



**Habitat**  
for Humanity®  
Armenia

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# World Habitat Build set for week of Oct. 6

**Also:**

- **Project targets 37 homes**
- **Lending partnerships gear up**

Vathce Sarkisyan with 3-month-old son David in their half-built home. The family expects to finish construction soon, thanks to a no-profit loan from Habitat for Humanity and its partners.

Armenia is desperate for simple, secure housing, and the village of Nshavan near the capital of Yerevan is no exception. In October, Habitat for Humanity and its supporters get to work solving the problem, starting with ...

# World Habitat Build 2008

**C**onstruction volunteers, including Habitat for Humanity international board chair Ron Terwilliger, will converge on the village of Nshavan the week beginning 6 October for a World Habitat Build that will mark the start of a unprecedented project to eradicate poverty housing in this agricultural enclave of 2,400.

“Habitat for Humanity Armenia seeks to serve exponentially more families in need throughout all of Armenia, and I’m honored to join the families, volunteers and other partners in Nshavan to help observe World Habitat Day and our collective effort to improve the living conditions of families who seek safe, secure places to sleep at night,” Terwilliger said.

The United Nations-designated World Habitat Day on Monday, 6 October, calls for the recognition of the state of human settlements and the basic need for adequate shelter for all. Habitat for Humanity’s World Habitat Build in

Vruyr Martirosyan holds out freshly picked tomatoes from his garden. He plans to apply for a no-profit Habitat loan to finish his house – and perhaps add a daughter to the family.



Karine Avetyan stands in the doorway of the house she and her husband built — and hope to soon finish.

Nshavan, about 40 minutes outside the capital city of Yerevan, will mark the observance throughout the week to accommodate various groups of volunteers who will help finish the half-built houses of at least two families and mark the launch of a communitywide strategy to eradicate poverty housing.

“What we’re doing at the World Habitat Build in Nshavan will help draw attention to the plight of families in need throughout Armenia who need a simple, decent place to live,” said Habitat for Humanity Armenia executive director Irina Vanyan. “In Nshavan, Habitat for Humanity and its volunteers will be offering families a hand up, not a handout. Habitat’s self-help approach has worked for nearly 300,000 families in more than 90 countries, and it’s working in Nshavan and throughout Armenia.”

Habitat for Humanity earlier this year recommitted itself to improving housing conditions in Armenia,



A boy in Nshavan stands by the metal domik his family used to live in.



*“The condition of the people depends on the condition of their housing. If our housing is better, a big part of the social problems we have will be solved.”*

**Marzpet Hakobyan**  
Mayor of Nshavan  
Site of World Habitat Build 2008

where about 40 percent of its 3 million population live in substandard shelter. In addition to Nshavan, Habitat is tackling a communitywide project in Khachik, not far from the border with Azerbaijan. Also, a partnership with a Yerevan-based mortgage lender is issuing the first of an anticipated 1,200 home-improvement loans to families during the next two years in the Armavir province towns of Nor Armavir, Mrgashat, Sardarabat and in Artashat in the Ararat province.

While Ron Terwilliger and scores of in-country volunteers will do most of the building at Nshavan during the World Habitat Build week, Habitat for Humanity Armenia plans to begin offering Global Village trips to the fertile village, where most residents grow fruits and vegetables that are sold in nearby Yerevan. The schedule of trips, popular with teams from the United States, Europe

and elsewhere, will be posted soon on [www.habitat.am](http://www.habitat.am).

“Armenia is an attractive place to build houses and get close to the nature and roots of humanity and community spirit,” said Laura Ferent, Global Village manager for Habitat for Humanity Europe and Central Asia. “It was the first country in the world to officially adopt Christianity, and it’s a great place to work side by side with families in need.”

In Nshavan, the need for adequate shelter abounds. As much as 70 percent of the community’s housing stock is need of rebuilding or serious renovation, said Marzpet Hakobyan, Nshavan’s mayor. Fully 30 percent do not meet minimum building standards, he said.

Eight people live in the “domik” belonging to Norik Yegiazaryan – he and his wife, his daughter and her two

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children, and his son and his wife and child. The domik, a haphazard amalgam of sheet metal, wood paneling and concrete blocks on a hardpacked dirt floor, reaches dangerously high temperatures in the summer, cooled by only



**Ron Terwilliger**

Chair of Habitat for Humanity international board of directors

a single electric fan with no guard over the blades. In the winter, the family shells out about \$80 a month for electric heat; it's far more than they would pay for gas heat, but gas connections to domiks aren't allowed.

Despite the industriousness of the Yegiazaryan family – they tend a fruitful garden, the son repairs cars and the daughter works at an optical shop – they feel trapped.

“We tried to get housing loans before, but nobody

would listen,” said Ani, Norik's wife. The family has built a good credit record borrowing small agriculture loans and is optimistic it can afford a mortgage, but it cannot find a lender offering affordable terms.

Nearby, Yruyr Martirosyan, his wife Hayastan and their two sons eat and sleep in their half-built home, each of the rooms marked by sturdy block walls but without flooring or roofing.

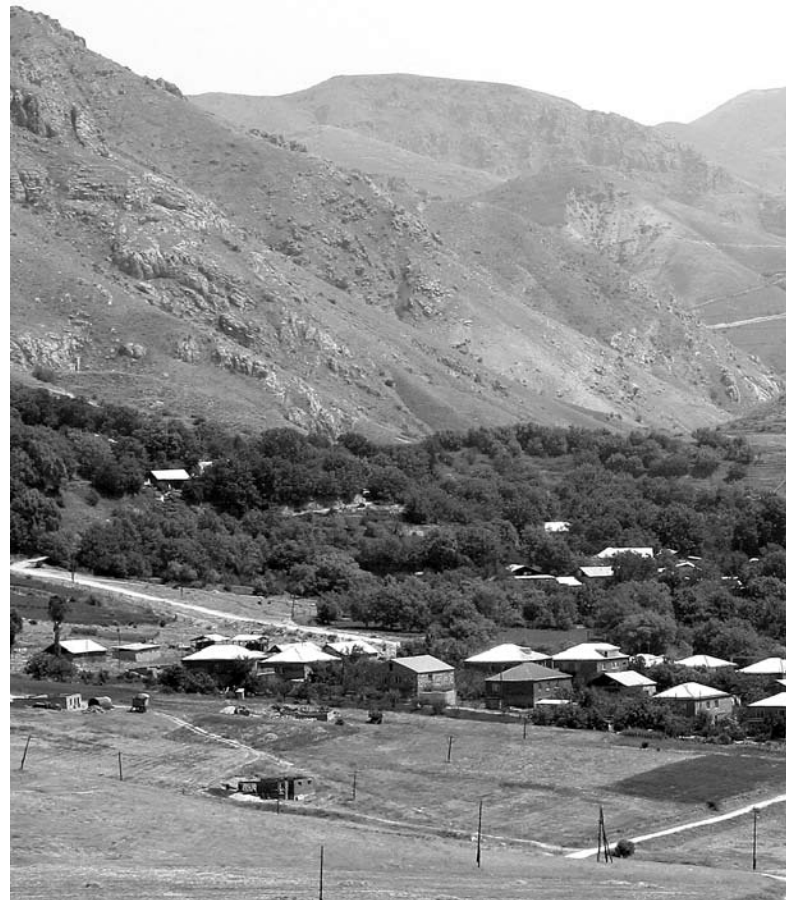
A policeman with a finely manicured garden and cages full of hens and pigeons, Yruyr sold a car to start the house's construction but soon exhausted his building fund. He cannot find a financial institution to get a loan to finish the work.

“I'm doing this step by step,” he said. “It's slow, but I'm doing what I can. If I can finish these rooms,” he added, breaking into a smile, “maybe we can have a girl.”

Like any other mayor, Hakobyan, Nshavan's leader for seven years, is concerned about the health, education and welfare of the Yegiazaryans, the Martirosyans and the other citizens of his beloved village. He said he thinks his community's partnership with Habitat for Humanity will go a long way toward transforming Nshavan for the better.

“The condition of the people depends on the condition of their housing,” Hakobyan said. “If our housing is better, a big part of the social problems we have will be solved.”

To keep up on the latest information on the World Habitat Build, other progress in Nshavan and the upcoming schedule of Global Village trips, be sure to check [www.habitat.am](http://www.habitat.am) regularly.



The village of Khachik, Armenia, set against a backdrop of mountains that

## Bordertown project

Eighty-seven percent of the 1,000 or so residents of Khachik, Armenia, a dusty town on a high plateau on the Azerbaijani border, live in shelter so inadequate that their hopes for the future could easily blow out drafty doors and windows or be doused by rain seeping through leaky roofs.

But 40-year-old Tatul Asatryan aims to remove his family of four from that sad statistic by December, if he can just get a little help to buy the rest of the materials he needs to finish the shell of a house he's already started.

That help – that hope for a simple, decent home of one's own – is on the way for dozens of families like the Asatryans in this resilient, quiet village where, if lack of maintenance for existing houses weren't enough, roughly one

in every 10 homes from bombardment from Azerbaijan war in

Habitat for Humanity Armenia has an agreement to allocate 12 incomplete houses to renovate another 12. Habitat for Humanity Armenia endorses Habitat for Humanity's model of affordable housing – justed home-improvements.

Habitat has partnered with the Urban Foundation to help improve housing as expeditiously as possible to a housing need



mark the border with neighboring Azerbaijan. Habitat for Humanity is starting a major housing project in the town of 1,000.

# targets 12 houses before winter onset

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25 homes. The agreement  
s self-help and sustainability  
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rtnered with Yerevan-based  
on for Sustainable Develop-  
plement its Khachik project  
as possible. In addition  
ds assessment, the Urban

Foundation  
is helping Hab-  
tat investigate  
economic-  
development  
opportunities  
for Khachik to  
help grow fam-  
ilies' incomes.  
Tatul Asa-  
tryan, the pro-  
spective hom-  
eowner named  
above, was  
asked to describe what he sees as the differ-  
ence between the new home he hopes to fin-  
ish this year with Habitat for Humanity's help



A sign points the way to the winding mountain road to Khachik.

and his family's rented, \$20-a-month shack designated by the government for demolition. A man of few words, Tatul replied simply: "It's incomparable."  
Like breadwinners in most of the 200 households in Khachik, Tatul makes his living growing fruits and vegetables. Owner of a small tractor, he earns extra money tilling the gardens of his neighbors. The house he is building sits on a quarter hectare of land he secured in 1991, when Armenia privatized property after the collapse of Soviet communism.  
For Tatul, progress on the house has been slow because there are no home-improvement or mortgage lenders in Khachik to lend him  
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Tatul Asatryan dreams of finishing the home he started for his family of five, if only he can find an affordable loan for building materials.

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funds to buy the building materials he needs.

That's where Habitat for Humanity hopes to step in. In Khachik, Habitat is readying to issue no-profit loans to families in need to help finish houses they have started or to renovate homes that have fallen into disrepair. As the families repay their loans, the funds will be deposited into a community Fund for Humanity, where they will be loaned out again to another qualified family seeking simple, decent shelter.

"We have the chance to wipe out substandard housing in Khachik," said Irina Vanyan, executive director of Hab-

itat for Humanity Armenia. "Our project shows that when a community's citizens and its local government support adequate housing for all, decent shelter for everyone who needs it is within our grasp."

What Habitat for Humanity is undertaking in Khachik with the help of its many supporters is going to make an incomparable difference in the lives of scores of families for decades to come. Get involved in Habitat's work in Armenia: Donate online at [www.habitat.org](http://www.habitat.org) and designate your gift to "Armenia" and keep an eye out for information on Global Village volunteer building trips to building sites in Armenia at [www.habitat.am](http://www.habitat.am).

## Meet the Habitat for Humanity Armenia team

Habitat for Humanity's efforts to eradicate poverty housing in Armenia are being led by Irina Vanyan, an experienced housing/urban development expert with a Ph.D in economics.

Irina joins the Habitat for Humanity Armenia team with more than 15 years' experience in managing housing-related programs. Most recently, she served more than three years as executive

director of the Urban Foundation for Sustainable Development in Yerevan. She has also managed the Urban Institute's highly acclaimed earthquake recovery program in Armenia funded by USAID, developed a government housing voucher program in Georgia and Armenia and established condominium-management education tools for refugees.

Irina is joined at the Habitat for Humanity Armenia office at Hanrepetutyan 62 in Yerevan by Siranush Vardanyan, program development manager; Betty Panosian, donor care & communications manager; Luiza Vardanyan, finance & administrative manager; Seda Arzumanyan, volunteer coordinator; and Mariana Hovsepian, program & administrative assistant).



Narine Avetissyan and husband Vathce Sarkisyan with their three children in a “half built.”

## Lending partnerships offer hand up to families

The next-door neighbor of the mayor of Sardarabat was halfway finished building his modest house when Armenia’s economy collapsed in the early 1990s.

“I’m optimistic he’s going to be one of the first applications,” said Babken Vardanyan, referring to a new lending partnership for low-income families that Habitat for Humanity, Yerevan-based First Mortgage Company (FMC) and the Dutch International Guarantees for Housing (DIGH) have launched in his 6,400-population town.

More than 1,200 families in need in Sardarabat, Nor Armivir, Mrgashat – all small towns in the

Armivir province northwest of Yerevan and near the Turkish border – and the city of Artashat in the Ararat province – are expected to be served by the pioneering effort, which offers no-profit, home-improvement loans to qualified families earning 20 percent to 65 percent of the median income.



**David Atanessian**  
CEO, First Mortgage Company, Yerevan

“These are families who have no access to housing credit,” said First Mortgage CEO David Atanessian, who administers the \$3.7 million loan pool. “Or if they can find a mortgage loan, the interest rate is too high, the length of the loan too short, and the fees too much for such a loan to be affordable.”

In the Ararat province, families like the mayor’s neighbor have lived years in incomplete or indecent houses because they can’t afford to save the cash to buy necessary building materials all at one time.

Narine Avetissyan of the Nor Armivir village understands perfectly the importance of housing credit. With her teacher’s salary and her husband’s pension as a disabled police officer, her family can comfortably afford a Habitat-FMC-DIGH home-improvement loan to finally finish their half-built house.

The first family to receive a loan under the program this summer, she and her husband are looking forward to substantially completing their home before this winter’s bitter cold.

“It is a blessing,” Narine said. As a mother and a teacher, she added, she is especially grateful for a simple, warm home where her children’s health will be safeguarded and where they can study in comfort.

Separately, Habitat for Humanity has signed an agreement to work with another NGO to possibly offer small loans for housing to families who earn less than those the Habitat-FMC-DIGH partnership targets. Now under development, the project is expected to launch next year.

“Everybody deserves a simple, decent place to live, and these partnerships have the potential to help many more low-income families throughout Armenia,” Lucija Popovska, Habitat for Humanity Europe and Central Asia’s program director, said.

