond View homes. Shirley Redekop describes the morale boost experienced by the families who live in the Wellesley homes. "A fair rent helps them get ahead, not just stay stuck income-wise. And because MennoHomes puts in high efficient furnaces, they can save so much. Some say health has improved. They love to clean their homes – they say they can clean it and it stays clean." She adds, "MennoHomes was like someone who came in on a white horse."

Sept 4-5, 2009

Old Colony barn raising – framing
houses at Wellesley Pond View

Oct 25, 2009

MennoHomes Ride for Affordable
Housing - more than \$70K raised



"This is very good, this house. I like the neighbours around here. I use the neighbour's washline. We love this house. The children have lots of friends and they like the school. The people at MennoHomes are very nice people. It works." - Maria



Stillwater Street, Elmira

UNITS: 98

In 2009, MennoHomes decided that 100 homes in 10 years was a reasonable goal. Two townhouses were available for sale in Elmira at a cost that MennoHomes calculated was less expensive than buying lots and building new homes. No government funds were available at the time, but with the support of the Mennonite constituency, MennoHomes purchased these two townhouses, built in 2004 with energy-saving features, in order to be able to respond to the continuing need among the rural poor for affordable housing.

The Rural Outreach and Support Workers who had partnered with MennoHomes in Wellesley offered to extend their supportive services to the residents of these townhouses who moved in throughout 2011.

One of the families was a mother-led family with four children who had been living in a one-bedroom apartment. The family was delighted by their new home, and also by the warm response of their new neighbours. Rather than experiencing a Not In My Backyard reaction from neighbours, one neighbour invited the children to play in her backyard since their own was still muddy, and made her clothesline available to the family for their own use.



The Houses that Martin Built

"Martin and Pauline were absolute saints and 100% dedicated to see this through – especially early on before we had property. Martin had this dream. I really learned how an organization could start from the ground up – how we developed our philosophy and approach and goals and put it into a committee. We found our scriptural mission – it was really interesting to see Martin on a practical side, how efficient he is at running meetings. I left with good friendships."

- Dave Erb, former board member

"MennoHomes are the houses that Martin built. Martin would hate me saying that. He's the connector, the guy who pulled everyone together. Martin's work as social worker and House of Friendship executive director gave him as good a view of disadvantaged people in the region as anyone. When he retired, he had a wealth of knowledge and understanding and a passion to draw on that is almost unmatched. He's not content to let grass grow under his feet. Martin is a hard person to say no to because he asks with integrity. He's not asking someone to do something he's not up to his elbows working hard at. He's like the widow and the unjust judge – he will keep asking until he finds someone with those gifts. He tells a good story and it makes it easy to get involved. Without Martin's drive and relationships, MennoHomes would never be where it is."

- Mike Strathdee, Mennonite Foundation of Canada

"A lot of the work and mission of MennoHomes is directly a credit to Martin. He's been the driving force behind it from day one. Even now in the chair role, a lot of what I do is work with Martin in terms of providing counsel and thinking through issues on organizational development. We don't want it just to be about Martin – we've tried to build some institutional strengths aside from what he brings to the table but we are still dependent on him in terms of leading."

- Gerald Morrison, board chair 2012

January 2010

Four families move into Wellesley homes

September 18, 2010

Menno Valley Sound Fundraiser, raised \$7100

C Centre Street, Elmira

UNITS: 100

In 2011, old and new MennoHomes partners came together to build the 99th and 100th homes. A grant of almost \$27,000 from the K-W Community Foundation (which included money from the Motz family, the Erb family and the Woolwich Community Fund) allowed MennoHomes to purchase an Elmira lot, which was already zoned and cleaned up, from Blaze Properties' Mike Voll. This site would become a semi-detached housing unit, with each unit containing three bedrooms.

Among the new partners on this build were students from Elmira District Secondary School who were part of the school's home building course. Under the supervision of teacher Scott Shantz, 14 grade 11 and 12 students spent the fall 2011 semester framing, roofing and shingling the semi-detached house, along with installing insulation and doing prep work for subcontractors. Some of the students had extensive construction experience, while others had none but this opportunity offered them a chance to learn as they worked on a real and meaningful project.

Teacher Scott Shantz said, "The kids don't know who exactly is going to be in [the homes], but they know it's in their community and there is a bigger connection in the end. The beauty of this is the community involvement in a community project."

Throughout the process, students were given safety tests, tests on reading building plans, and a final exam. They also kept weekly logs, outlining any mistakes they made during the week, or any safety precautions they took to avoid injury.

MennoHomes' other new partners on this project were Clare Brubacher, president of Paradigm Homes, and his wife Bonnie Brubacher from Royal LePage Realty, who agreed to act as project managers of this build at no cost. They said, "Because both of our careers involve homes, construction and real estate, the opportunity to be the Project Managers for the Elmira Build 2011 seemed to be a great fit. It enables us to give back to the community."

The groundbreaking for this milestone was a cause of great celebration and another celebration will take place when the families move into the Centre Street units at the end of March 2012.

"He did not know a soul when he moved to Kitchener-Waterloo. He was estranged from his family. Housing for him had been a string of shelters and rooming houses. One had been a good rooming house but it was a huge source of instability for him. Living in a MennoHomes house, he now holds down stable work. He often talks about how "his house" is, and he has become part of a social human community. His story is one where stable, affordable and very dignified housing has been the foundation on which he has built a new life." — "Resident"



Centre Street



October 2010

MennoHomes becomes the owner of a residential lot on Centre St., Elmira already zoned for a semi-detached building.



"It's been a real blessing to move into a MennoHomes home – we have never lived in a new home before. It has really saved us a lot of money and energy. I don't have to worry about mould and things like kids getting sick. It's been wonderful. My favourite part is everything. It's been wonderful experience – and wonderful to get to know all the people."

- Lisa



Ratz Street



Ratz Street, Elmira

UNITS: 105

In fall 2011, just before its 10th anniversary, MennoHomes was approved for \$400,000 under the Region of Waterloo's Affordable Housing Strategy. This federal-provincial money would be applied to the two Elmira projects (the townhouse purchases on Stillwater Street and the Centre Street build), allowing MennoHomes to pay down mortgage debt. The funds would also enable MennoHomes to respond to a new opportunity, which would mean exceeding their goal of 100 homes in 10 years.

This opportunity arose in an unusual way. The owners of a multi-unit building in Waterloo had sold their property to a neighbouring condominium developer and were required to remove all buildings as a condition of the purchase. Rather than create rubble for landfills, they were searching for a non-profit organization that could make use of their building once it was removed from the site as it had been determined that the upper three floors could be salvaged intact and transported to new sites. They contacted MennoHomes to ask whether this was something they could do. Thanks to a new round of government funding, allocated specifically to this location, MennoHomes was able to agree.

Each of the three salvageable floors is about 1,500 square feet which will be converted into four-bedroom units suitable for three large families.

The next challenge was to find suitable land for the building. Bonnie Brubacher, who was already engaged in the Centre Street build, located an estate sale property on Ratz Street in Elmira. The property was an unusual one: an existing three-bedroom bungalow with an abutting vacant lot, which had already been zoned for a duplex. It was made to order. Two of the floors will go to this site. Plans are in progress to move the third floor to a lot in Wellesley. A new second storey is to be added for the creation of a second duplex in Wellesley.

Because of the Elmira site's proximity to a chemical factory, MennoHomes commissioned two environmental studies with help from a Canada Mortgage and Housing SEED grant. Testing showed that the soil was free of contamination and stable enough to build on.

As part of the donation process, the current owners of the Waterloo building will pay for moving the upper three floors to their new locations. Two floors will go to Elmira to be placed on a new foundation and one floor to Wellesley. The donors will provide a new roof, the foundation and cover the cost of the move for the Elmira duplex. Transfer of ownership will occur at the time the building is safely placed on its new foundation and has passed all inspections. MennoHomes will be responsible for the costs of a new foundation and the construction of a new second storey with a new roof in Wellesley.

In the meantime, new tenants have moved into the existing bungalow on the site. MennoHomes is using Residential Energy Efficiency Program (REEP) incentives to improve the energy rating of this bungalow. This includes a new gas-fired heating system, new energy-saver windows and doors and insulation upgrades.

B Board of Directors

"I've been on a lot of boards. This is the most exciting, fascinating, best-run Board. I give a lot of credit to Martin and the people on the board – everyone takes their role seriously and brings a lot of energy and enthusiasm. It's been amazing how God has worked – things have fallen into place. It's been very exciting in terms of how this has happened. "

– Dorene Rudy-Snyder, Board Member

"Many people say MennoHomes is the best board experience they've had – we have a common mind and heart and it's been a really positive experience. Everyone is invited into contributing what they can. It's not hierarchical. There's a strong desire for our end product to be good quality responsible housing, allowing people to live in dignity."

– Margaret Nally, Board Member

"I'm a small part of the board but when you look at what's been accomplished, a fair bit's been done. You can feel frustrated if you volunteer and don't see anything happening but that's certainly not the case with the MennoHomes board. As soon as one project is finished, a new one comes along.

– Murray Leis

Board of Directors

Martin Buhr	2001-present
Rick Cober Bauman	2001-2008
Carolyn Musselman	2001-2003
Mike Strathdee (guest)	2001-present
Elizabeth Klassen	2001-2008
Al Isaac	2002-2003
Eunice Valenzuela	2002
Dorene Rudy Snyder	2002-2004, 2007-present
Gerald Morrison	2003-present
Dave Erb	2004-2007
Murray Leis	2004-present
Dave Bechtel	2004-present
Margaret Nally	2005-present
Jenn White	2008-2011
Nick Driedger	2010-present



As MennoHomes looks back over the first decade, a common feeling is one of amazement. "We have been startled by God," says Martin Buhr. "We have also been start(ed) and led by God," adds Dorene Rudy-Snyder. Many people have responded to God's call to seek the welfare of the city and the region. As MennoHomes moves into its second decade, the need for affordable housing still exists – but so does the will to support neighbours in need. MennoHomes continues to answer the call.

2011

Families move into Stillwater Street
units in Elmira

June 22, 2011

Groundbreaking Centre Street, Elmira
for 99th and 100th homes

Start(led) by God

Started in 2001, MennoHomes Inc is an instrument through which the MCC Ontario constituency may provide affordable housing for low income families and individuals. Its objects are to provide and operate non-profit residential accommodation and incidental facilities, exclusively for persons of low income (families and singles), senior citizens of low income or modest income and/or disabled persons primarily of low or modest income.

Throughout its first decade, MennoHomes has felt the strong and guiding hand of God and God's people. Some could debate whether this is opportunity, divine guidance or both, but opportunities have continued to present themselves and we have followed God as he has started, led and even startled us in this work.

mennohomes.com



 **MennoHomes Inc.**

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