

Habitat World

THE MAGAZINE OF HABITAT FOR HUMANITY INTERNATIONAL



KEYS TO SUCCESS

Independence, financial freedom and stability help families unlock their highest potential.

ALSO:

Key moments in the lives of Habitat families

Helping families help themselves



When you volunteer, donate and advocate with Habitat, you help open doors to a better life.

Some of my favorite moments with Habitat homeowners and volunteers are the house dedication ceremonies that I am always so privileged to attend.

I love to build alongside all those who come together to help families achieve affordable homeownership, but the day each house is dedicated is special. It's the day that families receive their keys.

When new homeowners walk up to the entryways of the houses they helped build and slide their keys into the door locks for the first time, they're unlocking more than just the physical front doors. They're unlocking their fullest potential. I have witnessed firsthand just how many doors those keys can open. Newly empowered, confident in their capabilities, with a clearer financial plan than perhaps they have ever known, every family we help is better able to help themselves.

Freed from the worry and stress of unaffordable and unacceptable living conditions, families can find firmer footing and follow a path that can lead to improved health, better education outcomes and new employment opportunities.

When you volunteer, donate and advocate

with Habitat, you help open doors to a better life. Your support has a direct impact on the lives of families like a single mom in Maine setting an example for her daughter with every hour of sweat equity she performs. A woman in Nashville who knows what it feels like to be safe in her home for the first time. A young family in Colorado whose entire outlook has been changed for the better by their Habitat experience.

What thresholds these families are crossing! What hope lies behind those doors!

I'm reminded of a story about a very important door that brings home the power of hope. Imagine being a 16-year-old girl so embarrassed by your family's living conditions that you tell friends you live in another home, one up the street from where you actually live, one with a red front door. Imagine being her mother, a new Habitat partner, who has just one request: a red door just like the home your daughter always wished she lived in. Imagine being that mother and daughter, stepping together through that door, your red door, knowing that now so much more is possible.

Thank you for making sure that more and more families are handed the keys to creating stability and success. HW

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Mission Vision
A world where everyone has a decent place to live.

What we do
Habitat for Humanity International's vision is a world where everyone has a decent place to live. Anchored by the conviction that housing provides a path out of poverty, since 1976 Habitat has helped more than 5 million people through home construction, rehabilitation and repairs and by increasing access to improved shelter through products and services. Habitat also advocates to improve access to decent and affordable shelter and offers a variety of housing support services that enable families with limited means to make needed improvements on their homes as their time and resources allow.

As a nonprofit Christian housing organization, Habitat works in more than 70 countries and welcomes people of all races, religions and nationalities to partner in its mission. To learn more, donate or volunteer visit habitat.org. For a full list of locations where Habitat is at work, visit habitat.org/where-we-build.

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My people will live in peaceful dwelling places, in secure homes, in undisturbed places of rest. — ISAIAH 32:18

It's all interconnected

Your support and hard work, the sweat equity of homeowners, a world where everyone has a decent place to live.

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What's new at habitat.org/magazine

Take our interactive "did you know" quiz, view a slideshow of housing need around the world, meet fellow members of the Habitat family.

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Health in Honduras

Fifty-three families enjoy cleaner drinking water, thanks to Habitat Honduras partnership.

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Keys to success

A Habitat homeowner is an empowered homeowner. Why? The independence, financial freedom and stability of a decent, affordable home.

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The treasured memories of these Habitat homeowners inspire us to keep building.

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Coming Home

Homeowner Donna Staten is anchored by homeownership. PAGE 31



It's all interconnected

70+ COUNTRIES

Your help and generosity allow us to be effective in thousands of communities around the world, to literally meet families where they live and partner with them to improve their housing. By whatever means a family is empowered to help themselves — new construction, rehab and repair, microfinance, advocacy — the

affordable, safe shelter they ultimately achieve means opportunity, stability and potential. Love, faith in action, the chance for a brighter tomorrow — all of these are deep in the framework of every Habitat house. Help us build a better world, one where everyone has a decent place to live!





Access to water

HONDURAS

Mario and Juana Francisca Chavez and their three children no longer have to walk back and forth from a communal tank in their Honduran village of Plan Grande to get water.

The Chavezes and 52 other families in the Santa Cruz de Yojoa municipality now have clean water in their homes, thanks to a water distribution project developed by Habitat Honduras in partnership with Mexichem and the Santa Cruz de Yojoa municipality.

Community members worked to create the connection system using donated construction materials, and Habitat provided funding, technical expertise and assistance, as well as water management training for the families to make the best use of this vital resource.

Recent reading

ONLINE

How Housing Matters is a new online portal focused on housing's role in well-being.

Launched by the Urban Land Institute with the support of the John D. and Catherine T. MacArthur Foundation, the site emphasizes connections between housing and better educational opportunities and outcomes, family and community economic stability, and healthier, more productive individuals and neighborhoods.

Howhousingmatters.org is designed as a gateway to policy papers, reports, news and stories that make the case that quality, affordable homes are crucial to communities' educational, economic and physical health.



JOIN THE CONVERSATION

DAILY NEWS ROUNDUP

March 3, 2016

Robles and Escobar Family Search

UPCOMING EVENTS

CLPRA Affordable Housing and Education Symposium

Why Does Discrimination persist within our housing market? An evening program for employees

@Housing360



Read more online

Find this issue and more news, features, photos and video at habitat.org/magazine.

Energy efficiency

UNITED STATES

The city of Columbia, Missouri, has partnered with Show-Me Central Habitat to build the city's first net-zero house.

After winning a citywide competition seeking the most energy-efficient proposal, Show-Me Central Habitat was awarded seed money and built the two-story home incorporating solar panels, LED lighting, an energy recovery ventilator and what executive director Bill View calls "insulation on steroids." The result is a home so energy efficient that it is projected to create more energy than it uses, based on a family of four.

A single mom with two children is Columbia's newest Habitat homeowner in what View describes as a "total win-win" for the city and Habitat. Both are monitoring the data provided to see which aspects of the net-zero building they might use in other homes.

Test your knowledge

How hard is it for low-income families to find — and keep — a decent roof over their heads? What are the issues they face, and how much of a difference can a stable place to call home make? Take our interactive online quiz at habitat.org/magazine/article/did-you-know to test your knowledge of housing need, affordability and Habitat's global impact. Share your results to help spread the word and raise awareness!



Working for permanent solutions

AUSTRALIA

Commissioned by Habitat Australia, the report "Rediscovering the Great Australian Dream" addresses the urgent need to improve homeownership for families with low incomes. While public housing is an important response to the demand for affordable housing, the report demonstrates that a "social homeownership" model — combined with land release and planning and zoning reforms — could alleviate pressure on resources and provide permanent solutions.

"Social homeownership" targets low- and middle-income groups by combining grant funding to purchase housing sites, the "sweat equity" of homebuyers assisting in their homes' construction and participation from community volunteers.

Among the report's findings:

- More than 170,000 Australians are on public housing waiting lists; the country suffers a shortage of more than 500,000 affordable properties.
- Households are almost always better off buying than renting, even if initial savings (from renting) are invested, according to a 2010 study.
- Affordability is a particular challenge for younger Australians: "An increasing proportion of those born after 1970 will never get on the property ladder."

The report advocates for the development of a program involving government and private sectors that potentially could unlock economic activity worth seven times the initial investment.

Find the full report at habitat.org.au.



Housing for Life

LATIN AMERICA AND THE CARIBBEAN

This month, representatives from the public, private and civil sectors in Latin America and the Caribbean meet to discuss innovative housing solutions and sustainable investment models.

Co-organized by Habitat for Humanity, the Inter-American Development Bank, the International Federation of the Red Cross, UN-Habitat, Habitat International Coalition and Cities Alliance, the second Latin American and Caribbean Forum on Adequate Housing: Housing for Life seeks

to promote adequate and accessible housing in a region where, according to UN-Habitat, 1 out of 4 people in urban areas live in slums.

Participants will develop a regional agenda on adequate housing and human settlements, ahead of the October 2016 UN Conference on Sustainable Housing and Urban Development (Habitat III).

"The forum will be a great opportunity for a common vision among three sectors that usually do not have a space to meet," says Torre Nelson, Habitat for Humanity's vice president for Latin America and the Caribbean.

2nd Latin American and Caribbean Forum on Adequate Housing

Connections



Improved opportunity

CAMBODIA

Long Sean was one of 12 families who worked alongside more than 150 international volunteers to build new houses in Smile Village in November 2013.

Today, Long earns extra income by selling groceries in front of her house. “My business is small, but I don’t worry about paying for the rent,” Long says. “I have even started saving a small amount from my earnings.”

Her increased financial security is only one benefit of her new home. She notes that since moving in, her children are healthier, and her neighbors are friendly and helpful. “I hope,” she says, “that other families will also have a good chance like us.”

“If there are tools,
there is hope.”

Habitat Costa Rica
homeowner
Guillermo Carballo



Preserving our past, building our future

UNITED STATES

In April, the Hargrett Rare Book and Manuscript Library at the University of Georgia announced the opening of the Habitat for Humanity International collection.

These records, now available for research, document Habitat’s early history and development and consist of correspondence and files, photographs, newsletters, and artifacts. Habitat’s archives join related collections in the Hargrett Library including the Millard and Linda Fuller papers, the Fuller Center for Housing records, and the Clarence L. Jordan papers.

“For nearly 40 years, people have partnered with Habitat to make our work possible,” says Habitat CEO Jonathan Reckford. “This marks another milestone partnership as the University of Georgia helps us preserve our past so we can continue to build our future.”

Learn more at hmfa.libs.uga.edu.



“Give, and it will be given to you. A good measure, pressed down, shaken together and running over...”

LUKE 6:38

8,000

College and high school students spending their spring break this year taking part in Habitat’s

Collegiate Challenge, building homes and volunteering in communities across the U.S. Since 1989, the alternative spring break program has engaged nearly 240,000 students and raised more than \$25 million for Habitat affiliates.

Weeks of building in May for Habitat’s annual AmeriCorps Build-a-Thon. Event participants will build 10 new homes in New Orleans in addition to supporting other community projects, as they help mark AmeriCorps’ 20th anniversary and help kick off local commemoration of the 10th anniversary of Hurricane Katrina.



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8 Communal water points established by Habitat Ethiopia to counter a shortage of potable water in the Amhara region. The reservoir project will protect against waterborne diseases contracted from rivers, including cholera. Only 27 percent of Ethiopians have access to safe drinking water.

FIRST-EVER



Mortgage burning ceremony for Habitat Angelina County in Lufkin, Texas. Rhonda

Dunn, a mother of three who paid off her mortgage in 17 years, was joined by friends, family and Habitat staff for the symbolic celebration. “It’s a load off my shoulders,” Dunn says. “I feel very blessed.”

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Churches collaborating for Habitat Sumner County’s third Apostle Build.

Baptist, Methodist, Presbyterian, Church of Christ and Catholic congregations broke ground in February in Gallatin, Tennessee, for the Habitat home of Joyce and Miles Nickelson, a retired nurse and a disabled Vietnam veteran. The home is scheduled to be dedicated this month.

community.

what's new //

at habitat.org/magazine



A NEW FAMILY TRADITION

Volunteer Kelli Regan shares her experiences with Habitat's RV Care-A-Vanners.



We are Habitat. You are Habitat.
And together, we build.

"A BRIGHT FUTURE"

Read how better housing and Habitat Uganda-sponsored vocational training has helped the Loyce family transform their circumstances.



FACES OF HABITAT

Meet — and be inspired by — these fellow members of the Habitat family.



MAKE A FILM, MAKE A DIFFERENCE

Creative collective Team Generous creates a short animated film to help raise awareness for Habitat.



A STEP UP

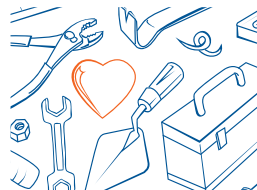
A Habitat house is a hand up, a step up for families who — many of them for the very first time — are achieving a decent, affordable place to live.



Sign up to receive Habitat World updates at habitat.org/hwemail.



did you know



SLIDESHOW
Housing need exists in every community

LIST
7 facts about poverty and housing

Q&A
Housing and child poverty are crucially linked

INTERACTIVE QUIZ
Test your knowledge of housing need, affordability and Habitat's global impact

KEYS TO SUCCESS

**In a Habitat for Humanity house,
a family can unlock their highest
potential.**

Why? Because a Habitat homeowner is an empowered homeowner. The homeowner who can put down lasting roots is truly the homeowner free to explore new possibilities.



The affordable mortgage of a Habitat house means financial freedom and stability. The healthy environment of a sturdy, snug Habitat house is an environment where children can grow, study and play. And the community that connects as more families build better futures is a strong alliance of mutual support.

Independence, security, peace of mind, success. That's what families find when they walk through the doors that a key to a Habitat house helps open.

STABILITY

Poe Shee's journey to a decent, affordable home might have had twists and turns, but he never stopped believing his family would find a safe, stable home.

Poe, his wife Paw Lay Moo and their two children came to the United States eight years ago. They lived in three or four places, he says, working to earn enough for a down payment on a house.

"Sometimes I would have to work somewhere else, and leave them for a little bit," Poe says. "So they stayed in one place, and I was in another. It was hard."

Today, Poe and his family are together in Indiana, happy in the Fort Wayne Habitat house he helped build. The family received the key to their new home in January, and Poe celebrates all that the house means.

"Our children have room to sleep and to play," he says. "Life does feel more stable."

Fort Wayne Habitat CEO Justin Berger sees the change — and the potential for Poe and his family. "The dedication of Poe Shee and Paw Lay Moo's home was the beginning of a new safe, stable journey. The future is filled with hope in their new home, which offers the first stable environment for their family to grow in almost a decade."

Poe's focus can now turn to the future. "We know people here. We know we have a permanent place now," he says. "We can plan for things."

And, he adds, he can help others know the hope and stability that a Habitat house can bring. "I'm glad to be able to build other people's houses, too," he says. "Everybody should have a home."

"Life does feel more stable. We know we have a permanent place now. We can plan for things."

Poe Shee raises one wall of his Habitat house, helping his family achieve stability and a more solid foundation.



As the very first homeowner in Lawrence Habitat's Comfort neighborhood, Cathy Brittain has been part and parcel of the growing community from its very beginning.

Brittain moved in to her Habitat home in 2006. Eight years later, she joined 15 other Habitat homeowners for a block party. The joyous September gathering marked the completion of Comfort's last house — and celebrated the fact that every resident there had helped to build their neighbors' houses as well.

Brittain is a single mother of four children who found herself living for a time in a homeless shelter. In 2004, "I decided I'd had enough and took charge of my life," she says. "I made a promise to my children that by the time they reached their junior high years, I would provide them a place called 'home.'"

One day, she asked colleagues at the bank where she worked for advice on how to qualify for a home. "They advised me to look into a program called Habitat for Humanity," she says. "And in December of 2006, my promise to my children came true, and we moved into our home."

The name of the Kansas neighborhood where Britain lives comes from Clay Comfort, a longtime Lawrence Habitat volunteer and board member. A brick sign stands in a landscaped plot at the neighborhood's front corner, each brick bearing the name of a Habitat supporter who helped this community become a reality.

"I have lived in several homes, but living in one that is built by your own hands, your own love and the love of others is amazing," Brittain says. "During the building process, my children and I wrote Bible verses on the two-by-fours on the door threshold, and every day when we walk into the home, we understand how blessed we are."

"As the neighborhood grew, we came to understand what being accepted felt like," she continues. "We are very different families, but we all come together to help each other."

"Whether it's snow that needs to be shoveled, grass that needs mowing, a family celebration, a Friday night gathering — the families of Comfort are in it together!"



Lawrence Habitat executive director Lori Harse stands with Ardis Comfort. This Habitat neighborhood is named for Ardis' late husband, a dedicated Habitat volunteer.

community



Cathy Brittain and her family celebrate a new start on the first day of their Habitat home build.

"As the neighborhood grew, we came to understand what being accepted felt like. We are very different families, but we all come together to help each other."

Heidi Randall cuts the ribbon on her Habitat home in October. The house, she says, has helped her feel more control over the environment in which her daughter Dylan will grow up.



“As a single mom, I am a role model for my daughter, showing her what hard work brings.”

Born and raised in Maine, Heidi Randall has long known that she wanted to put down roots there. “I set a goal to live and stay in Freeport to create a stable home environment for my daughter,” she says. Community is important for Heidi, a former teacher and youth advocate.

She turned to Habitat of Greater Portland after other efforts to find affordable homeownership opportunities turned up empty. After being approved, she started working on her sweat equity hours and completing other necessary steps to homeownership.

When asked what owning her own home means to her, Heidi shares: “It means control over my environment

and creating a community. I have stability for my family. I’m building equity and feeling financially independent. As a single mom, I am a role model for my daughter, showing her what hard work brings.”

Heidi is happy to spread the word about Habitat. “All of my experiences have been really positive,” she says. “There has been a lot of understanding and flexibility, as well as good communication and a clear outline of the process.

“It’s about building a community, not just purchasing a house,” she adds. “We’re building strong roots in this neighborhood and expanding into a bigger life.”

EMPOWERMENT

FINANCIAL FREEDOM

Habitat knows that when we partner with a family to create decent and affordable housing, we help that family forge a path out of poverty.

Habitat Minnesota, with the help of Wilder Research, recently conducted a statewide survey to explore the connections between Habitat homeownership and improved quality of life.

In addition to findings about safety, health, social connectedness, and family and personal well-being, the survey reveals:



53 percent have more money since moving into their Habitat home.

Cost-benefit analysis indicates that the 2,200 Habitat homeowners in Minnesota could be using anywhere from \$6 million to \$9 million less in government assistance annually.

ABOUT 2/3 OF HOMEOWNERS WITH CHILDREN FEEL MORE CONFIDENT ABOUT THEIR ABILITY TO FUND THEIR CHILDREN'S COLLEGE EDUCATION.

Overall, 92 percent of homeowners said their lives were better since moving into their home. Of those 92 percent, 89 percent said they attributed that positive change to Habitat either "completely" or "a lot."

ALMOST 40 PERCENT PAY LESS IN HOUSING COSTS.

In 92 percent of the Habitat homes, at least one adult — either the homeowner or another family member — has started, completed or plans to start higher education or training programs.

"It makes living a lot easier, not having to worry about the cost of housing. A Habitat house is much more affordable. It has allowed us to better ourselves."

HABITAT MINNESOTA
HOMEOWNER

See the entire report at hfh-mn-ss0.huterra.com.

HEALTH



With Habitat's help, Yondella Hall has been able to make improvements that mean a healthier home.

Yondella Hall is happy to call the Cully neighborhood in northeast Portland home. She loves that her community has lots of kids growing up in it and that her neighbors are caring and look out for one another. But she worried that her home's structural issues would threaten her ability to stay in the neighborhood she loves.

"At first I could see bubbling in the living room ceiling and wall," Yondella says. "And then water started leaking through. I came home every day worried that my roof might collapse."

Yondella heard about Habitat Portland/Metro East through her work as a family advocate at LifeWorks Northwest. When she shared her housing woes with a client, they suggested she check out Habitat's home repair and preservation program. She soon learned that the leak in her living room was much more complicated than

"Habitat educated me not only on the repairs, but on the health issues, too. I didn't know how leaking and standing water could affect my health."

she initially thought.

"I live in an older home, but I had no idea what this leak really entailed until Habitat came out," Yondella says. "It wasn't just the roof; it was the gutters and structural problems with the back

porch. It was all these things I had no idea about.

"Habitat educated me not only on the repairs, but on the health issues, too. I didn't know how leaking and standing water could affect my health."

Through a no-interest Habitat loan, Yondella was able to afford a new roof, gutter system, and grading of her yard to mitigate the flooding of her porch and foundation when it rained.

"A beautiful dream"

Fourteen-year-old Cristobal lives in a low-income neighborhood in Santiago, Chile. Cerebral palsy prevents him from moving his body. He cannot walk, and his hands have limited mobility.

Cristobal is an excellent student and has a loving relationship with his parents and grandparents, who all care for him together and live under the same roof.

Recently, Cristobal received an electric wheelchair that will greatly contribute to his well-being and autonomy. The wheelchair, however, did not fit inside the family's shelter.

That's where Habitat Chile was able to make a difference. Through their "Our Children Return Home" program, local and Canadian



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receive a partially tax-free, fixed quarterly payment for life, in addition to immediate tax savings.

Single-life annuity rates* (sample)

AGE	RATE
65	4.7%
70	5.1%
80	6.8%
85	7.8%
90+	9.0%

* The annuity and tax deduction are slightly lower when two annuitants are designated.

Call us at 1-800-HABITAT, ext. 5281, to learn the current rates and to explore whether a charitable gift annuity is right for you.

Habitat also connected Yondella to Verde, an organization focused on building environmental wealth in communities. Verde installed a rain garden in her backyard, which will direct runoff from her roof and yard to sustain a native plant garden.

“I used to get nervous when the rain came because I knew it would mean leaking and flooding,” she says. “Now, I get excited because I get to watch my rain garden grow.”

Yondella looks forward to many more years in her home and in the Cully neighborhood. “I love feeling connected to my community,” she says. “Habitat not only helped me repair my home, but it made me feel like a bigger part of the community.” **HW**



Cristobal and his grandmother enjoy their newly accessible house, renovated through Habitat Chile’s Our Children Return Home program.

Habitat volunteers helped the family make their home wheelchair-accessible.

“This is a beautiful dream that came true,” says Cristobal’s mother Claudia. “For the first time, Cristobal will be able to

move around his house in his wheelchair and have access to every room. He can be more independent.”

The Our Children Return Home program is designed to help families with children who have special needs or severe illnesses by building, adapting or improving their homes. The goal is a safe, sturdy house that allows these children to remain with their families, instead of in a hospital or a shelter, thus improving their quality of life.

Cristobal is living, smiling proof that it works.

Habitat works by putting people together.

Hopeful homeowners striving for a better future. Volunteers helping communities flourish. Friends old and new.

These lasting connections inspire us and strengthen our resolve to build — together — a world where everyone has a decent place to live.

connection.



Amanda and Emma Funfar

“A house filled with a hundred hands”

Emma Funfar and Dot Hannon — one a Habitat Cape Cod homeowner, the other a volunteer — have become close friends. Their bond, as happens so often, has lasted long after the build.

Emma: In August 2008, I received a knock at my door that would change my life and my daughter’s life forever: We were chosen to build and own our own house.

It still brings tears to my eyes when I think about the volunteers who helped build my house. They came in rain and snow, hot and cold. They came with smiles on their faces. Our house was built with sweat and more love than I had ever felt before.

My house is not just *my* house but a house filled with a hundred hands. We will be forever connected. My home is their home.

Dot: We shared ups and downs, laughter and tears, and became very good friends. Now she is one of our family. I am truly blessed.

An inspired act of hope



MS

Kosuke Katsuki and Jun Tokunaga



“Friends who share the same values”

After the devastating Japan earthquake and tsunami of 2011, 28-year-old Kosuke Katsuki and 26-year-old Jun Tokunaga jointly led Habitat volunteers as they helped with home repairs in the affected region.

The duo first met as members of a Habitat campus chapter at Tokai University. While on a Global Village trip, they built a sturdy, decent house and a lasting friendship.

It was only after their graduation, though — Katsuki graduated in 2009, two years

ahead of Tokunaga — that they truly came to appreciate each other. The two founded a campus chapter alumni group to rekindle and strengthen the Habitat connection. Katsuki serves as vice president, while Tokunaga is responsible for organizing events.

“In our daily lives, we tend to only interact with people in our own field,” says Katsuki. “The older you get, friends who share the same values are harder to come by.”

In November, the Bonders gathered in Savannah, Georgia, to dedicate a Habitat house sponsored in memory of a cherished family member.



Sometimes a moment of great sadness can be the wellspring for an inspired act of hope.

When Robert Bonder died at 31, his family decided to honor his giving spirit by raising money for a Coastal Empire Habitat house in his memory. Ten years later, they’ve succeeded.

Robert’s sister Cherie Dennis calls the house — and the fundraising effort that made it possible — a perfect fit for

her brother. “His life was about helping others,” she says, “and he was always interested in housing issues.”

Dennis says the effort linked her entire family, who over the years donated to the house fund in honor of birthdays, anniversaries, graduations and other meaningful family moments. “We were almost there,” Dennis says, “when my father’s 70th birthday came around. He can be hard

to buy presents for — he doesn’t need a lot of things — and he told me the only thing he wanted was that house.”

One more appeal to the extended family put the fund over the top. In November, the Bonder family gathered with the new homeowners to dedicate the Habitat house and conduct a memorial service. “I know Robert would have been proud,” Dennis says.

Family ties



Rachel Leonard-Meyers and Paul Leonard

Families are at the heart of Habitat's mission. And in some families, the drive to help others find decent, affordable housing is passed down, a habit of the heart.

Rachel Leonard-Meyers carries on one of those happy legacies. She volunteered for Habitat for 10 years before joining the staff of Our Towns Habitat in North Carolina, where she is now associate executive director.

But her connection to Habitat goes deeper than that. Her father, Paul Leonard, served on the organization's international board of directors, was board chairman for two years, and once served as interim CEO. He currently sits on Habitat's U.S. Council.

Rachel's mother Judy is also a longtime Habitat volunteer. She has served on the Our Towns board and was a committee chairperson at the time Rachel began working there.

In his book about Habitat, *Music of a Thousand Hammers*, Paul recalls five days in the June sun during the 1992 Carter Work Project in Washington, D.C. Working alongside his wife, Paul writes, he discovered "what people of goodwill can accomplish together. I understood, maybe for the first time, the pure joy a house brings to a family desperate for a simple, decent, safe place to live."

Recognizing that joy is another family tie. She is truly affected, Rachel says, by the stories she hears from families, "their dreams for the future" and the chance "to see greater possibilities in their lives."

Bryan Reaka, with fellow CWP crew leader Patty Berry

"How to get there from here"

"Because of the satisfaction I get from helping others, I'm able to keep going and always look for another opportunity to pass on that feeling that was given to me," says Bryan Reaka, Habitat campus chapter adviser and assistant professor at Western Kentucky University in Bowling Green.

Since 2003, Reaka has helped create those opportunities with Habitat Bowling Green/Warren County and the Western Kentucky campus chapter, which sends Collegiate Challenge teams on builds and has branched out into community education and advocacy.

"God's given me a talent," he says. "I can look at a pile of lumber and see a finished product. I also have the ability to show people how to get there from here."

Reaka often gives newcomers to building a chance to swing his grandfather's hammer, which is smaller and easier to handle than most. Every build, he says, honors what his father and grandfather taught him about sharing what he's learned and offering a hand up.



Habitat homeowner and volunteer

Karolyn McClelland

Connection really
is what Habitat is
all about.

There are so many layers, but the most obvious is that — through this collaboration — a family will have a chance to thrive and sustain itself. It is an opportunity for homeowners' needs, hopes and dreams to be acknowledged, to have a place in the collective will of a community. How extraordinary.

But there's so much more.

As a homeowner going to the build day after day, I worked side by side with a diverse group of neighbors, each with their own experiences and points of view. In spite of

our differences, or maybe because of them, bridges were built. A space is created that wasn't there before. What binds us are not the superficial labels that we often use to define ourselves, but something deeper and universal: our humanity.

I knew this is where I wanted to be, right here on the edge of possibilities. So I made a decision to take advantage of any opportunity offered. First I spoke at events, offering the homeowner's point of view. Then I co-chaired chapter meetings. Currently, I chair the partnership committee. Every day I learn something, and that alone is a fabulous opportunity.

My bonds with Habitat volunteers have included casual friendships and deep personal connections. Some who have passed will remain with me always. And together they embody so many wonderful attributes: commitment, generosity, acceptance, all emanating from a place of mutual respect.

Those connections are a gift, one that heals, nurtures and grows. They have defined my experiences and become part of me. I hope that I can emulate them on my journey, follow their example, share what I've been given. They have taught me so much.

In our workshops, we explain to new homeowners that they are not just getting a home, but an opportunity for so much more. Something else is happening, something that has the capacity to trigger connections between individuals, creating the possibility for miraculous things to be imagined and realized.

“What binds us are not the superficial labels that we often use to define ourselves, but something deeper and universal: our humanity.”

Connecting on site and online

In February, Rick Rapp embarked on his fifth Habitat Global Village trip in three years, heading this time for Argentina.

Rapp's first Global Village trip was to Nicaragua — “a life-changing experience,” he says. He notes that he raised about twice as much money as he needed to for the build, and that's now been the case for each one of his trips, which also have included builds in Guatemala and Romania.

“I've got good friends,” the former high school



teacher says, “and lots of them. They've been incredibly generous and supportive. I also have a lot of former students who have been supporting me with these builds, which is very cool.

“The way I look at it,” he continues, “my big role is to be an ambassador for Habitat. I'm building awareness as much as houses. I post pictures on my Facebook page every day from the builds, and I've gotten really good feedback. People say they can't wait for the next journey. And neither can I.” **HW**



Habitat gives thanks for our key corporate partners.

Habitat relies on our corporate partners for financial assistance, in-kind giving and thousands of volunteer hands to help build. We can't do it alone. Our corporate partners help homeowners gain economic stability, independence and a place in their community.

For this, we are grateful.

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Whirlpool

MOMENTS to remember



For so many families around the world, an affordable home to call their own is a lifelong dream. A place to feel safe and secure. A place to put down roots. Stability. Predictability. A strong foundation.

When a family partners with Habitat, every step of their journey is a step toward hope.

“Given the tools to go forth into the world”: Brenna White feels that owning an affordable home has empowered her family.

MOMENTS

STARTING THE JOURNEY

When I got that initial acceptance letter, I just burst into tears, saying “I did it!”

It allowed me to settle into myself, to have pride and direction, to know anything was possible for me from that point forward. I had something to push off from now.

It’s just huge to know that such a fundamental need is covered and you don’t have to worry about it. It really opens up the space to follow other dreams and ambitions.

The house, the people surrounding me, the volunteers, strangers and friends — it’s indescribable and too much of a rarity, I think. It’s a pretty powerful thing to have people you don’t even know completely shift your world toward the positive.

I was given the tools to go forth into the world in just the way I wanted. It’s empowering. You still have to do the work, but having the tools? You can’t replace that with anything, really.

HOMEOWNER **BRENNA WHITE**, FLATIRONS HABITAT

FRAMING AND RAISING THE WALLS

On frame day, the first time I heard all of those people holding on to the wall — saying “It’s not a hand out, it’s a hand up” — was amazing to me. It’s

not a feeling that I can even describe.

I definitely see myself involved with Habitat for a very long time, long after any obligations I have are completed. My favorite thing about working on the houses is the other volunteers, the people I get to meet, especially the other homeowners. Being able to work next to the people that I’m going to be living beside for the rest of my life was a wonderful experience.

HOMEOWNER **JOANNE LANGSTON**, HABITAT LAS VEGAS

When we raised the walls on our home, we couldn’t believe it.

Seeing the joy it created in my children was overwhelming. Not to mention how grateful we were to all of the great volunteers who were giving their time to help us — what a blessing.

Having this home means a lot to our family. We have a lot more room and privacy, and our kids will finally have their own room to play and sleep. Amy and Rafael were so excited that they will finally be able to have pets!

I think it will help us grow more, too. Even now, seeing all the effort everyone put into our home means so much. It’s made us see how everyone can help each other. We want to continue helping. And we hope to teach that to our kids.

HOMEOWNER **RAYMUNDO RIOS**, MESILLA VALLEY HABITAT

SWEAT EQUITY

It’s honestly been a much more positive experience than we had expected. Not that we thought it would be negative by any means, it’s just that everyone along the way has been so warm and welcoming!

We both have a little experience with home repairs, but nothing too major, and the more experienced volunteers and especially the construction manager have been so patient and encouraging.

It’s been very exciting being able to help build our home, as well as our neighbors’. It really helps instill a sense of community. We already feel like part of the neighborhood, and we haven’t even moved in yet.

HOMEOWNERS **BRIAN AND NICOLE CUMMINGS**, HABITAT GREATER PORTLAND



MOVING IN

When we first moved in, I'd never really lived in a safe place. It took

me a while to get used to not going around checking that the doors were locked and the alarm was on.

It took me six to eight weeks to say, "Sonya, you're in a safe place now, you can rest easy and sleep eight hours, not jump up wondering if someone's trying to come in, or if they're shooting or arguing outside."

One night, I woke up and realized I didn't have to do that anymore. I love Maya Angelou and, lying there, that quote just came to me: "The ache for home lives in all of us, the safe place where we can go."

And I thought, "This is what it feels to be safe."

HOMEOWNER **SONYA LLOYD**, HABITAT GREATER NASHVILLE



Clockwise from top: Evangelina Rios performs sweat equity. Future homeowners Brian and Nicole Cummings already feel a strong sense of community. Alexandra Colin and her family celebrate a healthier home. Joanne Langston celebrates how much her Habitat experience has helped her family grow.





SETTLING IN

When I cut the ribbon, I had a feeling of accomplishment and so much happiness. My dream was finally coming true. And knowing that my family and I worked on

this home from beginning to end makes it even more special.

I really don't have a favorite part of my house. It has so many amazing aspects. There's more room compared to the apartment, where my mom, my daughter Daisy and I shared one room, while my boys had the other. And I really love my kitchen! Habitat was also great with accommodating my mother's disability. We have a ramp and wheelchair-accessible doorways, hallway and restroom.

In my former living situation, mold in the walls was making my children sick, and we didn't have much room. As the sole provider, I always dreamed of having a home where I could raise my family with a sense of peace and protection, where we could build memories for years to come.

There just aren't words to express how grateful I am for this opportunity to make my dream a reality for my family.

HOMEOWNER **ALEXANDRA COLIN**, HABITAT GREATER MOSES LAKE



Sonya Lloyd, above, finally knows what safety feels like, thanks to her Habitat home. Rebecca Jackson-Sanchez marks her final payment by ceremonially burning her mortgage papers.

It's changed my life in such an awesome way. It has just meant the world to me.

Every day when I wake up in this house and I sit in the back warming up my car or I sit


in the front or I'm shoveling a sidewalk, I just look up at it

and sometimes still can't believe that I own this. This is mine!

HOMEOWNER **REBECCA JACKSON-SANCHEZ**, NORTHWEST INDIANA HABITAT

PAYING OFF THE MORTGAGE

MOMENTS



A permanent place for Poe Shee's family
to grow together.

A healthier home for Yondella Hall.

More communities like the families of Comfort.

**More homeowners empowered by new
financial freedom.**

More moments where more families like
Sonya Lloyd's know the safety of home.

**A world where everyone has a decent
place to live.**

YOU ARE KEY. Your time, your treasure,
your talent makes each of these happen. It's your support
that helps more families unlock their highest potential.
Help hand them the keys to their success today!

Donate. Advocate. Volunteer. Build.

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“FEELS LIKE MINE”

Indiana native Donna Staten now has more room to live a full life — and a shorter list of things that keep her up at night.

Staten, who works at her local hospital, moved into her Evansville Habitat home in July and enjoys her ability to host family. “Instead of the small apartment I used to have,” she says, “there’s more room.”

Granddaughter KiAsia, pictured with Staten above, helped celebrate the home’s dedication last spring. Staten says the best

part of her Habitat homeownership is having a yard where KiAsia and her other grandchildren will be able to play.

“My family can come over, and I have a porch to sit on,” she says. “It’s a place to enjoy, a place that feels like mine — because it is!”

That sense of ownership anchors Staten. “With a mortgage, now I know my money is going to good use,” she says. “There are lots of things I can do now and not worry.” **HW**



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partner



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[habitat.org/habitatchallenge](https://www.habitat.org/habitatchallenge).

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Make a life-changing difference today!