

THREE MOST IMPORTANT words in real estate:

Lusaka, the capital of Zambia, boasts luxury hotels, an Anglican cathedral, and galleries displaying art created by Zambian people. The city is home to the Lusaka National Museum, which details the country's cultural history, and the University of Zambia. On the surface, this metropolis of 1.2 million people appears modern, progressive and inviting.

But every large city has another side, one that it does not offer for public viewing. Lusaka's "other side" involves shantytowns - compounds on the city's outskirts, where 80 percent of the population lives.

A Baylor graduate who focuses on building affordable housing for disadvantaged people, J.O. Stewart Jr. of El Paso, is proposing a two-phased project that could offer both housing and employment to the country of Zambia. Documents he has sent to United States Agency for International Development detail his strong desire to begin the building program after his corporation was invited there last year.

Although the activities of Stewart and others like him could be characterized as part of the "social corporate responsibility" movement, those who are involved in such projects are likely to reject the term. Says L.M. Dyson, associate professor of Real Estate who works on building projects that help others, "I don't look at it as a responsibility. I look at it as an opportunity. We're to serve in the area that we are placed."

Stewart is president and CEO of Stewart Holdings and the founder of Community Capital Corp., a construction company that specializes in the design and development of new communities. He formed the corporation to respond to the need for affordable housing in Mexico and other countries. Stewart Holdings is its primary investor.

"CCC considers itself a 'social business' as defined by Nobel Peace Prize winner Muhammad Yunus in his book *Creating a World Without Poverty*," said Stewart in a document outlining the Zambian project for USAID. In the book, Yunus details a business model that combines the power of free markets with the goal of a more humane world. The CCC, which would allocate profits from the Lusaka venture to businesses and non governmental organizations in Zambia, follows that model.

Zambians invited CCC to their country in 2007 to determine whether it could build sustainable housing using Compressed Stabilized Earth Block technology. The group built a 50-square-meter demonstration house - about 535 square feet - which showed that CSEB construction "is a superior and more cost-effective method of building in Zambia," Stewart said. A photo shows a neat white house trimmed in red.

Stewart and his investors chose Zambia because it is a "United States-friendly, peaceful and democratic nation at the heart of Sub-Saharan Africa." With a recent international debt forgiveness of \$3.9 billion as well as growing mining and agricultural sectors, "Zambia is poised for continued economic growth and political stability," Stewart noted in his proposal.

But there are problems: unemployment, poverty and the ravages of HIV/AIDS. The disease has created a homeless population of 75,000 orphans, according to the international charity SOS Children.

Stewart designed a two-phased plan for the home-building project: Phase I would offer on-the-job training to Zambian citizens; demonstrate the construction methods to potential buyers; develop a first-time homebuyer assistance plan; and design and plan a community of 100 to 150 homes.



Phase II would result in a 300-to 500-unit community; use the buyer assistance program to help working class poor buy the homes; and continue building, in both Lusaka and the rest of Zambia. "This seed of investment will then provide the path to sustainability through ongoing public/private investment," Stewart notes. His proposal estimates the houses will cost between \$9,000 and \$25,000.

In an epilogue Stewart wrote to the proposal in June, he noted that the goals of both phases are achievable, but the timetables are not acceptable. "It is imperative than an accelerated and aggressive strategic plan and implementation schedule be initiated," he said. "If we are to have any real impact on Zambia and the neighboring countries, we must demonstrate in Phase I the implementation of our concepts."



Shelter for EVERYONE

By Barbara Elmore

Dyson, the real estate professor, took part in another type of nonprofit construction in Texas, when a group realized its goal of building a custom home for a Baylor football player who sustained injuries that made him a quadriplegic 29 years ago. It took a group five years to raise the money, and the building of the home took another year and a half.

The football player, Kyle Woods, was injured in a nighttime practice at Baylor Stadium. After the accident, he finished his degree at the University of Texas at Arlington and lived in the same home in Dallas until last May. That was when his former coach, Grant Teaff, handed him the keys to his new home.

Dyson directed the building of Woods' new home. He described such projects as both opportunities and necessities. Opportunities because they allow people to use their unique skills. Necessities because everyone requires shelter.

"People in real estate are very similar to the providers of utilities," Dyson said. "They touch so many different people because of the necessity of shelter. And people have no choice – they have to deal with people in real estate. Our unique responsibility comes from that unique opportunity."

Dyson got involved in the Woods' home when he heard there was a movement to create a living space for Woods that would allow him to move about more easily. He called Teaff, and one thing led to another. "I knew it needed to be done and I felt like I could do it," Dyson said. Although the building went beyond taking a set of plans and building a house, "others could have done it too," he said, noting that he is not a pioneer in this area. "A lot of people are doing this," he said. "The list is endless."

Perhaps the most important thing about Woods' new brick home in Cedar Hill is that it is wide open and fully accessible by wheelchair, Dyson said.

The house has hard-surface floors and Woods can reach all of the cabinets. "He can do the things he is capable of doing," said the professor.

Other features of the home are a therapy pool and a lift to put him into it. Audio and video technology in his bedroom and the kitchen let him see who is at the front door and unlock it if he wants to. "A lot went beyond necessity," Dyson added. "We tried to make it ideal."

Woods' home is the first fully handicap-accessible home he has designed, Dyson said, although he worked on a cushioned floor in his mother's home after she went through three spinal fusions and could not stand for long on a concrete floor. The professor also has helped build six churches in the Waco area with Texas Baptist Men, a volunteer group of retirees. They remodel, repair and provide new construction at encampments and churches. "They spend two and a half weeks, live on the site, and the churches are 80 percent complete when they leave," he said.

Dyson is also helping to rebuild the First Baptist Church of Santa Clara, in central Cuba, which has been in continuous existence for 108 years. "A friend started going 11 years ago, and he knew I liked to do these kinds of things," Dyson said. When he first saw the church, it had no roof, windows or doors because of termite damage. Now it has all of those things, and the work continues. Dyson's own church, First Baptist Church of Woodway, recently sent 750 sanctuary chairs whose aqua color complements the church's tile floor.

Dyson offers a simple explanation for why he enjoys these kinds of projects: The creativity involved, and the chance to do the right thing. "There is no shortage of need and no shortage of opportunity," he said. "In the absence of law, you do the right thing, even when no one is looking. Part of doing good is doing more than is required."