

Habitat for Humanity Misconceptions

How much do you know about Habitat for Humanity Winnipeg? Most people have the general understanding that we build homes for people in need. If we dig a little deeper, we find many misconceptions. These are our top 8. Please help us to set the record straight.

- 1. Habitat homes are given away.** FALSE. Habitat for Humanity homes are purchased by the partner families. Families are able to purchase their homes with a no down payment, interest free mortgage with payments geared to family income rather than the value of the property thus allowing them to build equity in their home. Hence our slogan, “a hand up, not a hand out.”
- 2. Habitat homeowners are homeless.** FALSE. In order to qualify for a home, a homeowner must demonstrate that they can meet their mortgage payments. We ensure that the homeowner has been employed for the past two years. Their present housing must be at least one of the following: too expensive, too small, unsafe, or substandard.
- 3. Habitat gets all of its land for free.** FALSE. While we have had some land donated by the City of Winnipeg and by individuals, we purchase, at market rates in a competitive situation, most of the land on which we build.
- 4. Volunteers are responsible for the entire build process.** FALSE. Our volunteers provide a large portion of the labour for the overall construction of each home, including framing, roofing, shingling and siding. Due to legal requirements and quality standards, we must use professionals to do electrical, plumbing, heating, drywalling, taping and finishing work on our homes.
- 5. Products from the Habitat ReStore are used in the homes that Habitat constructs.** FALSE. Habitat uses new products that meet our specifications in the homes that we construct. We encourage Gift-In-Kind product donations that go into the homes we construct.
- 6. People sometimes confuse the ReStore name with the Reh-Fit centre** (for cardiac rehabilitation). Additionally, many people don't understand that the ReStore is a separate business unit that funds Habitat for Humanity's overhead and all administrative costs which includes family selection, fundraising, volunteer management, financial management which includes administering the homeowner's



mortgages, and administration. Donating to and shopping at the ReStore helps Habitat for Humanity build safe, decent, affordable homes for low-income working families in our community.

7. **Habitat for Humanity builds cheap and inexpensive housing.** FALSE. Because we make “affordable housing” available, this is a common misconception. Habitat builds excellent quality homes that are sold at prevailing market values. What makes them affordable are the terms of repayment – no down payment, no mortgage term, interest free mortgage with payments geared to family income.

8. **Habitat for Humanity is completely run by volunteers.** FALSE. Although HFHW relies heavily on its volunteers to assist with many of our functions including home construction, serving on committees and helping out in the ReStore, we also have a dedicated staff which manages construction, fundraising, communications, finances, retail operations and overall administration of the organization.