

**WINNIPEG/BRANDON/SELKIRK/PORTAGE LA PRAIRIE/STEINBACH, MANITOBA**

[WWW.HABITAT.MB.CA/RESTORE.HTML](http://WWW.HABITAT.MB.CA/RESTORE.HTML)

# Habitat for Humanity and the Habitat ReStore

Many Manitobans became familiar with Habitat for Humanity in the summer of 1993 when former US President Jimmy Carter came to Winnipeg to support the building of 19 homes for low income families to own.

However, the origins of the Habitat for Humanity movement are date back to 1976 in Americus, Georgia. The program developed from the concept of “partnership housing,” where those in need of safe, decent and affordable housing work side by side with volunteers from all walks of life to build simple, decent, affordable homes. Since its inception, Habitat for Humanity International has built over 300,000 homes in 100 countries.

In 1985, the movement spread to Canada with the formation of the first Canadian Affiliate in Winkler, Manitoba. Habitat for Humanity Winnipeg was founded in 1987 and is the local Affiliate of this international non-profit and registered charity. By the end of 2010, 199 homes were built in and around Winnipeg for working families who earn less than the low-income cut-off (LICO). LICO represents the Statistics Canada designated income level at

which a family spends a disproportionate amount of their income on necessities such as food, clothing and shelter. This standard is widely considered as the ‘poverty line.’

Each Habitat home costs approximately \$150,000 to complete, and is built using volunteer labour (with professional supervision), professional trades and donated materials when possible. All new homes are energy efficient, built to both Manitoba Hydro Power Smart Gold Standard and LEED® Gold or Platinum certification standards.

To finance the building of their houses, Habitat →



→ raises money in the community each year and uses what they call the Revolving Fund. Mortgage payments received from Habitat homes are reinvested to help fund homebuilding for other families through land purchases or debt servicing on previous land purchases.

A fundamental tenet of the Habitat program is that no down payment is required from the families when they purchase their home. The family makes monthly payments on an interest-free mortgage, which include the property and education taxes, geared to 25–30% of family income. Payments are set at this level to ensure that families are able to provide for other needs such as childcare, transportation, and groceries. The Habitat model will not force families to sacrifice one necessity to pay for another. Partnering families must also contribute “sweat equity” in the form of 350 or 500 volunteer hours before they purchase their home.

A training program is offered to help families adjust to the responsibilities of home ownership, and to prepare families for the financial, property and community responsibilities that come with owning a home. Training is also offered through the Women Build program, which promotes women as leaders in building projects, and encourages women to volunteer in “non-traditional” construction capacities.

Habitat for Humanity has two Affiliates in Manitoba; Winnipeg and Brandon. Winnipeg has Chapter operations in Selkirk, Portage la Prairie and Steinbach. The Habitat for Humanity Canada Board of Directors has recently approved Habitat Winnipeg to start serving all locations in the province with the exception of Brandon. The success of the Manitoba Affiliates is easily quantified in the number of homes that they have built. As previously mentioned, the Winnipeg Affiliate and its Chapters have built 199 homes, including 19 scheduled for 2010. The Southeast Manitoba Chapter located in Steinbach,

founded in 1998, has built 9 homes. The Portage la Prairie Chapter is building its 4th home since 2006, the Selkirk Chapter is building its 5th. The Brandon Chapter, founded in 1995, is in the process of building their 22nd home as well as partnering on the Massey Building initiative that will result in up to 14 condos owned by low-income families.

Habitat for Humanity also uses a social enterprise model to help generate funds to support their building program. The aptly named “ReStore” collects and sells donated and reusable building materials such as windows, doors, cabinets, lumber, tools, and lighting fixtures. Retailers and manufacturers can donate extra or discontinued inventory, paint mis-tints and customer returns.

What most people do not know is that ReStore was a locally developed concept, and that the Winnipeg initiative that began in 1991 was the world’s first. It was financed when five Winnipeggers contributed \$500 each during the start up phase. The ReStore’s proceeds now cover 100% of Habitat for Humanity Winnipeg’s administration costs, which means that all donations can be invested towards Habitat’s building program. An additional benefit of the ReStore is that 1.5 million pounds of reusable material are diverted from Winnipeg’s landfills annually. Nearly 20 years later, 60 ReStore locations have opened across Canada and hundreds more around the globe, including a newly expanded site in Brandon and more than 700 outlets in the United States.

The legacy and impact of Habitat continues to spread as they enable home ownership for low-income families, involve a broad cross-sectoral range of volunteers and donors in the work, continue to build skills and capacity of families, reduce landfill accumulation, and grow their social enterprise network that recycles materials and generates funds to support their mission.