

# THE AFFORDABLE HOUSING CHALLENGE

## INFORMATION PACKAGE

### General Information

REBIN Group International Inc. has issued a challenge to place at least 100 clients in Winnipeg into affordable housing units. The goal is to have at least the first 50 placed by the end of 2013 and the balance in 2014.

The program applies to both rental units and owner occupied units. To be considered affordable, housing costs like Rent + Utilities or Mortgage, Property Tax, Insurance, Utilities, Operations, Maintenance and Capital Improvements have to be below 30% of the household income.

The challenge participants will volunteer their time and work together to find or create the housing units. In doing so, they'll get job skills training, valuable work experience, they may earn a full time position working for REBIN Group International Inc., and best of all they'll not only be helping themselves to get their housing costs under control, but they'll also be paying it forward and helping future groups get past the same hurdle. All the required training will be provided for you.

Additional benefits of volunteering for the challenge are listed on the web site:  
<http://www.REBINgroup.Com/#Benefits>

You'll start by deciding if you are looking for a rental solution or if you want to buy a property. You'll then review your financials to see what you can afford for a down payment and monthly payments. You'll also list your specific housing needs. For example, single parents may need day care and more than one bedroom in their unit while a single person with a disability may require only a single bedroom, but have a requirement for the unit to be wheel chair accessible. The group will then examine the needs of everyone and break into smaller sub-groups with similar needs.

We'll teach you how to raise the required capital for the project. (It's not as difficult as it sounds.)

As we solve the local challenges for finding affordable housing, we will also be developing systems that we will be duplicating in Winnipeg and in other Centers. This is a co-operative effort. We all have to work together so everyone wins.

While you are volunteering your time for the challenge, you will be earning REBIN Rewards Points for some of the tasks you perform as they benefit not only the project, but

also they forward the mission of REBIN Group International Inc. Once the housing projects are in place to provide you with housing, however, the housing facility itself may require ongoing volunteer hours depending on the solutions that are created. In those cases, the additional volunteer work will be specific to the housing project and will not be related to REBIN Group International Inc. and therefore will not be earning REBIN Rewards Points.

## **Training**

You will receive hands on training for everything that needs to be done. You will only need to be trained for topics specific to the tasks you are performing, but you are welcome to attend any and all training sessions. Topics that will be covered in the training apply to both Business and Real Estate. They include but are not limited to:

- . Raising Capital
- . Government Grants and Programs
- . Creative Financing
- . Land Contracts
- . Lease Options / Rent to Own
- . Master Lease Options (MLO)
- . Credit Repair / Credit Building
- . Budgeting / Money Management / Project Budgeting / Saving
  
- . Multi Units / Apartment Buildings
- . Mobile Home Parks
- . Self Storage
- . Foreclosures
- . Flipping
- . Community Land Trusts
- . Land Trusts
- . Asset Protection
- . Renovations and Project Management
- . Property Management
  
- . Due Diligence and Analyzing Project Financials
- . Risk Mitigation
  
- . Corporations and Non-Profits
- . Making Money with Non-Profits
  
- . Staffing / Hiring Team Members
- . Recruiting, Managing and Working with Volunteers
- . Team Building, Team Work and Leadership

- Team Training, Management and Communication
- Networking
- Marketing
- Negotiating
- Sales / Sales Copy
- Process Development, Systemization and Documentation
- Quality Assurance

## **Goal**

- The initial team will be comprised of at least 100 challenge participants.
- We will provide housing for at least 50 by December 31, 2013.
- We will provide housing for the next 50 by December 31, 2014.
- We will continue to expand the challenge to keep providing housing for more people.

## **Team**

- Start by building a team of at least 100 Challenge Participants.
- They work in small teams and decide how they'll manage and lead themselves.
- They'll find and hire independent out-sourced contractors as required.

## **Tasks Performed by the Team**

The challenge participants will split into groups to manage all aspects of the project including but not limited to marketing, recruiting and team building, research, raising capital, finding properties, negotiating, renovations, team management and leadership, to quality assurance and risk mitigation. The teams will work together co-operatively / colaboratively toward the common goal of providing affordable housing for all challenge participants.

This is a partial list of tasks to be performed:

- Help develop the system that keeps the challenge going for the next group and duplicates this challenge in other cities
- Help market to find all resources required for the project
- Take part in social media to market and bring in leads
- Continue to build the team
- Find office space
- Find a phone solution that is flexible, affordable, expandable and portable
- Make and fulfill their own staffing schedule

- . Develop management systems and teams to lead and support the group
- . Take calls and provide project information to callers
- . Develop and implement the applicant screening and intake processes and build the team
- . Find or develop and Implement Knowledge Base (KB), Work Order, Contact Management and Project Management systems
- . Help create the educational systems and components
- . Give back to each other and to future team members
- . Assist in raising capital
- . Find property
- . Do research and due diligence
- . Do renovations or find team members or contractors who can do the renovations
- . Find and manage property managers
- . Find and work with legal council for creation of the non-profit, developing any unanimous shareholders agreements or other entities and dealing with legal matters related to raising capital, real estate or other issues related to the project
- . Develop and manage project budgets including capital reserve funds
- . Develop, systemize, duplicate, document and improve all processes
- . Manage data, files, audio recording records, videos and other resources
- . Report on their own progress to attract investors
- . Develop presentation material
- . Update and manage the challenge rules, processes and implementation
- . Organize and manage the office and the financials
- . Assist with the development of the same systems for the bigger project of providing affordable housing across Canada and the US
- . Develop the “Help a Friend Network” to provide volunteer help for you and friends of yours who need assistance
- . Build “The New Volunteer Army”
- . Help develop and improve the “REBIN Rewards Program”
- . Build the “Elite Wealth Builder Investing Club”
- . Develop the “Group Buying Club”
- . Build the education and training programs
- . Development and source products and resources
- . Create a reality show
- . Work with the city, different government departments, community organizations, non-profits and other groups
- . Create non-profits as required
- . Build the renovation teams
- . Help build a team of experts for the training pieces
- . Determine facilities and resource requirements to meet the needs of all the sub-groups in the challenge
- . Develop, improve and maintain web sites and web presence including social media

## **Facilities Options**

Facilities can take different forms such as Single Family Residential Homes, Apartments, Condos, Town Houses, Modular Homes, Mobile Homes... Units per facility can range anywhere from 1 to 100 or more. The type of facility will depend on the specific needs of the different groups of challenge participants and what they can afford. Amenities specific to the facility also vary and may include:

- Day Care
- Commercial Kitchen / Dining Room
- Fenced Grounds
- Pet Care Facilities / Resources
- Shuttle Service
- Training Facility
- Business Center / Business Incubator
- Commercial Office Space
- Commercial Store Front