

habitat

Unlocking Opportunity



Investing in
community

Responding to the
Ukraine crisis



Advancing Black
homeownership

Helping seniors
age in place



Authentic community building



We work alongside neighbors, eager to listen and learn from them as they shape their own communities.

When I think about thriving, livable communities, I see people supporting local businesses, faith groups serving their neighbors, and emphasis on adequate and affordable shelter for all. I see residents able to age peacefully and securely in the homes they've nurtured for decades. I see fortified shelters that are resilient to environmental disasters, and I see people with diverse experiences eager to learn from and support one another. This is our vision for all the areas where Habitat for Humanity works.

Authentic community building begins with listening to the hopes and dreams of residents. At many levels, Habitat advocates for raising awareness of the relationship between stable housing and improved health, better education outcomes and improved economic opportunities. We work alongside neighbors, eager to listen and learn from them as they shape their own communities.

As you read through this issue, I ask that you consider the people who give purpose to the work that we do. People like the neighborhood changemakers in Muncie, Indiana; a mother in Guatemala whose floors will be transformed from

dirt to concrete, creating a healthier environment her young daughter; and a Wisconsin couple who will live out their golden years in the comfort of their beloved longtime home. Their stories, and the stories of so many others, demonstrate how Habitat is fueled by people's unique needs and aspirations.

We're also proud to highlight how Habitat is investing effort and resources into closing the Black homeownership gap in the U.S. Our work to build inclusive, livable communities must help end the social and economic disparity many Black people and communities of color continue to face. Communities cannot thrive if they are predicated on imbalances.

We have the best chance to knit together a stronger society when everyone feels they belong and when we follow God's command to love our neighbors. Thank you for partnering with us on this journey to bring people together to create shelter solutions.

Jonathan T.M. Reckford
Chief Executive Officer
Habitat for Humanity International

HABITAT'S VISION

A world where everyone has a decent place to live

Driven by the vision that everyone needs a decent place to live, Habitat for Humanity began in 1976 as a grassroots effort on a community farm in southern Georgia. The Christian housing organization has since grown to become a leading global nonprofit working in local communities across all 50 states in the U.S. and in more than 70 countries.

Families and individuals in need of a hand up partner with Habitat to build or improve a place they can call home. Habitat homeowners help build their own homes alongside volunteers and pay an affordable mortgage.

Through financial support, volunteering or adding a voice to support affordable housing, everyone can help families achieve the strength, stability and self-reliance they need to build better lives for themselves.

Through shelter, we empower. To learn more, visit [habitat.org](https://www.habitat.org).

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 **Habitat for Humanity®**



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Habitat-founded neighborhood coalition ignites investment in Muncie, Indiana.

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How Habitat is working to help dismantle the systemic bias that has prevented generations of Black families from accessing the intergenerational wealth-building potential of homeownership.

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Habitat's Housing Plus model helps older adults access the resources they need to age safely in their homes, while maintaining their independence and quality of life.

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Coming home

AmeriCorps member Ryan grew up in a Habitat home. Now he's helping build them.

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Evans Olang, a staff member at the Kenya Medical Research Institute, uses a mouth aspirator to capture mosquitos inside a model home at the Center of Global Health Research in Kisumu, Kenya. Preventing mosquitos from entering homes is key to reducing the spread of malaria in the country. To find solutions, Habitat for Humanity's Terwilliger Center for Innovation in Shelter is partnering with the Center for Global Health Research and other regional organizations to find innovative solutions to keep homes mosquito-free.





KENYA

Housing forum highlights innovation and inclusivity

Habitat for Humanity’s first-ever Africa Housing Forum focused on the urgent need to scale sustainable, innovative and inclusive solutions to address the burgeoning housing challenges of the region.

With the theme of “fostering inclusivity and resilience in housing in Africa,” the May forum convened over 800 in-person and virtual participants from more than 25 countries — including housing experts, policymakers, industry leaders, international non-profits, multilateral organizations and other major stakeholders within the housing ecosystem.

“The housing deficit in Africa is disproportionately large and growing,” said Maurice Makoloo, Habitat for Humanity International’s vice president for Africa, in opening the forum. “Some 238 million people live in informal settlements with very little access to basic services. It can no



longer be someone else’s responsibility. Individuals and institutions don’t have the luxury to simply stand by.”

The three-day forum — supported by the Hilti Foundation, the European Union and the Somfy Foundation — included the launch of Habitat’s ShelterTech accelerator for sub-Saharan Africa and the Africa Housing Forum’s Innovation Awards. The three winners — EcoAct Tanzania, EarthEnable and Akiba Mashinani Trust — showcased their inspiring innovations, all borne from their hard work and desire to improve the shelter conditions of those who need it the most.

In accepting one of the US\$5,000 awards, Jane Weru of Akiba Mashinani Trust said she would be sharing the honor with the residents of the informal settlement that the trust has worked to upgrade in Nairobi, Kenya. “The winnings will go toward more boreholes so the women of Mukuru can flush their toilets and drink clean water.”

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NEW ORLEANS

Turnout for New Orleans Area Habitat’s first-ever Pride Build in June was so overwhelming that Habitat added a third build day to the already-planned two so that more in the community could join. Local members of the LGBTQ community and allies helped future homeowner Trrice build her Habitat home. “We did not anticipate the support of the build that we’ve gotten,” says Jay Huffstatter, New Orleans Area Habitat’s chief advancement officer. “The momentum the build and the volunteers created was just something we’ve not seen in a very long time.”

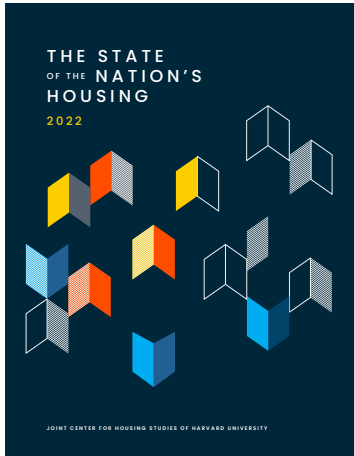




Read more online

Find more news, features, photos and videos at habitat.org.

In Poudre High School's Geometry in Construction class, students apply a traditional geometry curriculum in the construction of a two-bedroom, ranch-style Habitat home. The program has reached an estimated 1,000 students, who have helped seven families build their Habitat homes. "They create really meaningful relationships," says Alex Statham-Lardner, Fort Collins Habitat's communications and youth engagement director. "The homeowners are deeply touched to think about all the kids who have put their hands on the house."



RECENT READING

Highlighting Harvard report on housing

Harvard University's 2022 State of the Nation's Housing report, released in June and proudly co-sponsored by Habitat for Humanity, provides fascinating insights into U.S. housing market conditions, their impact on renters and homebuyers, and housing challenges that lie ahead. Four major takeaways:

- 1. Soaring housing costs led to a substantial rise in housing cost burdens for the first time in 10 years.** In 2020, nearly a third of all households had "unaffordable" rent or mortgage payments, defined as exceeding 30% of monthly income. More than 1 in 7 households paid *half* or more of their income on housing. Low-income renters, low-income homeowners and households of color were even harder hit.
- 2. A record shortage of homes is driving our affordability challenges.** Years of underbuilding have led to an all-time shortage of for-sale homes and too few affordable rentals for low-income households. The cumulative deficit is estimated at 3.8 million homes. While housing construction surged in 2021 and 2022, it could still take a decade of record-level homebuilding to move the needle on affordability, despite mitigating factors like rising interest rates. We cannot improve affordability without addressing continuing constraints on supply. Also, with most new construction being priced at the upper end of the market, there is an urgent need for investment in low-cost housing types and homebuilders like Habitat that can add new supply at price points that modest-income homebuyers can afford.
- 3. Some progress was made on homeownership, but major challenges lie ahead.** The homeownership rate slightly increased between 2020 and 2022, as more younger households purchased homes. Though the Black homeownership rate rose 0.6 percentage points to reach 45.3%, the homeownership gap between Black and white households remains at 28.7 percentage points, the largest disparity for any racial or ethnic group. The recent sharp increase in interest rates will challenge efforts to make further progress, posing major affordability hurdles for low-income homebuyers more broadly.
- 4. Zoning reforms and new housing investments are needed.** To address our enormous housing supply shortage, we need to make sure our local zoning codes can accommodate needed homes. Recent local and state innovations in "gentle density" may help point the way. We also need to shore up the safety and resiliency of existing homes, fortifying them in the face of extreme weather, addressing unsafe conditions, increasing energy efficiency, and adding basic accessibility features to enable older adults to safely age in place. Lastly, expanded financial support for affordable homes and new tools like "First Generation" down payment assistance are needed to help address barriers to homeownership for Black homebuyers and low-wealth households more broadly.

Visit habitat.org/housing-report to read our full analysis of this year's report.

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PHILIPPINES

Creating community through coalition

With a name like *Katuwang* – “partner” in Filipino – a local community in the west of Philippines is living proof.

In 2018, 86 families came together to build durable, disaster-resilient homes with the support of the Negros Occidental Impact 2025 Leadership Coalition, which supports innovative and scalable housing solutions for low-income households in Negros Occidental province. Households like Gina’s worked alongside skilled masons to build 43 duplexes on a plot of land provided by the Silay City government, which supports the coalition along with the Maritess Alava-Yong Foundation, Habitat Philippines and the Hilti Foundation. The duplex units were built using BASE Bahay’s Cement Bamboo Frame Technology, making the homes resistant to earthquakes, typhoons, fires and insect infestations.

For Gina, the opportunity to partner with the coalition to build her own home came just in time as her family was at risk of being evicted from their rental. “I stared at the ceiling, talking to God,” she says. “Thank you. I now have a home. I now know how good it feels to live in a home I own.”

The families in the community also worked with Habitat to form a homeowners association and received training in organizational development, estate management and leadership. They were trained by the Philippine Commission for the Urban Poor, a Habitat partner, to access available government services and build sustainable livelihoods. “Habitat for Humanity and its partners have not only given us huge support to access decent housing but also to manage our own community development,” says Jovie Valenzuela, president of the *Katuwang* Community Homeowners Association.

Four years on, the *Katuwang* Community continues to grow: Another 40 families will soon build safe, stable homes of their own.



LATIN AMERICA AND THE CARIBBEAN

Concrete results in healthier homes


In Latin America and the Caribbean, approximately 6% of homes have dirt floors, which cause serious illnesses, especially among children and the elderly. Dirt floors can act as a breeding ground for parasites, bacteria and insects that cause diarrhea, respiratory diseases, anemia, immunodeficiencies and malnutrition. Children are most susceptible when crawling, playing and walking on the ground.

In response, Habitat and the Inter-American Cement Federation, known by its Spanish acronym FICEM, have launched an initiative called “100,000 floors to play on.” The goal: replace 100,000 dirt floors with concrete in the homes of vulnerable families by 2028.

Replacing dirt floors with concrete results in health benefits for families, as confirmed by a study carried out in Mexico by the World Bank and the University of California, Berkeley, which analyzed data on household health improvement after replacing floors. Among children, the report found a 78% reduction in parasitic infections, a 49% decrease in diarrhea and an 81% drop in anemia. Cognitive development increased from 36% to 96%. Adults had a 59% increase in housing satisfaction, a 52% decrease in depression and a 45% decrease in stress.

“Before, when it rained, the floor of the house would get so wet that my baby would get very sick,” says Silvia from her house in San Juan Sacatepéquez, Guatemala. “She would get sick every 10 to 15 days. Now, with the concrete floor, she does not get sick anymore.”

The initiative builds on a pilot project developed in Guatemala in 2021, thanks to an alliance between the largest cement producer in the country, Cementos Progreso, and FICEM, Habitat Guatemala, the Cement and Concrete Institute of Guatemala, and the Indigenous Entrepreneurs Network.



Make a difference for families while taking advantage of new charitable gift annuity rates

Charitable Gift Annuity payout rates were increased by 0.2 to 0.6 percentage points this year. These new rates can lead to a higher guaranteed fixed income payment for you and greater funding for Habitat to help create a world where everyone has a decent place to live.

Here are examples of maximum payout rate by age:

AGE	75	76	77	78	79	80	81	82
RATE	6.0	6.1	6.3	6.5	6.8	7.0	7.2	7.5
AGE	83	84	85	86	87	88	89	90
RATE	7.7	7.9	8.1	8.3	8.5	8.7	8.9	9.1

Contact us today for more details on how you can increase access to affordable housing, receive a significant tax deduction, and guarantee a new income stream!

Call: (833) 434-4438

Email: plannedgiving@habitat.org

KENYA

Home construction show reaches new audiences

Did you know that there are different types of sand for construction? Some types will keep your home strong, while others are likely to see it crumble. Jacob learned this the hard way when he purchased the wrong sand to build his new home in Machakos, Kenya.

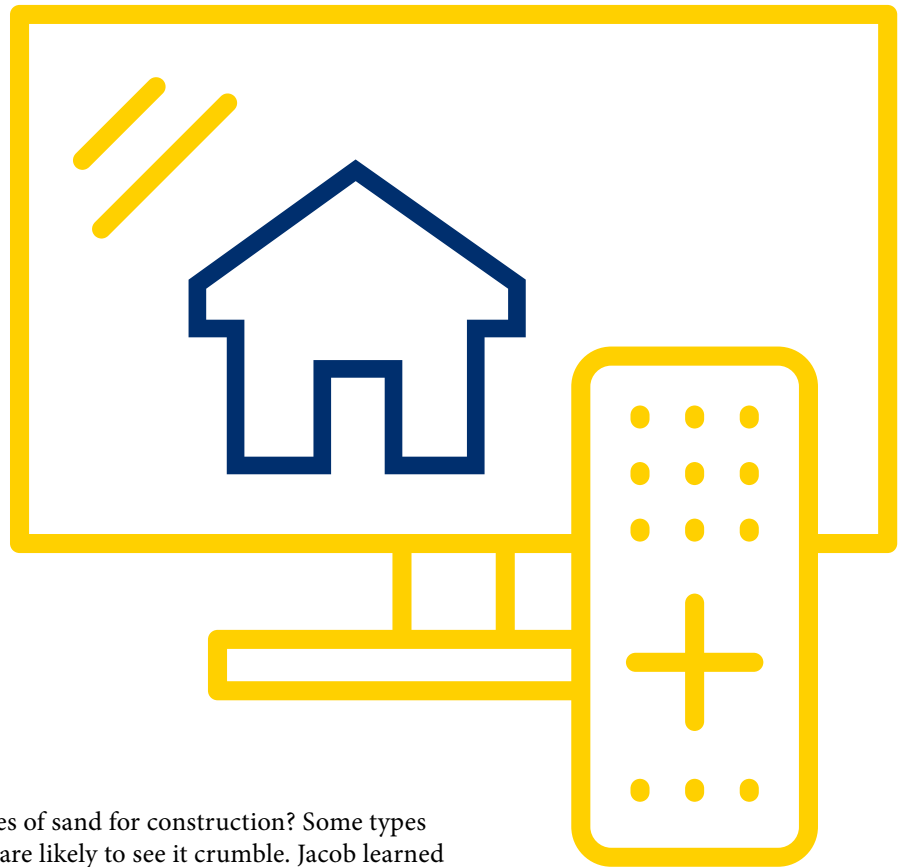
Like Jacob, most Kenyans build their own homes incrementally as finances allow, relying on local masons, called fundis, for construction and advice. The journey to homeownership can be long and fraught with costly mistakes if you do not know what you are doing, which is where most families find themselves. But how and where can they learn what it takes to build a home?

Habitat's Terwilliger Center for Innovation in Shelter is taking a new and innovative approach to address this dilemma. Partnering with NTV, one of Kenya's leading television stations, the Terwilliger Center co-created *Tujenge, Build It Better*, a new home construction show that teaches homeowners important and practical lessons in how to build a safe, affordable home.

"Real estate and home improvement shows are very popular in the U.S., but this was not the case in Kenya, especially shows tailored to the needs of low-income families," explains Habitat's Wendy Gaitara, a behavior change specialist who led the development of *Tujenge* with NTV. "What we watch on TV influences not just our dreams and desires, but also our decision making. Our hope with *Tujenge* is that it can help families achieve the homes they aspire to live in."

The response to *Tujenge* has been resoundingly positive, so much so that the initial five-episode pilot was quickly renewed for a full season. On average, 1 million people tune in live to watch the weekly episodes that air Sunday evenings, with thousands more streaming the show on social media. Comments below each episode reveal how stories like Jacob's, captured in each episode, resonate deeply with viewers across the country.

And, thankfully, Jacob's story ends well. With the help of an app that supports transparency in the construction process, Jacob was able to find both a certified contractor and the right building materials. Today, he is well on his way to completing his home. "When I began construction, I didn't know if I would get this far," he tells the show's lively host, Martin Githinji, as the credits begin to roll. "When I look at my house, I feel good."



“What we watch on TV influences not just our dreams and desires, but also our decision making.”

Wendy Gaitara



30

Multifamily homes newly built in North Portland being sold to families with generational ties to North and Northeast Portland. The development is part of Habitat Portland Region's work with the city's preference policy, a tool that helps address the impact of systemic racism in housing policies and displacement in the community.



70%

Of the world's children will live in urban areas by 2050, according to UN-Habitat, and most of them will be living in inadequate housing, largely in informal settlements, overcrowded slums and refugee camps. Globally, over 1 billion people live in slums or slum-like conditions, and 350-500 million of them are children.

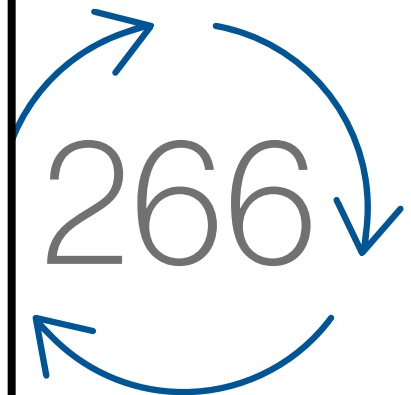
1,025,430

People with improved shelter across 32 countries enabled by Habitat's MicroBuild Fund, as of June 2021. The fund lends to microfinance institutions, which in turn provide small loans to families to build safe, decent and durable homes as their finances allow.



US\$111 BILLION

Increase in health and educational costs in the U.S. over 10 years resulting from families with children experiencing unstable housing, according to Children's HealthWatch. Having a safe and affordable home has been found to improve both physical and mental health and leads to better test scores and higher rates of graduation and college attendance, especially among children of low-income homeowners.



Tons of reusable goods diverted from landfills and sold by Habitat South Central Minnesota's Mankato ReStore last year.



Residents leading revitalization

Local, neighbor-centered approach brings change to Muncie, Indiana

Jena Ashby drives by a sprawling, vacant lot, squinting to remember the golden days of the south side of Muncie, Indiana, when a car factory ripe with thousands of employees served as a breeding ground for innovation, investment and community. The factory shut its doors in 2006, years after cutbacks and layoffs had already left the neighborhood reeling from a manufacturing exodus that swept its way through the Rust Belt states.

“There are people who really went through periods of hopelessness,” says Ashby, a lifelong Muncie resident. “We have suffered in some ways with loss of jobs and loss of industry that have



Residents in Muncie, Indiana, join a neighborhood walking tour to explore the changes sparked by the Habitat-incubated 8twelve Coalition.

been really painful. We have had times with lots of plight and areas of disinvestment, and we're also a place that's been impacted by addiction and homelessness. But I also see hope in all of those things."

It's this hope that inspired Greater Muncie Habitat for Humanity to incubate and launch the 8twelve Coalition, a neighborhood revitalization alliance that leans on partnerships and community engagement to reinvest in an area long overlooked. Ashby is the director of 8twelve, aptly named for its geographical boundaries stretching from 8th Street to Memorial Drive (locally known as 12th Street) and covering the South Central and Thomas Park/Avondale neighborhoods.

"More than anything, we believe that really creating a sense of community and connecting people to one another is one of the most powerful things that we can do," Ashby says. "The 8twelve Coalition is all about collective impact. How do we come together to have impact in the areas that neighbors have said are important to them?"

Though Muncie Habitat was no stranger to the South Central and Thomas Park/Avondale neighborhoods — Habitat homes proudly dot nearly every street block — its launch of 8twelve signaled a desire for a more holistic approach to neighborhood revitalization. Muncie is one of many communities across the U.S. using Habitat's Quality of Life Framework, which prioritizes residents' gifts, dreams and concerns to improve their quality of lives. The work in Muncie particularly has helped Habitat test and learn best practices.

"We were able to rally our whole community around this concept that residents began this work and that it was not about organizations, or it was not about the systems, it was about people," says Lindsey Arthur, Muncie Habitat CEO.

The coalition maximizes its impact through five action teams — housing, business development and employment, education and family support, beautification, and wellness — each composed of resident leaders and local partners.

Lezlie McCrory, president of South Central's Neighborhood Association, says the neighborhood revitalization work is bearing fruits for the community, both figuratively and literally. Seven years after planting cherry trees along the 8th Street corridor as part of 8twelve's first beautification project, McCrory now spots neighbors plucking plump cherries from the linear orchard as they pass by.

Though a drive from the heart of the South Central neighborhood to Ball State University in Muncie's north part of town would take no more than 10 minutes, it can feel "world's away," McCrory says. Demarcated by railroad lines that split the city into two, the north has long received the city's resources and attention while the south has endured rapid disinvestment and an unending opioid crisis.

"What happens north of the tracks and what happens south of the tracks for generations has been different," McCrory says. "And it feels different at the moment you cross the tracks."

The south side residents, with support from Habitat and the 8twelve Coalition, are reshaping that narrative.

Planters blooming with flowers and topped with eccentric sculptures which capture the spirit of the neighborhood; community gardens sprouting with nutrient-dense, ready-to-pick

vegetables; a pocket park bustling with kids swinging, coloring and shooting hoops for hours on end. The signs of beauty and community are evident on every block in South Central and Thomas Park/Avondale.

These public spaces, along with neighborhood events like ice cream socials and weekly Thursday night meals hosted at the local Avondale United Methodist Church, draw neighbors together for a meal, a laugh, a memory. Future Habitat homeowner Napoleon felt this sense of community firsthand while raising the walls of his home alongside volunteers in the South Central neighborhood. He hopes to show the same support once he and his wife get their two little girls settled into the new home.

"Every good neighbor needs a good neighbor," Napoleon says. He's got one in Brandie, a Habitat homeowner who has tirelessly volunteered since moving in just down the street more than a year ago. Brandie, who won Muncie Habitat Volunteer of the Year in 2021, says she continues to show up because she treasures "seeing the smiles on other homeowners' families."

"The dream is that everybody deserves a house," Brandie says while sitting on her shaded porch. "And the more I was in there, I realized

Resident leader
Lezlie McCrory
credits neighborhood
improvements to the
8twelve Coalition's
people-centered
approach.





I'm not just building a house or a home. I'm building relationships with people."

As the 8twelve Coalition ramps up its efforts to provide safe and affordable housing in its target area, Napoleon and Brandie's homes are two of the more than 160 parcels of land that the affiliate has worked on, building, rehabbing, repairing, demolishing or converting into community spaces. With ecoREHAB, Urban Light Community Development Corporation, PathStone Corporation and Muncie Mission joining hands with Muncie Habitat, the transformation of dilapidated, blighted houses into energy-efficient, affordable and beautiful homes has been entirely locally led.

This local, neighbor-centered approach has allowed 8twelve to lift the voices of residents and engage them directly in the revitalization work. In each of the last four years, 8twelve has generated neighborhood buzz around the Small Sparks Program, which encourages residents or organizations to apply for grants of up to \$500 to fund small-scale projects that will impact the community. A committee of residents

reviews and approves roughly a dozen grants annually, with half of the funding allocated to young applicants as a way to inspire the next generation of neighborhood changemakers.

While projects funded through Small Sparks may seem small on their own — installing pergolas and a swinging bench in a community garden, painting sidewalk masterpieces to bring neighbors joy amid the pandemic's isolation, creating a bike club to show kids how to tinker with small tools — McCrory says the resident ownership of the projects has been "dignity affirming."

Neil Kring, neighborhood pastor and resident leader better known to neighborhood children as "Pastor Neil," makes it a priority to center the needs of his neighbors. It's hard to miss Kring when roaming the streets of South Central and Thomas Park/Avondale, not because of his towering frame and oft-revealed Indiana tattoo covering most of his right bicep, but because he is seemingly ever-present.

Habitat sponsored Kring to participate in an intensive, virtual community organizing

Napoleon lifts the first wall of his new Habitat home in Muncie, Indiana. Napoleon says homeownership will give him and his wife a legacy to pass on to their daughters.

class taught through Harvard Kennedy School. As part of the course, Kring convened residents across several meetings to discuss what single project might have the biggest impact on the community. The neighbors have spoken, and soon Thomas Park/Avondale will open the doors to a 24-hour crisis center. Kring says the center — which will provide around-the-clock mental health, addiction and homelessness services — is “a result of neighbors learning how to raise their voices and advocate for themselves.”

For all that’s been accomplished since Habitat launched the 8twelve Coalition, it’s what’s to come that has neighbors filled with the most hope. Open Door Health Services, a mission-driven health provider eliminating barriers to care throughout East Central Indiana, is set to begin construction on a health clinic on land purchased by Habitat. This health center, along with the 24-hour crisis center championed by neighbors, will improve equitable access to health care in an area historically underserved.

Open Door was a day one supporter of the coalition and recently took over Habitat’s role as 8twelve’s fiscal agent. Muncie Habitat will



remain an integral partner in the revitalization work as the coalition takes a path toward self-sustainability. No matter who is at the helm of 8twelve, the residents are driving the revitalization.

“I think the biggest change that I’ve seen in my neighborhood has been residents actually feeling like they have a voice,” says Arthur, who’s lived in South Central for 20 years and headed Habitat Muncie for nearly as long. “We have agency, we have will, we have power to actually bring about the things that need to happen in our community.”

The Muncie days of Ashby’s parents, grandparents and great grandparents may be gone, but the sparks of joy and community and hope ring louder and louder each day. Soon Ashby won’t have to squint so hard when trying to remember the golden days of the south side of Muncie — she’ll be living in them.

The Habitat-created 8twelve Coalition spans across Thomas Park/Avondale and South Central neighborhoods in Muncie, Indiana. These neighborhoods are south of the railroad tracks and have historically been excluded from investment that has spurred growth in the city’s north side.



Neighborhood siblings climb a playset in the newly created pocket park in Muncie, Indiana. Before the pocket park was created by the 8twelve Coalitions, the South Central neighborhood had no play structures for kids.

SMALL BUSINESS SPOTLIGHT

As manufacturing plants left the south side of Muncie, service businesses like restaurants, bars and shops soon followed suit. With support and leadership from the 8twelve Coalition, small businesses are opening up across the South Central and Thomas Park/Avondale neighborhoods.



Rosebud Coffee House

As a teenager waitressing at a small-town diner, Rosebud owner Tiara Hicks saw the magnetism of coffee bring farmers around a table to discuss issues, debate and share a morning ritual. When Hicks dreamt up Rosebud, named after her grandfather who “offered coffee to everyone no matter day, night,” she envisioned a cafe that brought people together. Since welcoming its first customers in December 2020, Rosebud has become a community staple where friends catch up, students finish assignments and neighborhood leaders from 8twelve conduct business meetings.

Two of Hicks’ most loyal customers are Bill Arnold and his wife, Dana. Bill, who is in his 90s and enjoys a coffee with three sugars and two creams, walks to the coffee house three to four times a week. Dana told Hicks that Rosebud gives Bill purpose and that they love feeling a part of the community.

Sparky’s Corner Greenhouse

When Thomas Park/Avondale resident Jeff Brubaker won a Small Sparks grant to build a gazebo in his backyard to help him escape summertime mosquitos, he never imagined it would plant the seed for a full-fledged nursery. Sparky’s Corner Greenhouse, named after the 8twelve-convened Small Sparks Program that started it all, now boasts five greenhouses and abounds with collard greens, turnips, tomatoes and much more.

Sparky’s co-gardener and 8twelve resident leader Brian Carless says the greenhouse not only brings affordable, healthy and local food options to the community, but its colorful flowers also “bring some joy to people’s lives.”



The Common Market

The closure of a major supermarket in Muncie in 2017 left South Central and Thomas Park/Avondale residents without grocery store access within a reasonable walking distance. Kory Gipson, co-owner of The Common Market and 8twelve resident leader, opened this corner store right before the pandemic with the vision of creating a lively, bodega-style grocery which could help eliminate food insecurity while also bringing people together. The Common Market – adorned with colorful posters, ready-to-play instruments and big, round tables – doubles as a cozy co-op space where artists and entrepreneurs gather.

“It’s meant to be a place where you come get your eggs, milk, and run into your cousins and your aunt and stop and chat and sit at the table and grow community,” Gipson says.

Read more about Habitat’s neighborhood revitalization work and the Quality of Life Framework at [habitat.org/our-work/neighborhood-revitalization](https://www.habitat.org/our-work/neighborhood-revitalization).

SUSTAINABLE, HEALTHY HOMES

Making a meaningful difference for the long term

Better future

Habitat builds new homes sustainably, using green building techniques and materials that increase the efficiency and durability of the home and use less resources. Many homes are Leadership in Energy and Environmental Design, or LEED, and ENERGY STAR certified.

Greater financial stability

Habitat partners with owners of existing homes to provide weatherization that helps improve energy efficiency and reduce utility costs, upgrades that families might otherwise not be able to access on their own. Our energy-efficient designs and repair improvements generate financial savings for homeowners by lowering utility costs, which are typically the second greatest monthly expense after mortgage payments.

Improved health

Habitat's repair programs offer longtime homeowners the opportunity to affordably address acute housing maintenance problems and improve the quality of their homes. This work ranges from exterior maintenance issues to more structural problems requiring significant repairs, such as roofing repairs to address mold or bacteria growth, or HVAC system repairs that result in improved air quality and reduced respiratory syndromes.

Homes built to reduce energy costs, such as LEED-certified homes, can also lessen exposure to allergens and pollutants that increase the physical and educational effects of asthma for children. Children who have moved into a home with fewer respiratory irritants miss fewer school days than when they lived in older homes.

Higher quality of life

Habitat's neighborhood revitalization programs help drive community-level change that can improve health outcomes, including focusing on promoting or increasing access to healthy foods and providing recreational and green spaces.

Read more about our impact at [habitat.org/whyshester](https://www.habitat.org/whyshester).





ADVANCING BLACK HOMEOWNERSHIP

Our commitment to closing the Black homeownership gap

Habitat for Humanity's vision is a world where everyone has a decent place to live, but a structure of intentional and systemic racial discrimination in the U.S. has created barriers to homeownership for many Black families. Systemic discrimination has persisted into present policy, from redlining to inequitable access to mortgage credit. Taken together, these practices are barriers to saving for a down payment, getting a loan and affording a home – and they threaten the vitality and prosperity of every community.



Across the U.S., Black families are less likely to own their own homes than white families. During Habitat's 45-year history, our work has helped close that homeownership gap; in FY2021, Black homeowners made up 43% of the families who partnered to build with us. But we must do more.

“Habitat is an established affordable housing leader, both as a developer and mortgage provider in the U.S.,” says Tawkiyah Jordan, Habitat for Humanity International's senior director of housing and community strategy. “Our experience and scale uniquely position us to increase Black homeownership, a commitment we want to make absolutely explicit.”

In June, Habitat launched our Advancing Black Homeowners initiative, through which we are working to help dismantle the systemic bias that permeates U.S. home buying, home financing and exclusionary zoning practices, all of which have prevented generations of Black families from accessing the intergenerational wealth-building potential of homeownership.

Leveraging funds provided in part through MacKenzie Scott's \$436 million transformational donation, this work includes:



Development of a racial-equity lending strategy and property acquisition fund through Habitat Mortgage Solutions, our community development financial institution.



Funding opportunities for U.S. Habitat affiliates engaged in innovative work to increase Black homeownership locally.



Financial coaching and counseling for applicants along their homeownership journey, whether they become Habitat homeowners or not.



A Black homeowner advisory group, representative of the people we seek to serve, to help guide us as we develop strategies and implement programs to increase Black homeownership across the U.S.



Research and measurement efforts to identify best practices in areas such as housing innovation, preserving home affordability, and exploring how new and existing programs lead to better outcomes for individuals and families.



Advocacy for policy proposals and legislation that enable millions of people access to affordable homes through Cost of Home, our U.S. advocacy campaign.

Why Black homeownership and not homeownership for all people of color?

Aspiring Black homeowners are most negatively affected by a system of discriminatory policies and practices that limit access to homeownership. The Black homeownership rate in the U.S. is currently the lowest of any other racial or ethnic group. By focusing on Black homeowners, we are recognizing the unique and specific policies and practices that have disadvantaged this community.





We are not reallocating any resources or deprioritizing any non-Black homeowners. In our commitment to focusing on Black homeownership, we develop new resources and capacity to ensure Black households have the same access to homeownership that others, particularly white Americans, have had.

How does this initiative help everyone in the community?

Affordable housing helps communities thrive. It ensures teachers can live where they teach, firefighters can live where they serve, and business owners can set up shop locally. When our neighbors have affordable housing, they can in turn fuel economic growth through spending more on goods and services.

Aspiring Black homeowners are negatively affected by a system that limits access to homeownership, but many other people experience barriers to homeownership, too. For example, on average, credit scores — integral to mortgage application decisions — vary by income level and can value certain financial activities over others. We advocate for more inclusive credit-scoring practices, changes that could benefit all aspiring homeowners.

How does Habitat involve and listen to Black communities?

Local communities have the knowledge and experience to guide our work, and we rely on their leadership to keep us accountable. Habitat continues to operate this way by working closely with Black communities to:



Amplify the voices of Black homeowners and aspiring homeowners by establishing an advisory group of Black Habitat homeowners and Black community members.



Support local Habitat affiliates to engage and partner with Black communities and organizations.



Establish standard diversity-, equity- and inclusion-focused language in documents, policies and procedures.



Train our network to inclusively engage volunteers and diversify our volunteer base.

By expanding the way we serve Black families, Habitat aims to increase the number of Black homeowners in the U.S. Our work will contribute to collaborative efforts to create 3 million new Black homeowners by 2030 as part of the 3By30 Black Homeownership Collaborative.

Visit [habitat.org](https://www.habitat.org) to:

- Learn more about our Advancing Black Homeownership initiative.
- Read a Q&A with Mary Kay Huss about the history of housing inequities in Richmond and how Habitat is working to address them.
- Explore the work Twin Cities Habitat is doing to end racial disparities in housing.
- Join our Cost of Home advocacy campaign.
- Watch our +You conversation on closing the racial homeownership gap in the U.S.

Words to work by

“These efforts are designed to help Black families build intergenerational wealth through homeownership and other strategic supports, such as developing more inclusive communities, increasing the availability of affordable homes near public transportation and jobs, and transforming concentrated areas of poverty into areas of opportunity. Ultimately, we want to reduce the impact a century of discriminatory housing policies has had on the Black community.”

ADRIENNE GOOLSBY, Habitat for Humanity International senior vice president, U.S. and Canada

“We can’t change the past. But what we can do is do the next right thing every time, and that is providing homeownership opportunities. We have to do more of it because there have been inequities for decades. I don’t know that we can ever turn it around or solve it — but we can keep doing this work because it’s important and it’s necessary.”

MARY KAY HUSS, Richmond Habitat CEO

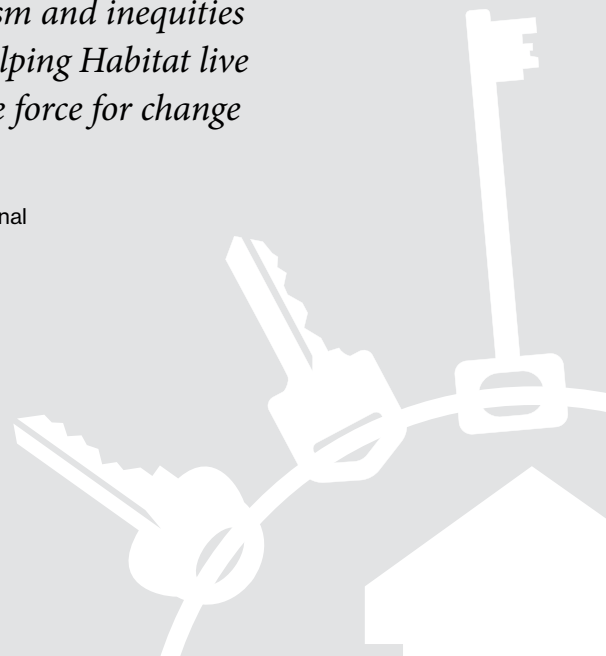


“The Cost of Home campaign, which includes a broad network of affiliates, housing experts and partners committed to redressing systemic racism and inequities in the housing sector, is essential in helping Habitat live its mission as we strive to be a positive force for change in communities around the nation.”

NATOSHA REID RICE, Habitat for Humanity International global diversity, equity and inclusion officer

“Our mission is driven by our theological imperative to seek justice and to have mercy. Doing so through this work, we put God’s love into action and help further our mission to build homes, communities and hope.”

JONATHAN RECKFORD, Habitat for Humanity International CEO



“You have systemic policies, practices, that are just passed along from one generation to the other. And there’s this perception that you want to be equal, but your policy speaks something very different. That’s a problem.

“Systems are people. You have your gatekeepers, who says who can get through and who can’t. Until we can change the people who are at the gate, a whole lot won’t change. We have to be more progressive and see the problem for what it is. And just call it out.”

SHEREESE TURNER, Twin Cities Habitat chief program officer

“We didn’t get here by accident. We got here in large part through intentionality. Meaning there were intentional policies in the public and the private sector that discriminated against Black folks and other folks of color. I love it when someone says, ‘So let’s get our way out of stuff that we created through intentionality by not being intentional.’

“We have to have intentionality. You’ve got to be able to work in the places and with the people who have been intentionally discriminated against.”

MAURICE JONES, OneTen chief executive officer

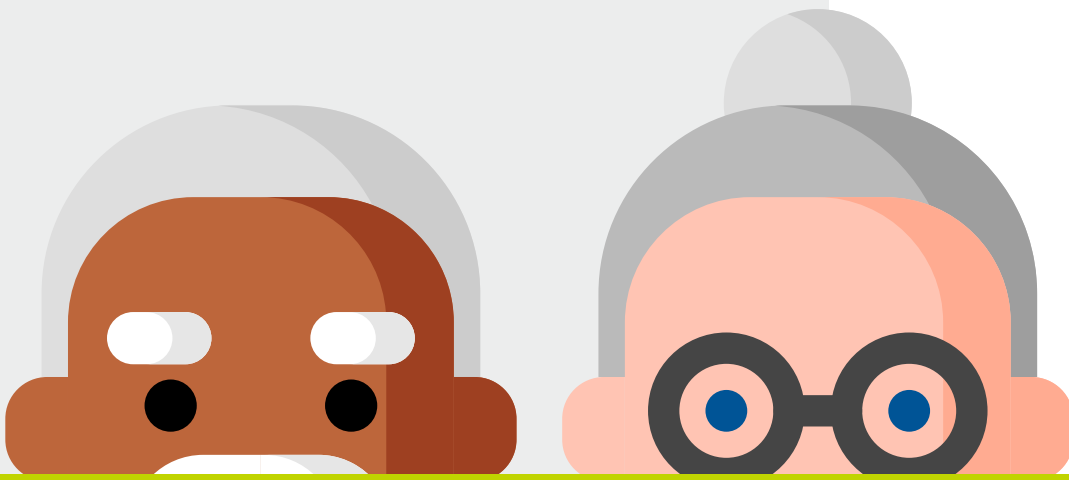
“We’ve got to move. That’s for me, for all of us, for all of you: Right now is the time to move. We know the problems. They’ve been well documented. We know the history. We need to understand that so we make the right moves. And now we need to move.”

ALANNA MCCARGO, Ginnie Mae president

“Inclusive policies aren’t just good for Black communities. They’re good for the entire country. We know that if we address disparities targeted at Black Americans alone — so if we solve for discrimination of Black Americans, for Black Americans alone, including discrimination in housing — we can generate a trillion dollars a year every year over the next five years. So we have an economic imperative as a nation to be equitable. But we have to be intentional. Race-conscious policies favoring whites created the disparities that we continue to deal with today. And only race-conscious solutions can fix them.”

NIKITRA BAILEY, National Fair Housing Alliance
senior vice president of public policy





Preparing older adults to age safely in place

By 2030, 20% of the U.S. population will be 65 or older — one of the fastest growing demographics in the country.

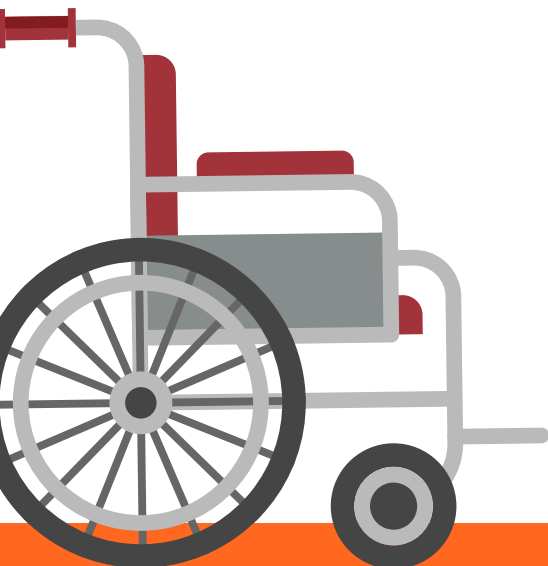
Research shows that when older adults can age at home and in communities of their choice, it extends longevity and quality of life.

And yet more than 19 million older adults in the U.S. live in homes that are in disrepair or ill-equipped to safely meet their needs.

OUR IMPACT

Advancing housing and health equity

Through Habitat for Humanity's Aging in Place program, older adults are able to access the resources they need to age safely in their homes, while maintaining their independence and quality of life. Our local affiliates collaborate with human services organizations to evaluate individual needs and provide critical home repairs, modifications and community services specific to each homeowner's lifestyle.



Safe and accessible housing is a key social determinant of health. Surveys of homeowners who partner with us show they're mentally and physically healthier, feel safer at home, and more often engage with their family and friends. As leaders in housing, with our vast network and evidence-based approach, Habitat advances both housing and health equity for older Americans.

OUR UNIQUE APPROACH

Housing Plus model

Through our innovative Housing Plus model, Habitat helps tailor a holistic approach for each homeowner, starting with their needs then building out a solution that incorporates not only home repairs and modifications, but community resources as well.

The first component of the Housing Plus model is a human services assessment conducted by a health professional who visits the home

Continued on page 26



The Housing Plus model in action



HUMAN SERVICES ASSESSMENT

A health or human services professional talks with the older homeowner about their needs and activities of daily living.



HOME-REPAIR ASSESSMENT

A Habitat construction specialist conducts a home-repair evaluation to make modifications specific to each homeowner.



HOLISTIC RESULTS

Homeowners connect with community services to meet their needs, such as help with food or cleaning.

Homeowners continue to age in homes made safe and accessible by affordable modifications.



HABITAT'S IMPACT

Older Americans age in their homes with better health outcomes, advancing housing and health equity.



Create a lasting impact by leaving a bequest gift that will help families build a better future.

When you make a bequest or add Habitat as the beneficiary on your accounts, you can:

- Ensure that future generations live in a world where everyone has a decent place to live.
- Provide for your loved ones and make a gift to advance Habitat's mission.
- Create a lasting legacy that ensures your commitment to affordable housing will live on.



Call (833) 434-4438 or email plannedgiving@habitat.org to learn more about leaving a Habitat bequest gift.

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and learns about the homeowner's activities of daily living, such as how they pay bills, clean, communicate with others, run errands and shop. At that time, the health professional can help determine if the homeowner would benefit from additional community resources, like connection to their Area Agencies on Aging.

The second component is a complete home-repair evaluation, which a Habitat construction specialist completes alongside the homeowner. Together, they determine what home modifications can and should be made.

habitat.org/AIPresources

Our **Bridging the Gap** guide opens the door for housing organizations to use our evidence-based and multi-sector strategies to help older adults age in place. Through this guide, housing organizations can partner with those in the health care sector for a person-centered, holistic approach to aging in place, one which centers the individual as the primary voice in their health and well-being.

CAPABLE is, a theory-driven, evidence-based, client-directed and home-based intervention developed by researchers from Johns Hopkins University. Learn more about **CAPABLE** and read a program evaluation report detailing the work of five Habitat affiliates.



Aging at home with peace of mind

“We’ve been married for many, many, many, many years and have grown old together,” Bryant says with a chuckle, sitting beside his wife, Rosalyn, in the living room of their longtime home. The octogenarian couple were born and raised in the Fitchburg, Wisconsin, area and have spent most of their adult lives in nearby Baraboo, owning their beloved home for decades. One winter, the couple found the basement siding on their home deteriorating and became concerned.

Bryant knew the siding needed replacement, a job the U.S. Army veteran would usually do himself, but that now presented a challenge with Rosalyn’s growing health care needs. “Though it’s a simple job, it is rather laborious for one person to do. Habitat has an excellent reputation, so I gave them a call to see if I could get assistance on the repair, and things just worked out very well,” Bryant says.

Partnering with Bryant and Rosalyn to make the needed improvements revealed other realities. “For me,” says Morgan Pfaff, executive director of Habitat for Humanity Wisconsin River Area, “it was realizing that health was creating greater barriers than simply issues with insulation.”

Partnering together, again

A few months after Bryant and Rosalyn’s insulation repairs, Habitat Wisconsin River Area was selected to participate in a pilot study funded by a grant from the RRF Foundation for Aging. Habitat Wisconsin River Area partnered with a local health care service

to do home evaluations for local older adults who wish to age at home.

When considering local homeowners to partner with on the pilot study, Morgan immediately thought of Bryant and Rosalyn, who enthusiastically agreed to participate. “It was really helpful for us that we were able to start off with people we already had a relationship with. The pre- and post-assessment goes deep. It asks a lot of questions and requires openness and candor from the homeowners.”



Little things that are game changers

“Coming at it with a Housing Plus approach, we’re looking at the bigger picture,” says Roy Mares, Habitat Wisconsin River Area repairs manager. “It’s connecting people to resources that they can use in their lives. It’s making their homes fit their lives instead of making their lives fit their house.”

Bryant and Rosalyn’s home is now equipped with well-placed modifications. “It’s improved the day to day. Taking a shower and having proper handrails in the tub. The handrail in the hallway for helping us steady ourselves,” Bryant says. “They’re little things, but they’re game changers when you get older.”

Responding to the



Just days after Russia invaded Ukraine in February 2022, millions of families began fleeing the violence for safety in neighboring countries. **With a presence in Central and Eastern Europe since 1992, Habitat for Humanity was positioned to rapidly respond to the crisis.**

Our teams immediately began helping displaced families with shelter and other emergency needs at Ukraine's borders, expanding into Poland, Romania, Hungary, Slovakia, Germany and Bulgaria. From caring for refugees' needs immediately after crossing the border to assisting with long-term housing solutions, Habitat is committed to supporting refugees in their search for temporary and permanent shelter.

Emergency accommodation

Habitat has worked with partners to ensure refugees are cared for shortly after crossing the border, offering them a place to stay during their first days outside of Ukraine and meeting emergency needs with travel backpacks, hygiene items and other essentials.

In Poland, Habitat's housing kiosk in one of Warsaw's main transit stations has helped refugees find accommodations in hostels and hotels and with host families, in cooperation with the Warsaw City government. Habitat also provided electric heaters in mobile camps in Romania and has supported refugees by connecting them to available hotel rooms and furnished apartments.

Ukraine crisis



The new, fully equipped kitchen and dining space in a converted Romanian university building now housing Ukrainian refugees.

Interim shelter solutions

Habitat also has worked to provide refugees with accommodation for an average of two months, thanks to host families like Arpad's.

Through a joint program of Habitat Hungary and the local nonprofits From Streets to Homes Association and The City is for All, Arpad and his wife, Klara, signed up as a host family. "I knew this was the best way for me to help," Arpad says. Their family had purchased an apartment they planned to renovate and move into. They felt, however, that now the home would perhaps be put to better use housing a Ukrainian refugee family. Days after signing up, a mother and her teenage daughter moved in under a four-month agreement.

In Poland, Habitat has expanded a social rental program in Warsaw and will start a similar program in the city of Gliwice. The rental program acts as a mediating agent, leasing units and then renting them at affordable rates to tenants who can't afford free-market rates. Habitat Poland has tailored the program for refugees, who need a larger subsidy at the outset as they look for jobs and integrate into communities.

Habitat Romania and Habitat Germany also have worked to connect refugees with rentals. In Romania, with Habitat's support, more than 80 refugees have stayed in rental apartments for three to six months. And Habitat Germany has helped 26 refugee households sign rental agreements in a pilot project with the municipality of Overath that matches available housing units with a refugee's needs.



Habitat also has lent our housing and construction expertise to increase the habitability of collective centers. In Romania's capital of Bucharest, for example, more than 200 refugees can now cook and dine in dormitory rooms that Habitat has refurbished in the Technical University of Civil Engineering.

Long-term shelter

Our goal is to secure mid- and long-term housing for families like Marina's who are tragically unable to return home. The mother of two fled central Ukraine with her daughters, while her husband, an industrial engineer, remained. With no clear destination in mind, Marina simply hoped to find a place where her daughters would be safe. The family crossed the Polish border and went to Habitat Poland's housing help desk at a Warsaw transit station.

Habitat Poland placed Marina and her two daughters in a Warsaw apartment, giving them at least 6 months with a safe roof over their heads. "This is some miracle, how my friends found this organization, Habitat," Marina says. "When we entered the flat for the first time, it seemed to us that here was a place where we can now sleep in peace, without being woken by sirens in the middle of the night, without having to sit in the hallway for three hours in a row. My children had a good night's sleep for the first time."

Habitat Poland is offering housing and construction expertise to local governments and other partners through demonstration projects that refurbish empty spaces that can serve as housing for refugees and



increase housing stock. Habitat aims to play a catalytic role in working with governments and the private sector to facilitate and advocate for mid- and long-term housing solutions. For example, in Poland, Habitat successfully advocated for legislative changes to increase access to housing for people most in need, with a focus on social rental housing. The new legislation passed in 2021 will be applied to support refugees from Ukraine.

Habitat helps refugees along a path to permanent, durable shelter, in keeping with our Pathways to Permanence approach and through the principle of meeting people where their needs are. Habitat alone will not be able to provide all of the needed durable shelter, nor will any single organization or government. But there are opportunities to collaborate and create an impact by catalyzing public-private-people partnerships, from working with governments that want to set up their own social rental programs to partnering with the UN Refugee Agency to coordinate shelter sector actors to mainstreaming refugees in regular programs to build new homes.





Finding joy in giving back

Ryan has come full circle. As a teen, he helped his family build their own Habitat for Humanity home. Now, the 23-year-old AmeriCorps member finds joy in working alongside other families as they build a home where they can thrive – just like he has.

As Habitat East Jefferson County’s construction volunteer lead, Ryan welcomes volunteers to the build site, ensures they have proper safety equipment and acts as a contact for questions. He also builds, assisting with activities from painting all the way up to lifting trusses.

“When I came back from college, I thought, ‘Wow, this community has been so good to me. Not just the Habitat community, but the community in general. This is a way I can give back,’” he says.

Ryan happily shares his own story with future homeowners and offers words of encouragement as they build. “I think it helps our connection, my being able to say I’ve been through the whole process before and my family built a house, they still live there, and it’s given us these opportunities, now and in the future,” he says.

As he plans his next steps, Ryan hopes to incorporate service into whatever career path he chooses. “To have my occupation affect others in a positive way is really meaningful,” he says.



No matter who you are or where you come from,
everyone
needs a decent, affordable home to thrive.

The Bauer Foundation, a generous Habitat supporter, has stepped forward with a **\$2 million contribution**.

Your gift along with their donation will help Habitat **double our impact**.

Please visit [habitat.org/everymatch](https://www.habitat.org/everymatch) and give generously before **Oct. 21!**

