

# The Builder



## The past, present, and a great future!

by Sandy Hopkins, CEO, Habitat for Humanity Winnipeg

**V**ision. This is the one word to best describe Habitat for Humanity. It was a visionary giant named Millard Fuller who created the organization and the vision of U.S. President Jimmy Carter that raised the profile of Habitat worldwide. In our own small way, we are standing on their shoulders, peering into the distance, trying to imagine what might be possible in Winnipeg.

Habitat for Humanity Winnipeg's goal in 2012 is to build 25 homes in our 25th year and be able to sustain that level of production thereafter. We set this goal while building an average of eight homes annually, and to reach our goal of tripling the number of homes being built, we need to increase our organizational capacity while ensuring financial stability is maintained. This will allow us to continue to deliver quality homes for our families and continue the quality experiences for our volunteers and financial supporters.

Due to rapidly rising real estate costs and with building material costs increasing at a rate greater

than inflation, the average selling price of a Habitat home has swelled from \$122,000 in 2006 to approximately \$180,000 in 2009. It is our goal to increase the necessary fundraising accordingly to offset these increases. So far, we are on track.

We built eight homes in 2007, 13 homes in 2008, 15 homes in 2009 and are planning for 20 homes in 2010. Throughout these significant challenges, the combined efforts from our board of directors, dedicated volunteers and passionate staff have allowed us to continue our march toward our ultimate goal while also managing to strengthen our balance sheet.

Important new partnerships have been created and existing ones fortified and expanded. Among our valued major partners are Manitoba Lotteries Corporation, Manitoba Housing, The Home Depot, Investors Group, Great-West Life, Manitoba Hydro, Wawanesa Insurance, Logix Insulated Concrete Forms and the City of Winnipeg.

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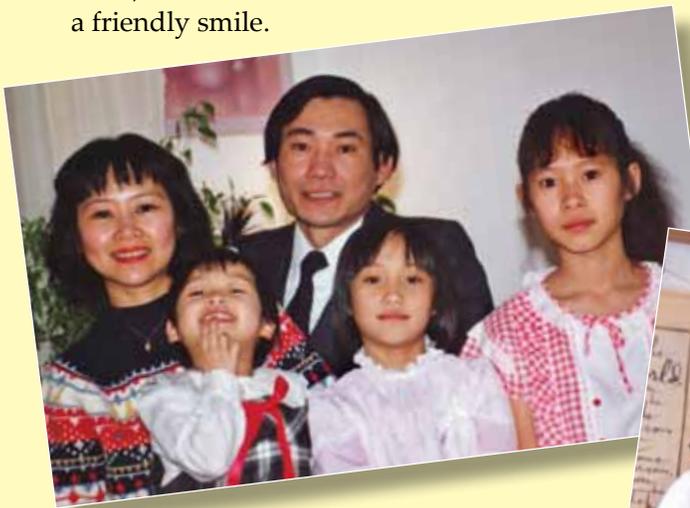
Please see **Vision** on Page 3



To receive our e-Builder newsletter, sign up online at [www.habitat.mb.ca](http://www.habitat.mb.ca).

## Binh & Anh: *A Habitat family's before and after story*

When Heidi Bock from Habitat for Humanity Winnipeg walked up the sidewalk of the new Habitat home at 158 Angus Street on November 1991, she was greeted by three smiling girls sitting on the front porch. They were the daughters of Binh and his wife Anh, who arrived in Winnipeg from Vietnam in 1987. Anh, looking barely old enough to be a mother of three, invited Heidi into their home with a friendly smile.



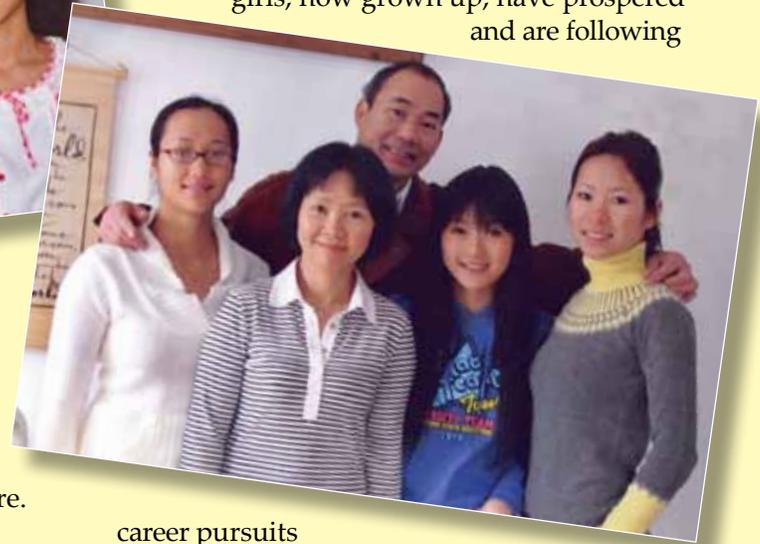
The family escaped the Communist rule in Vietnam by boat, spending time in a Malaysian refugee camp before coming to Canada. Anh's eyes misted over when she spoke of her country, but said Communism made it intolerable to live there. Although she found the winters harsh in Winnipeg, she believed things would improve immeasurably once they were in their new Habitat home.

"It was very cold there in the winter," Anh says of their former home on Disraeli Street. "We had to open the oven door to keep warm." In the summer, the mice and roaches had the run of the house, while a fallen ceiling in their bathroom didn't get much attention from the landlord.

Binh was a math and physics teacher in Vietnam, but had to take a job as a tool grinder in Winnipeg due to language and employment restrictions.

Anh, who taught Vietnamese literature in her home country, was a teacher's aide at the school where her own children attended. She said the girls used to count the days until they moved into their new Habitat home. That day came after the family volunteered 500 hours of sweat equity to Habitat and were soon able to purchase and proudly take ownership of their new home.

Since moving into their Habitat home, the family's situation has improved immeasurably. These days, Binh continues to work as a tool grinder and Anh loves working with special needs children as an educational assistant. They paid off their home in 2005 and their three girls, now grown up, have prospered and are following



career pursuits in dentistry, engineering and hair styling. "I am very happy and content," Anh says.

When asked about the most profound impact that Habitat for Humanity Winnipeg had on their family, Anh says, "Habitat gave us a safe place to live and raise our family."

"I simply can't express enough gratitude to Habitat," says Anh. "Every day I live in this house I am thankful. Habitat is a very good organization and I love it. That's all I can tell you. I love it."

**Vision** continued from page 1

Recently, new programs and events have been created with existing ones being expanded and strengthened. Key among these are the Legacy Build Program, the Métis Program, the First Nations Program (all three are the first of their kind across Canada), in addition to the Sustainable Build Program, Women Build, Cycle of Hope, Ride Around the Lake, House Party and Auction, the Muddy Waters Family Ride, and Adopt-a-Day.

Legacy Build, a five-year program (2008-2012) sponsored by Manitoba Lotteries Corporation makes up to \$500,000 available annually on a matching funds basis across Manitoba with \$350,000 of that available in Winnipeg. The program will build 27 homes in Winnipeg during these five years while the mortgage payments will build another 94 homes over the next 50 years! A true legacy.

The Métis and First Nations programs are mirror images of each other. Each has 10 homes being built over a two year period (2009-2010 for the Métis program and 2010-2011 for the First Nations program). The Province of Manitoba, with some assistance from the federal government, has

committed \$1,000,000 to each program. The other \$500,000 required for each program is being raised in conjunction with the Winnipeg Métis Association and the Dakota Ojibway Tribal Council for the First Nations homes.

As well, Habitat for Humanity Winnipeg is pleased to announce our Sustainable Build – the first of its kind in Canada – that we have implemented at the former Sir Sam Steele School site on Nairn Avenue in Winnipeg. Thirty-two homes are being built to both the Manitoba Hydro Power Smart Gold standard and the Leadership in Energy and Environmental Design certification program. Sustainable sponsors for this development are Investors Group, Manitoba Hydro, The Home Depot and Rio Tinto Alcan. The first 12 homes at the site are complete, with some very happy and proud families already moved in.

Through the help and guidance of our board, partners, staff and volunteers, the future possibilities of Habitat for Humanity Winnipeg are endless.

Vision. Small word - powerful impact.

## Two New HFHW Golf Events!

### The Habitat for Humanity Women Build Golf Tournament

The Habitat for Humanity Women Build Committee is organizing a unique Non-Event golf tournament that takes place at the Lorette Golf Course June 4 and 5th, 2010. Golfers purchase tickets in advance and then call the golf course to book a T-time at their convenience on one of the two days (Friday or Saturday).

Nine holes of golf, golf cart, and either breakfast, lunch, or dinner are included. Additionally, there will be specialty holes and competitions that allow participants to win some great prizes including up to \$1,500 in cash, and a custom club package worth \$3,000! Tickets are \$95.00 which include a \$50.00 charitable tax receipt.

To order tickets, please call 233-5160 (ext. 0). For sponsorship inquiries, please call 235-2400.



### Golf 4 Habitat Texas Scramble

This Texas Scramble golf tournament will take place at the Saint Boniface Golf Club on June 24. At this time, we are looking for sponsors for the event – please contact Lori Hessner-Unsworth at 235-2182. And, please plan on participating in June!



# Family Selection Committee Process

by Steve Dick, Director, People Services, Habitat for Humanity Winnipeg

The Family Selection Committee is an integral part of Habitat for Humanity Winnipeg. This dedicated group of 13 behind the scenes individuals makes recommendations on which applicants are most suitable for the program.

The family selection process is based on three criteria: need, ability to pay, and willingness to partner. It is the committee's job to determine if a family meets these objectives by thoroughly reviewing detailed information about the applicant. This includes, among other things, their employment history, rental history, income, credit report, and various references from employers, landlords, and people with close relationships to the family.

After becoming familiar with information on the family's application, two family selection committee members visit the family in their home to conduct an interview. During the interview, it is the committee members job to gain an understanding of the applicant family's life situation based on the three criteria.



Following the interview, the two committee members write up a report to be presented to the Family Selection Committee. The committee meets once a month and use their expertise, and varied backgrounds and experience to render their decisions. They recognize their enormous

responsibility as they make decisions which could forever change a family's life by striving to ensure that all decisions are fair, just, and compassionate based on the available information.

The task of accepting or turning down an applicant is incredibly difficult as the committee is faced with difficult choices regarding the varying situations in people's lives. While the applicant must meet several

objective criteria, there are many subjective decisions that must be weighed before accepting a family into partnership with Habitat.

The work of the committee is truly remarkable. Each member makes a huge time and emotional commitment in order to do their volunteer job effectively. Habitat for Humanity Winnipeg is truly indebted to these caring and dedicated individuals.



## Habitat for Humanity Winnipeg **FUNDRAISING DINNER** at the 2010 Better Buildings Conference & Exhibition

APRIL 13 at the WINNIPEG CONVENTION CENTRE  
Organizations can purchase tables,  
tickets or become sponsors of the event.  
Individual tickets \$100.00 with a tax receipt portion.

For more information and tickets:  
Call Lori-Hessner Unsworth at 233-5160 ext. 207

[http://www.betterbuildingsconference.com/conference\\_dinner.aspx](http://www.betterbuildingsconference.com/conference_dinner.aspx)



# Charitable Giving – A win-win.

When we write cheques to our favourite charities, many of us take into consideration we will receive a tax receipt for the donation. These tax credits help to offset our income and therefore reduce our taxes while at the same time positively impacting our community. A donation is a win-win.

**2. Life Insurance.** Naming a charity as either the owner or the beneficiary (whole or in part) on a policy.

**3. RRSP/RRIF.** Naming the charity as the beneficiary (whole or in part) on plan documents.

**4. Gift Annuity.** You would contribute cash or other property to a charity in exchange for a specified amount paid to you at stated intervals, either for life or a term.

There are also Charitable Remainder Trusts and Gift of Residual Interests that are used by high net worth donors who are over 70 years of age.

We welcome the opportunity to discuss your interest in supporting Habitat for Humanity Winnipeg through a donation or a charity bequest in your will. We also encourage you to talk to your financial advisors, life insurance professionals and estate lawyers to get their advice so your family,

your charitable interests, and your estate interests are taken care of to your liking.

Once you plan a gift, it is a good idea to advise the charity of your intent. That way, you can have discussions around your personal recognition preferences and how you would like to be involved.

For information on charitable giving, please contact Kim Wilson, Habitat for Humanity Winnipeg's Director, Fund Development at (204) 235-2400 and let us know if you have already planned a gift that will allow us to serve more families in the future.



Social capital is the portion of an estate that goes to society either as taxes or charitable giving. You can decide how you would like to use your social capital – you can direct it to your favourite charities – or you can let the government decide how to spend your taxes.

There are many planned giving tools that will allow you to direct your social capital to a charity of your choice.

The most common include:

**1. Bequest or Testamentary Gift.** This is a direction made in your will to leave a gift to a charity.

# Thanks to our 2009 Major Sponsors

## Community Development Partner



## Sustainable Development Partners



## Home Development Partners



## Youth Build Sponsor



## Home Sponsors



## Gold Hammer



## Silver



## Bronze



## First Nations to partner with Habitat and Manitoba government

A new partnership has been formed between Habitat for Humanity Winnipeg (HFHW), the Dakota Ojibway Tribal Council Housing Authority (DOTCHA) and the Province of Manitoba to build 5 houses in both 2010 and 2011 for First Nations families by utilizing the Habitat model and family selection process.

The provincial government is providing \$100,000 per house – approximately two-third of the cost to build each home – while HFHW will take the lead with DOTCHA's assistance to raise the remaining \$50,000 per house through various fundraising efforts. "There is a dire need for affordable housing in our city, especially for First Nations populations," says Sandy Hopkins, Habitat CEO. "We jointly feel that homeownership is a proactive solution to strengthen the lives of First Nation families, which in turn benefits the entire community."

The Habitat home ownership model dictates that the homes will be sold at full market rates as determined by

an independent third party. HFHW is the mortgage holder that requires no down payment and zero interest, with the homeowners' payments geared towards the families' income rather than the property value. Habitat places these mortgage payments into a special fund to be used exclusively to build future homes for First Nation families.

The DOTC Housing Authority will ensure communication to DOTC and other First Nations families living in Winnipeg regarding the opportunities to become a Habitat family and purchase a Habitat home. Once DOTC have identified potential families, Habitat will qualify each family according to its established processes. DOTC will also offer HFHW their assistance in a public fundraising campaign to help further cover the funding gap.

In total, DOTC and Habitat need to raise \$500,000 to cover one-third of the capital costs not provided for by government to build ten homes over the next two years.

# ...and our Major Supporters

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*Thank you also to our other donors whose names do not appear on this list.*



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*Building homes. Building hope.*

## Donate to Habitat instead of your curb and get a tax receipt!



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- Windows (up to 6 feet, no sealed units please)
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- Kitchen sinks
- Plumbing fixtures
- Lumber (clean, no nails, 4 feet and over)
- Moldings
- Medicine cabinets
- Home décor
- Furniture (dressers, tables, chairs, etc. Fabric furniture in great shape only)



60 Archibald Street

tel: 204-233-5160

[www.habitat.mb.ca](http://www.habitat.mb.ca)