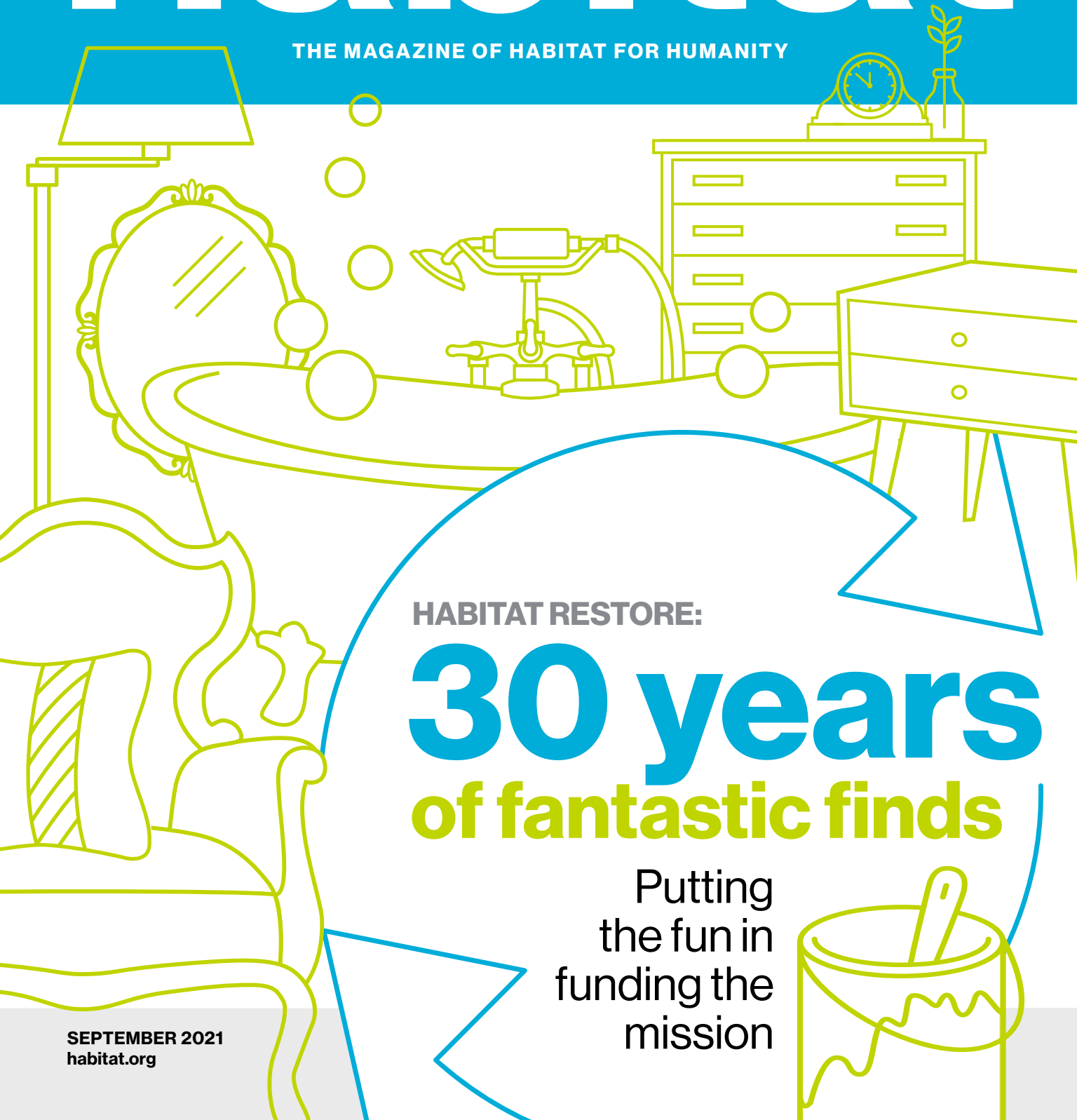


# habitat

THE MAGAZINE OF HABITAT FOR HUMANITY



HABITAT RESTORE:

## 30 years of fantastic finds

Putting  
the fun in  
funding the  
mission

SEPTEMBER 2021  
habitat.org

# Every moment a milestone



We offer thanks that God has blessed this ministry and guided us through the wonderful successes as well as the difficult challenges.

This issue of *Habitat* magazine celebrates 30 years of Habitat for Humanity ReStores. Thirty years of these vital retail efforts that engage communities and fund Habitat's work at the local level. Their presence has grown from that very first store in Canada to now more than 1,000 stores in six countries.

In these pages, you'll also note mentions of other amazing milestones and the progress they represent. This year, Habitat Hungary marks 25 years of building and expanding its work. Our tithe program — where U.S. affiliates send a portion of their unrestricted donations to our national organizations around the world — has topped more than \$300 million in its 40 years. And after just the first two years of Cost of Home, our U.S. advocacy campaign, Habitat has actively supported policy changes that have helped more than 4 million people gain improved access to a stable, affordable place to live. That is due to the efforts of our local and state organizations, partners, community members, and volunteers and supporters like you.

It feels great to celebrate these moments and so many others. We offer thanks that God has blessed this ministry and guided us through the wonderful successes as well as the difficult challenges. Habitat's work has grown

and diversified so much through the years that milestones are happening all around us. But the most important markers are the results of our efforts — those days of celebration when a family turns the key and opens the door to a safe, decent and affordable home.

Then, after dedication day, families celebrate their own milestones and special moments: personal achievements, community investment, financial stability and increased opportunities that a stable home can bring. More than just a place to live, a home is where memories are made — family holiday parties, movie nights and bedtime stories. Sometimes the site of entrepreneurial endeavors, a home can launch families into a promising cycle of possibilities and progress. These are the moments we truly celebrate whenever we mark any Habitat milestone.

Your support and faithfulness continue to make all this possible. You are an integral part of every celebration that happens. Thank you for your commitment to our shared vision of a world where everyone has a decent place to live and for helping us meet — and mark — every milestone. May we continue to have grateful hearts as we continue on this fantastic journey!

**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](http://habitat.org).

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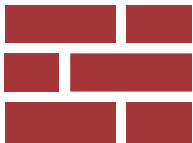


10



23

25



28



15

## SEPTEMBER CONTENTS

### The beauty of the build

The details of every Habitat build site reflect the dynamism and joy of our work.

PAGE 10

### Fantastic finds – and funds

Habitat ReStores celebrate 30 years of making the mission happen.

PAGE 15

### A dream come true

“I didn’t believe that we would ever have our own home.”

PAGE 23

### What’s in our toolbox

Learn about additional ways that we partner with families and communities around the world.

PAGE 25

### Creating opportunities and employment

With the generous support of AbbVie, Habitat’s holistic program in Puerto Rico continues to reach more families.

PAGE 28

## ALSO IN THIS ISSUE

### From our CEO

Habitat CEO Jonathan Reckford reminds us which milestones matter most. PAGE 2

### News and updates

Environmentally friendly innovation in Sri Lanka; much-needed home improvements in the Dominican Republic; building and repairing homes with more families in North Carolina. PAGE 4

### Coming Home

The blueprint for a better life. PAGE 31



SRI LANKA

# Innovating and offering skills training

Good news spreads fast in Thushanthini's village of Navagirinagar, located in Sri Lanka's Eastern Province. So, of course, in February 2018, the talk of the town was her newly constructed Habitat home made from compressed stabilized earth blocks or CSEBs.

"Ours was the first CSEB home in our tightly-knit community," Thushanthini says. "Many of my neighbors came to visit us out of curiosity about this new material. Once they saw how versatile the bricks are and how nice they look even without plastering, the CSEBs became a popular selection for home construction."

CSEBs are among the eco-friendly construction materials and technologies promoted under Habitat Sri Lanka's Homes not Houses project, funded by the European Union. The blocks are known for their lower environmental impact and their ability to keep a house cool in warm



weather and warm in cool weather. As of May 2021, more than 2,360 homes have been completed as part of the initiative.

The blocks have the added benefit of boosting the local economy. Thushanthini's husband, Mathivathanan, was among 138 people trained to produce CSEBs and build with them through Habitat Sri Lanka's partnership with World Vision Sri Lanka. With a grant provided as part

of the project, Mathivathanan bought a hand-operated machine for producing CSEBs and a mold for making decorative bricks that also help improve ventilation. He and the other trainees now supply their handmade materials to construction projects in the community.

# inves

In 2010, after Typhoon Ketsana flooded the informal settlement where Kim and her family were living, they moved to a home in a new Habitat community in Metro Manila, Philippines. The safe, dry shelter enabled Kim to focus on her studies and graduate cum laude with an accountancy degree. Now, the 23-year-old auditor is determined to help other families achieve that same security. After participating in Habitat Philippines' Young Leaders Build leadership training, Kim established an organization to mobilize young people to lead projects in their communities.



"When we moved here, I felt like something had been lifted off my chest. **All I ever wanted then was to get out so our family can be safe.** I felt that here. We are at ease."

"Volunteer because it helps our communities. It's really something that communities appreciate. **We should all take part and inspire other youth by our example** to build up our community."



Read more online

Find more news, features, photos and videos at [habitat.org](https://www.habitat.org).



Thushanthini's house has grown into a true home. In the evening, she and her family often sit together on the veranda to watch the sun set. "This home is my most precious possession," she says.

# Investment



LIBERIA

## Improving water, sanitation and community health

Lack of access to clean water and sanitation facilities has long posed a major health and environmental threat to the 36,000 residents of Peace Island, an informal settlement on the edge of Liberia's capital, Monrovia. Years of civil war and health crises — including the 2014 Ebola outbreak — have only added to the challenges faced by families in one of the world's rainiest and, as a result, water-polluted cities.

But the community took a big step forward in March 2021, when Habitat and World Hope International, in partnership with the YMCA and the government of Liberia, completed a slum upgrading project designed to improve access to water, sanitation and solid waste collection services in Peace Island.

The upgrades include a community social hall, a new drinking water system powered by solar pumps, an elevated water reservoir with six poly tanks and three water kiosks with a distribution network to all facilities constructed under the program. Funding partners include Cities Alliance, the OPEC Fund for International Development, ADH Germany and the government of Liberia.

Now every resident has a reliable source of safe drinking water and improved sanitation facilities to make their homes cleaner and safer. The upgrades are expected to improve long-term health outcomes and came at a critical moment during the COVID-19 pandemic.



DOMINICAN REPUBLIC

## Helping families make vital changes

Miriam lives in the San Pedro de Macoris province of the Dominican Republic with her husband, Carlos, and youngest child, Oscarly.

Like many families around the world, they have improved their home bit by bit over the years as time and resources allowed. “We did what we could,” says the 51-year-old.

Dirt floors like the one Miriam had are common throughout extremely low-income communities in Central America. During the dry season, the dust they stir up is a regular respiratory irritant, while the rainy season brings puddles that can become breeding grounds for mosquitos and the diseases they carry. During both seasons, dirt floors, by nature, are impossible to sanitize or clean.

By partnering with Habitat Dominican Republic and working directly with a Habitat engineer, Miriam’s family was able to complete several projects — installing a concrete floor and making other improvements to increase her family’s safety and security.

“My house is beautiful and safer now,” says Miriam, who now plans to add space to set up a business. “This home represents for me the health of my family, and that my son can have a safe and comfortable space for his education.”



“My house is beautiful and safer now”

MIRIAM, HABITAT HOMEOWNER



Habitat is partnering with Build With Strength — a coalition of the National Ready Mixed Concrete Association that advocates for safer and more sustainable building structures — and the Association of Collegiate Schools of Architecture to launch a Habitat design competition during the 2021-2022 academic year. The competition challenges architecture students to design a climate-positive home using concrete. Designs will be judged based in part on their ability to fulfill Habitat’s U.S. design priorities, including accessibility, hazard-resilience and energy efficiency. Students will have the chance to win cash prizes and potentially see their eco-friendly design become a physical Habitat home. Deadline for registration is April 12, 2022. To learn more, visit [buildwithstrength.com](https://buildwithstrength.com).



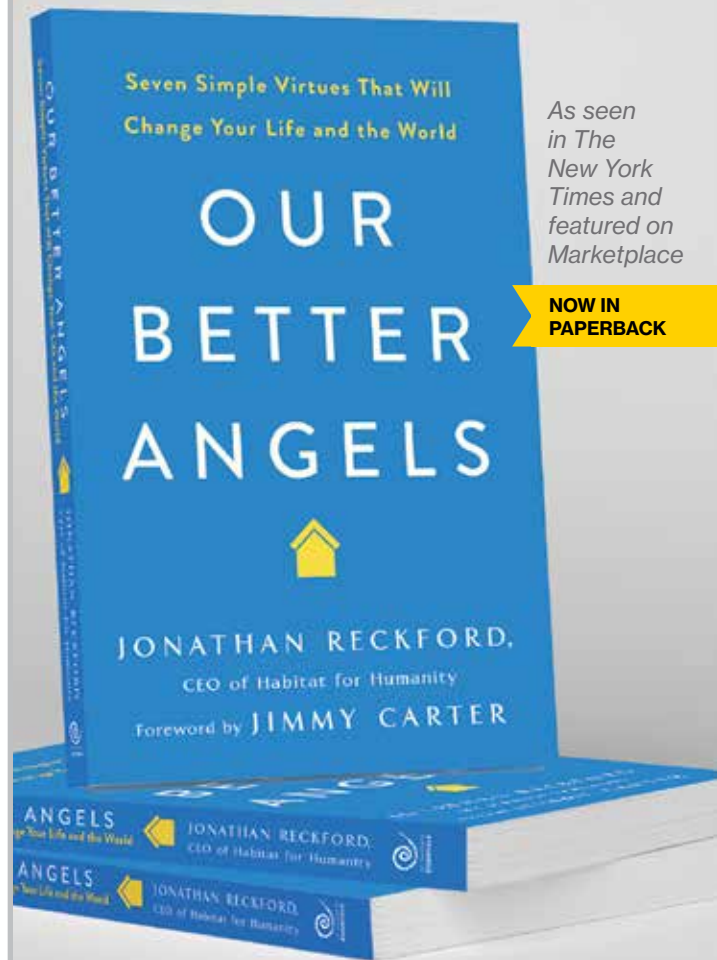
CENTRAL AMERICA

# Repairing and rebuilding after hurricanes

José Alberto lives in Las Cañas, Nicaragua. Families in his community normally sustain themselves by growing corn, beans, wheat and rice. Last year, the harvest looked like it would be a good one. But when hurricanes Eta and Iota hit in November, the excess rain and subsequent landslides wiped out crops in the fields.

“The hurricanes were disastrous for us,” says José Alberto. “Everything was carried away by the water.” His family is one of 65 that improved their homes with a Habitat Nicaragua repair kit, designed to help families make immediate, emergency repairs to improve their shelter conditions while more long-term rebuilding plans can be made.

To the north, in Honduras, Juan Antonio also benefited from a shelter kit, this one a result of a Habitat Honduras partnership with ShelterBox and the San Pedro Sula Rotary Club. Losing his house and most of his belongings in the back-to-back storms was devastating. But, he says, the help of friends and the kit containing tarps and mosquito nets among other items, have helped him get back on his feet.



As seen in *The New York Times* and featured on Marketplace

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2021 marks the 25th anniversary of Habitat Hungary, which started in 1996 when former U.S. President Jimmy Carter and former first lady Rosalynn Carter volunteered to help 10 families build their future homes in the northern city of Vác. In the years since, Habitat Hungary has grown to build 152 houses and renovate more than 700 existing units, while also advocating for solutions to end energy poverty and offering microlending, technical advice and a training program that has equipped more than 1,100 people with construction-related skills.



UNITED STATES

## Expanding to partner with more families in North Carolina

On the first night in their new Habitat home in coastal North Carolina, then 5-year-old Ali and 9-year-old Felicity asked their mom, Brittani, if they could all pile into her bed to sleep. The close-knit family of three had spent five years sharing a bedroom in Brittani's grandmother's house — long enough that the girls couldn't remember it ever being any other way.

Now, three years later, the girls have adjusted to the space and freedom that the home affords. In one room, Ali can play with her dolls while, in another, Felicity can practice her trumpet.

The dependable and affordable mortgage helped Brittani return to school and start a new career as an EMT. "That wouldn't have been possible without the room to study," Brittani says. "This home has completely changed our lives."

Brittani helped build her home as part of the Mountains to the Sea Challenge, a partnership between Habitat for Humanity of North Carolina and the State Employees' Credit Union Foundation. During the multi-year challenge, made possible by SECU, Habitat North Carolina and 63 affiliates built or rehabbed a home in each of North Carolina's 100 counties, deepening work in existing service areas and expanding into several new locations. The effort resulted in 102 new Habitat homeowners across the state, including in rural and historically underinvested areas.

"This is more than a home for my family; it is the future of my family," Abdelrhman said on the day he became a Habitat homeowner. He and his wife, Abir, had moved to the U.S. from Sudan in 2013 seeking a better and safer life for themselves and their children. Their Habitat home, nestled in the rolling hills of central North Carolina, will help provide that security — as well as a platform to reach higher.

"Now that we have fulfilled this dream, the next one is to raise my children in this house to become this country's next doctors and engineers," says Abdelrhman.



Acknowledging the tremendous need for decent and affordable housing around the world, Habitat affiliates in the U.S. began tithing a portion of their unrestricted donations to invest in the work of the organization's international offices in 1980. Forty years later, this collective effort has resulted in a major milestone: more than \$300 million for everything from building in Bangladesh to clean drinking water in Ethiopia to neighborhood investments in Haiti. "What a testament to God's faithfulness and the ultimate generosity of the Habitat family that we reached this milestone in the middle of a pandemic," says Habitat CEO Jonathan Reckford.





215



Individuals who graduated to “mortgage ready” through financial coaching from Twin Cities Habitat in fiscal year 2020. The program helps prepare future homeowners for success in their home-buying experience by covering topics like credit scores and debt-to-income ratio to help lay the groundwork for successfully purchasing a first home.

4 million

People who have gained access to improved housing opportunities, despite ongoing affordability challenges, in the first two years of our Cost of Home advocacy campaign. In the remaining three years of the campaign, local and state Habitat organizations will continue to advocate for policies that increase the supply and preservation of affordable homes, increase access to credit, optimize land use for affordable homes, and ensure access to and development of communities of opportunity to help ensure everyone has a safe, affordable place to call home.

1st



3D-printed Habitat house in the U.S., under construction by Habitat Central Arizona. Approximately 70-80% of the 1700-square-foot single-family home will be 3D printed, including all the internal and external walls; the remainder will be built using traditional construction methods. 3D printing could help reduce the cost of labor, lumber and other construction materials while also allowing Habitat Central Arizona a way to build during its hottest season.

1,639

Attendees, hailing from 40 different countries, who participated in Habitat’s 4th Latin America and the Caribbean Housing Forum in May. The virtual event brought together organizations including UN-Habitat, the Economic Commission for Latin America and the Caribbean, the World Bank, and the Central American Bank for Economic Integration, as well as representatives from the governments of Colombia, Chile, Mexico, Argentina, Costa Rica and El Salvador. Together, participants and experts engaged in discussions on the current housing crisis in the region, its wide-reaching impact and sustainable solutions to address it.

\$1,149,201

Estimated economic value of the tens of thousands of volunteer hours completed by more than 3,600 volunteers in support of San Diego Habitat’s work in fiscal year 2020. Volunteers help families around the world build and improve the places they call home – and help Habitat make sure that housing is affordable.





# Building the big picture

The beauty of our work lies in transformation — of lots, of lives, of what tomorrow can look like.



**Through  
drips and  
splashes.**



**Growing taller.**





**Starting fresh.**

**In the dirt, a seed is  
tenderly planted.**



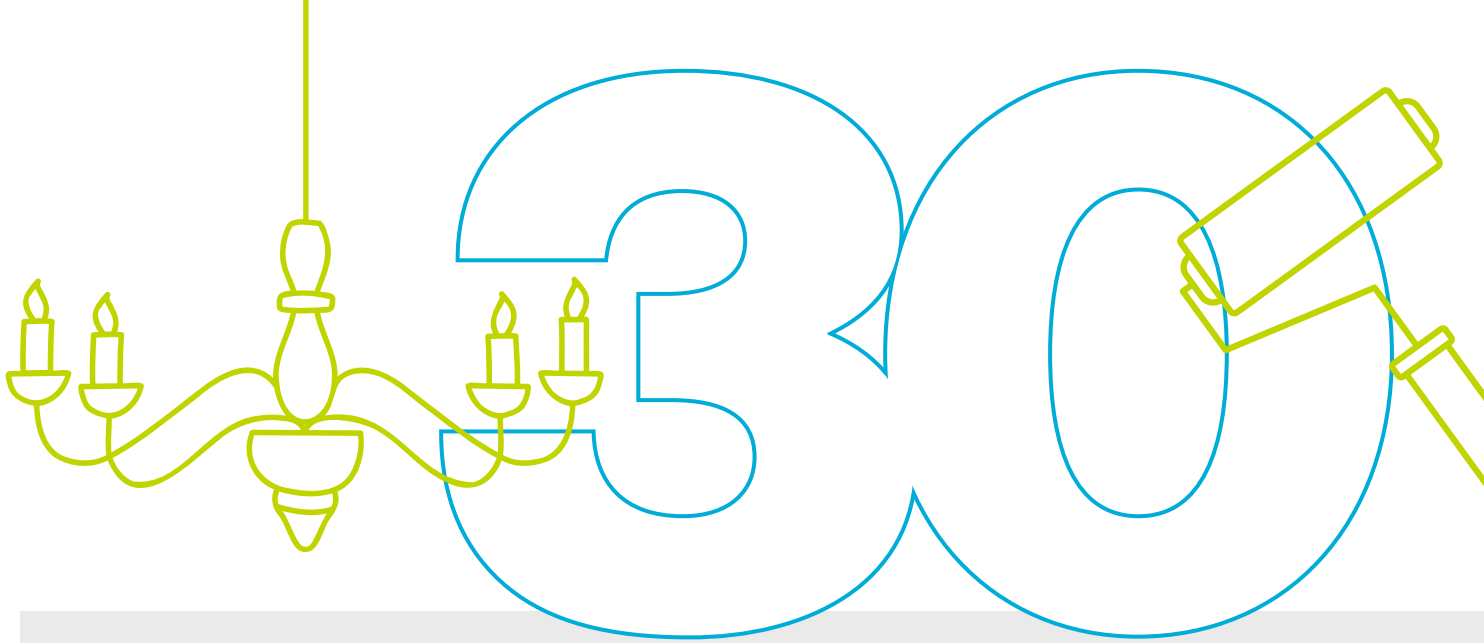


And then, just like that, a roof overhead.



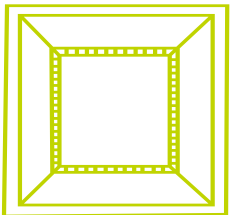
Visit [habitat.org/donate](https://www.habitat.org/donate) today to help more families build their own big picture!





# years of fantastic finds

**Thirty years ago, five volunteers opened Habitat for Humanity's first-ever ReStore in Winnipeg, Manitoba.** Their vision was clear: keep new and used home and building materials out of the waste stream while helping fund Habitat's home-, hope- and community-building work. Customers came from all over to find deals on windows, doors, paint, hardware, tools, furniture, appliances and decor to spruce up their own homes while helping others build and secure theirs.



Today, there are more than 1,000 ReStore locations across six countries – all contributing to Habitat's vision of a world where everyone has a decent place to live. Since most of the merchandise for sale in these stores is donated by local residents and businesses, no two ReStores are exactly alike. In fact, the inventory of each store changes day to day based on what is donated and sold.



Whether you're a do-it-yourself hobbyist or a construction professional, the ReStore is a unique place to find tools, appliances and materials to help complete or inspire your next building or decorating project. And those finds, in turn, help build so much more.

That's because proceeds fund Habitat's local work, so more families can build or repair a place to call home. In the last 10 years alone, Habitat ReStores in the U.S. have generated more than \$1 billion to further Habitat's work.

**Here's a look at just some of the fantastic finds that have helped families build or improve the places they call home over the past three decades.**

# An heirloom created

When Alice Linton went to Habitat Greater Toronto Area's Scarborough ReStore 20 years ago, she wasn't sure what she would walk out with. "I certainly didn't think it would be a fireplace," she says. But that's part of the wonder of the ReStore, she adds. "Sometimes things just find you."

At home, she meticulously stripped away layers of paint to reveal the beautiful golden oak underneath. A handwritten inscription on the back said the piece had been made in Ohio in 1862.

A close friend and local carpenter completed the restoration process for Alice and treated the fireplace with beeswax to protect it. Alice refinished the metal parts of the insert, taking care to preserve the unique, hand-painted tiles.

Years ago, the fireplace accompanied Alice on her move to California. Alice is planning another move soon, this time to Europe, but the fireplace won't be making the trip. "My daughter already called dibs on it," she says with a smile.



**New Zealand has a strong thrift shop culture, and its 22 ReStore locations are well supported across the country to help fund the mission. With a population of over 5 million, the country might just have the most ReStores per capita than anywhere else in the world!**

# An heirloom preserved

A chance discovery at the Habitat Peterborough & Kawartha Region ReStore in Ontario, Canada, resulted in the return of an important piece of family history.

Ninety-two-year-old Catherine Allen was "astonished" to be reunited with First World War medals honoring her late father and grandfather. Believing them to be in the possession of another relative, she didn't even realize they were missing until she was contacted by Habitat Peterborough board member Jill Bennett, who had spent weeks investigating their origins.

The medals belonged to Allen's father, George Raymore Scott, a physician and medical officer, and her maternal grandfather, the Rev. A.J. Vining, a war chaplain. When a



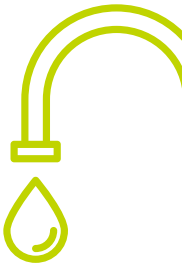
ReStore employee opened a plastic food container to ensure it was empty, they discovered a pouch containing the medals.

"You just never know what is going to be in the back of someone's vehicle or buried in a box when someone shows up to donate items to the ReStore," says Christina Skuce, Habitat Peterborough's director of philanthropy and communications. "Over the years, we've had a series of interesting items, but nothing ever this important."

"I'm just thrilled," Allen told The Peterborough Examiner after receiving the items. She said the medals will never go missing again: Her son, the family historian, will take them for safekeeping. "He will treasure them."



## From the one-of-a-kind items ...



This Swiss-made wooden bathtub and a matching set of wooden sinks were donated to the Habitat Vail Valley ReStore in Colorado. They are made from wood veneers that are compressed under pressure and saturated with a special resin. The tub alone retails for \$24,000. The set of three was put on the ReStore sales floor for \$12,000 and sold in less than a month.

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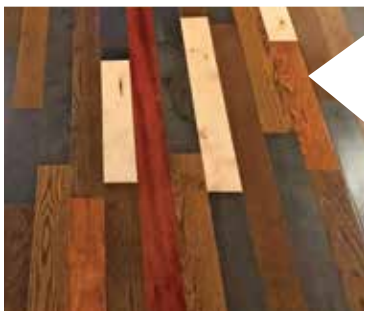
In 2020, sales at the Habitat Philadelphia ReStore raised enough money to complete repairs on 14 homes of seniors and veterans.

A long-time donor picked up this ornate prayer kneeler at a local estate sale and donated it to the Lakeland Habitat ReStore in Florida. "We see some pretty unique things come through the ReStore, and this is definitely one of them," says Claire Twomey, CEO of Lakeland Habitat.



## ... to the 'many-of-a-kind' projects

Dozens of windows from the Habitat ReStore Southeast in Baton Rouge, Louisiana, were collected by a customer who used them to create this impressive greenhouse in his backyard. The DIY project will help his garden flourish by protecting it from extreme temperatures and unwanted pests, all while diverting items that otherwise might have been sent to the landfill.



"My wife saw a multi-color floor on a stage and thought it was beautiful," Tom Amadio says. At least half of the hardwood for their home's new flooring design – a mix of cherry, maple, poplar, red oak and white oak – came from different trips to the Habitat Sault Ste. Marie ReStore in Ontario, Canada. "It ended up saving us roughly \$4,000," he says. And the bespoke conversation-starting floor that now spans their living room, dining room and kitchen? Priceless.





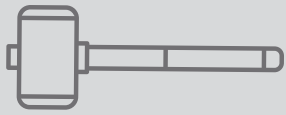
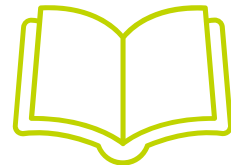
# Beginnings

## Austin, Texas

A year after the first ReStore opened in Canada, Austin Habitat opened its first store in 1992. While the store has kept more than 33 million pounds of goods out of landfills, one of the store's most sustainable endeavors has been the building itself. In 2015, Austin Habitat converted a former pizzeria arcade into their administrative offices and ReStore. Austin Energy Green Building awarded the store a 4-star rating because the building reused 96% of the previous structure and features a 260-kilowatt solar array supporting 100% of the Austin ReStore's annual electricity usage.

## Warsaw, Poland

In March 2020, Habitat Poland opened their first ReStore. Within the first 12 months of operation, the store saved more than 350 tons of products from the trash. Recently, staff began offering educational resources and activities about sustainable development – and Habitat's role in it – to children in area schools. One of these resources, titled “Kazik’s Couch, or A Fairy Tale About Responsible Consumption,” focuses on the importance of helping by giving, sharing goods and respecting resources. The resources include materials for teachers, trainers and parents to guide young students through the story's themes.



# \$470K

Habitat Milwaukee's deconstruction team salvaged more than **\$470,000** worth of materials from 98 different demolition and remodeling projects around the city in 2020. After they're collected, the items – everything from kitchen cabinets to HVAC systems – are put up for sale at the affiliate's three ReStores.

## Mechanicsville, Virginia



At the same time that the ReStore was getting its start in Canada 30 years ago, Hanover Habitat, now known as Hanover and King William Habitat, came onto the scene in Mechanicsville, Virginia. That year, Delois, a widowed seasonal farmhand, became the affiliate's first homeowner. Her new home had strong upright walls, indoor plumbing, a full roof and windows that closed – all features that her previous living arrangements lacked.

After 12 years safe and sound in her Habitat home, Delois passed away at age 73, arranging to leave the home to Hanover and King William Habitat. A short biography by an unnamed Habitat volunteer noted that this had always been Delois' plan, even before construction on her house began. “She wants to make Habitat the beneficiary in her will,” it reads. Her hope in doing so was that another family would be able to



## Treasures lost ...

When Howard Kirby purchased a matching couch and ottoman from Saginaw-Shiawassee Habitat's ReStore in Owasso, Michigan, he was just looking to spruce up his man cave. But finding the ottoman a bit lumpy and uncomfortable, his daughter-in-law unzipped the cover to discover \$43,170 in cash stuffed into the cushion.

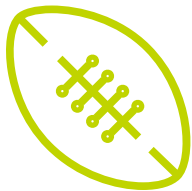
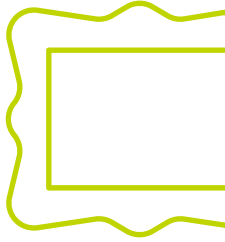
Although an attorney advised Howard that he had no legal obligation to return the money, he called the Owasso ReStore to track down the original owner.

It turns out that the furniture had come from a woman who had donated after her grandfather's passing. She was shocked to learn of the stowed away cash, recalls Rick Merling, Owasso ReStore manager. Howard met her at the ReStore and returned her late grandfather's savings. Now no longer lumpy, the ottoman and couch stayed with him.

## ... and treasures found

A line drawing purchased at the Habitat New York City ReStore for \$80 turned out to be a previously unknown artwork by major 20th-century painter Egon Schiele, worth between \$100,000 and \$200,000.

After discovering its historic value, the buyer, a ReStore regular who wishes to remain anonymous, sold the pencil drawing and donated a portion of the proceeds back to Habitat New York City.



## Game plan

In the months leading up to football championships, there's often a buzz of construction as the host city gets ready to accommodate guests, players and media. But what happens to all that stuff once it's over?

After Super Bowl LV in Tampa, CBS Sports donated lumber from dismantled risers, staging, stands and more to Habitat Hillsborough's ReStore so they could find a new use while financially supporting the creation of affordable housing in the local community.



find a sense of safety and security in their new home like she did.

In 2005, Hanover and King William Habitat sold the home to another family and used the proceeds to start the Hanover ReStore. Over the last 16 years, the Hanover ReStore has contributed more than \$2.35 million to the mission of building decent and affordable homes. Delois' gift has helped 50 families move

into new Habitat homes and 17 more improve their existing homes through a new critical repair program funded by revenue from the ReStore.

In the summer of 2021, nearly 30 years to the day Delois broke ground, Hanover Habitat expanded its service area to neighboring King William County – hence the name change – allowing them to partner with even more families.

“Through the ReStore and Hanover Habitat, her legacy will live on forever,” says Amanda Gunter, director of community engagement for the affiliate.



# Make it your own

"I shop at the Sangamon County Habitat ReStore often. What I enjoy most is the thrill of never knowing what treasure I might find. Once, I found three pieces there – a glass cabinet and a hutch and sideboard. I put the glass cabinet together with the sideboard, painted it all black, sanded it and distressed it, but left the shelves natural. It's currently in my dining room, and most of the things it holds – a brass reindeer, brass candlesticks, copper tea kettle, gold-rimmed glasses, marble cheese board and glass punch bowl – are ones I've found at the ReStore."

**Elizabeth Kallembac, Springfield, Illinois**



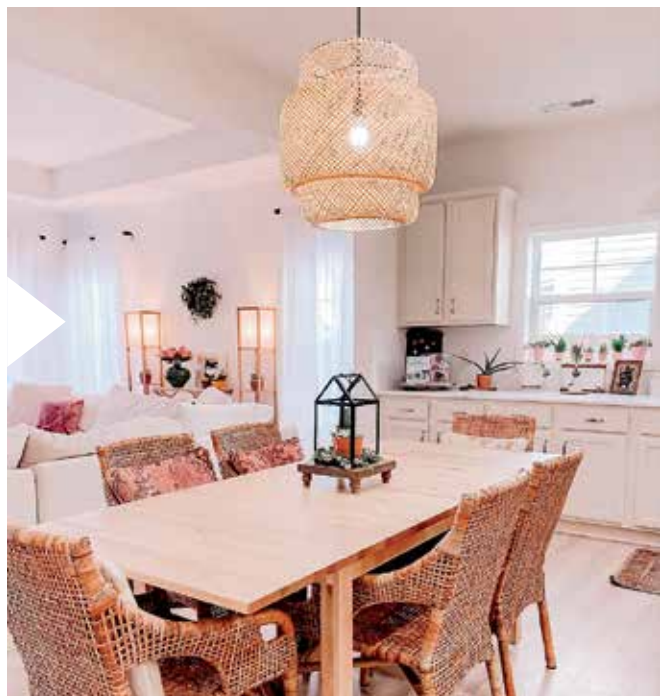
"I love reusing things and have been shopping at the ReStore since they opened here in Topeka. Heck, I drove to Lawrence, Kansas, before we had one in Topeka. I picked up the sink and countertop, the tile for the backsplash and light, and the shades in one trip and completely redid my bathroom with them. I love that I can find pieces that fit the time period of the old house I live in."

**Ron Lopez-Reese, Topeka, Kansas**



"I love thrifting in general, but I especially love how affordable the prices are at ReStore and the variety of items they offer. I would go to the Habitat Charlotte Region ReStore frequently just to browse and try to find something unique. When I saw these chairs, I had to have them! We eat every meal together as a family, so we sit on them for breakfast, lunch and dinner. We use them when we sit at the table and do puzzles together or art projects for school. We sit there when our family comes over to have a cup of tea and chat about life. They're at the center of our home."

**Sam Schuerman, Mooresville, North Carolina**



# 2,500

Volunteers across Habitat Northern Ireland's four ReStores contributed an average of **2,500 hours** of service every month of 2020, aiding in the store's ability to keep prices low and sales – and impact – high.



## ReStore hits the road ...

Michael and Rebecca Roth have traveled the states in “Little Red,” their teardrop camper outfitted with finds from ReStores. Michael’s dad, Arnie, headed up the project. “He built everything from the frame to the interior, with several key pieces in the galley coming from the Habitat La Crosse Area ReStore in Wisconsin and Two Rivers Habitat’s Rochester Area ReStore in Minnesota,” says Rebecca. The ReStore items helped keep costs for the renovation low, while contributing to a cause the whole family can get behind.



## ... and the airwaves

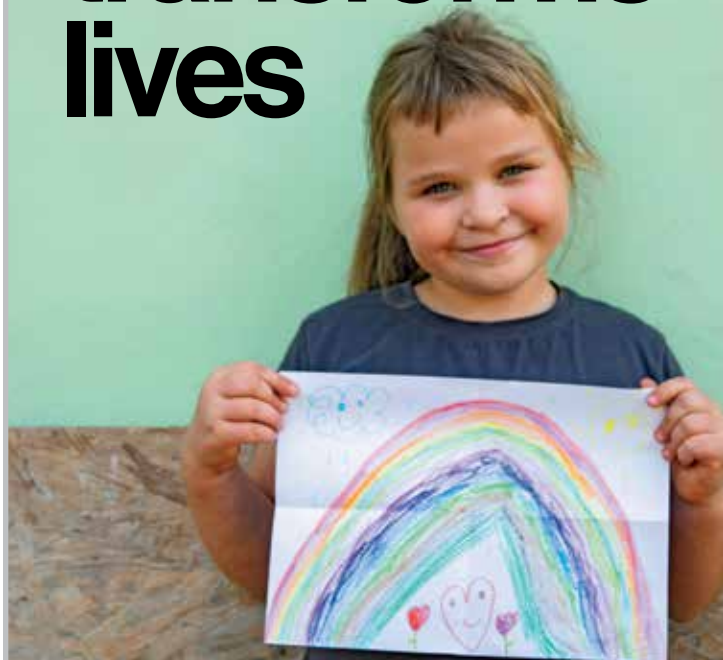
“There is so much good stuff at the ReStore, but some people might not know how to repurpose it into something they can enjoy,” says Dina Kupfer, reporter and anchor for Good Day Sacramento. That was the inspiration behind the creation of her morning Dina-I-Y segment nearly four years ago.

In the segment, Dina and her team head to the Habitat Greater Sacramento ReStore, pick an item and, alongside ReStore staff, show people how they can make something fresh with it. “One of my favorites was making a succulent plant stand out of loose dresser drawers,” she says. “We made those two years ago, and it’s still in my garden now.”

Not only has it been fun, she says, but also incredibly rewarding. “Every time we do a segment in the morning, the ReStore gets a ton of people through their doors that afternoon,” she says. “Not only does it give new purpose to these items, but it helps Habitat, our community and the people around us.”



# Give a gift that transforms lives



**By supporting Habitat through a donor-advised fund, you can give a gift that will have a positive impact for generations to come.**

DAF charitable giving allows you to:

- Donate cash, stock and other assets
- Receive an immediate tax deduction
- Continue giving over time

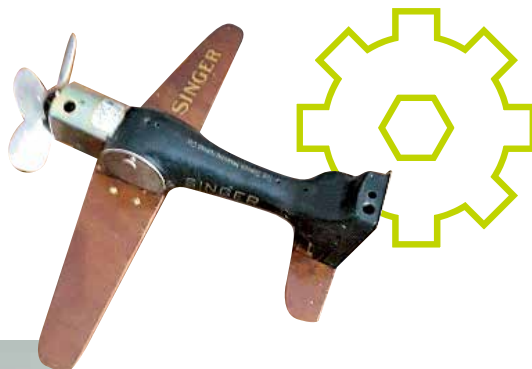
Your assets will grow tax-free, enabling you to help even more families access safe, affordable housing.

Make a difference today by contacting your DAF advisor, donating online at [habitat.org/support/donor-advised-funds](https://www.habitat.org/support/donor-advised-funds) or contacting our gift planning experts at **833-434-4438**.

# Antiquities & univities



Habitat Anderson ReStore staff in South Carolina were surprised to find an unmarked box dropped off by an unknown donor that contained roughly 100 unique canes featuring a variety of wood and carvings, including this one of a wine barrel concealing intricate miniature wine bottles and glasses.



Jim Ward, a volunteer at Habitat South Georgian Bay's Collingwood ReStore in Ontario, Canada, is the creative mastermind behind ReStore finds that have been upcycled into lamps, sculptures and more. Jim often donates his pieces to the ReStore's annual silent auction to help raise even more money for affordable housing.

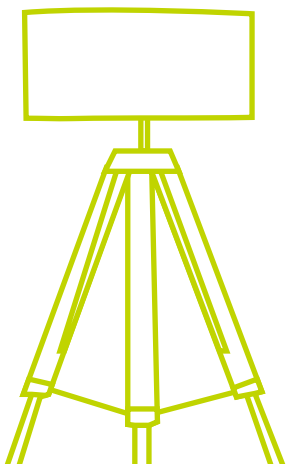


This rainbow of porcelain sinks represents just a few of the 5,699 items donated to the Habitat Springfield, Missouri ReStore from 2019 to 2020.

# 426,427



In 2020, 99,033 customers purchased **426,427** items from Asheville Area Habitat's two ReStores to help build homes and hope in western North Carolina.



Want to discover your own fantastic find? Or pass one on to someone else? Visit [habitat.org/restores](https://www.habitat.org/restores) to find your local Habitat ReStore. With every purchase supporting Habitat, you can make an impact every time you shop and donate.

# A family breaks the cycle of housing insecurity

All his life, Jose Luis had dreamed of a better future for himself and his family — a dream that always started with home.

As a boy growing up in Mexico, Jose Luis faced repeated housing insecurity. During his youngest years, he lived with his parents and brother in a crudely constructed lean-to. “It was mostly made of cardboard. For repairs, we used the cheapest materials we could find,” he explains in his native Spanish. From there, the family of four built and moved into a 12-by-12-foot single-room house. But because they didn’t own the land, when the relative who did own it decided to relocate a short while later, Jose Luis and his family were forced to vacate.

Without shelter, the family scraped together what materials they could to put a roof over their heads once again. “We couldn’t afford to get food because we had to use all our money to buy house materials just to have a place to live,” Jose Luis recalls.

As the family’s struggles and instability continued into his adolescence, Jose Luis knew something had to change. So, in their early 20s, Jose Luis and his brother moved to the U.S. in the hope of improving their chance at safer and healthier lives.

Yet despite his tireless determination and securing a stable job as a welder, Jose Luis couldn’t seem to rewrite the story for his own family. For years, he and his wife, Patricia, who he met at church, struggled to secure an affordable place to live in their community that was also safe for their daughters, 10-year-old Betzabe and 7-year-old Patty. While renting a dilapidated apartment carved out of a converted hay barn, they purchased a small parcel of land from a friend with the dream of



one day building a home of their own on it. But as those days turned into years — and the cost of construction continued to outpace their wages — their dream only seemed to get pushed further out of reach.

“We were debating simply selling the land. I didn’t believe that we would ever have our own home,” says Patricia. “And we probably wouldn’t without Habitat.”



## A house and a home

After learning about Bryan/College Station Habitat for Humanity’s affordable homeownership program, the couple applied and were approved to build their family home, with Habitat’s help, on the land they had, by this point, invested in a decade earlier.

Building alongside them were strangers — volunteers from their immediate community and across the country. “We were able to meet so many special people through the process,” says Patricia. One volunteer construction crew that particularly stuck out to her was a group of students from Catholic University of America who traveled pre-COVID to Texas from Washington, D.C.,





## Hank and Mariel use qualified charitable deduction giving to reduce their taxable income and maximize their support of Habitat's mission.

**If you're 70½ years of age or older, you can make a gift from your IRA or another retirement account that may reduce your tax burden, too.**

**By giving via a qualified charitable deduction, Hank and Mariel are able to:**

- **Transfer funds that count toward their annual required minimum distribution (must be over 72 years old)**
- **Avoid a taxable event or resulting taxable income by directly transferring their gift from an investment advisory firm to Habitat**



**Join Hank and Mariel in making a meaningful gift that impacts families in need of affordable housing.** Contact our gift planning experts today at **(833) 434-4438**.

participating in Habitat's Collegiate Challenge program during their spring break. She says that having the whole week together allowed them to bond more deeply — and the students, who typically volunteer one Saturday at a time throughout their school year, agree.

"It really is the home of our dreams."

"We met the family at a barbecue on our first day in Texas, and the very next day, we started working on their home with them," says Melissa Cowell, one of the student co-leaders of the trip. Together, the future homeowners and university students raised walls and trusses. The work didn't end there.

"Throughout the week, we helped with different homes that Bryan/College Station Habitat was building in the area — and Patricia and Jose Luis were adamant that they be there, too," says Melissa. "Wherever we went, they came alongside us and helped other families build their homes."

### Home dream home

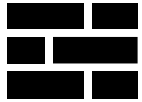
In December 2020, Jose Luis, Patricia and their girls finally closed on and moved into their Habitat home. Volunteers-turned-friends signed the steps leading up to the attic with blessings for the family — a continual reminder of the community who came together to help them achieve their dream.

Throughout construction, Jose Luis had kept his mom, who still lives in Mexico, updated on the progress of their home with videos and photos. She was his first call once they closed on the house. "She's so proud," he says. "She knew how badly I wanted this for my family and how difficult it is to do because, despite trying so hard, she couldn't do it for her own. So she's just so proud and so grateful for this new beginning for us."

Since moving in, everyone in the family has identified their favorite things about the house. It's the living room for Patty, the youngest, because it gives the family space to hang out together. For Betzabe, it's the bathroom thanks to the working tub, a luxury their last apartment lacked. For their parents, it's the sense of freedom and of peace that the home as a whole provides to each of them.

"Getting kicked out of our home as a child always stayed with me," says Jose Luis. "So it's indescribable, really, to have the comfort of being able to provide this home for our kids, to eliminate that worry for them. We didn't think it would ever happen."

Patricia's eyes fill with tears as she adds, "It really is the home of our dreams."



## BUILDING AND BEYOND:

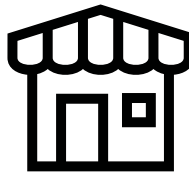
**Most people know Habitat for Humanity as a global nonprofit that partners with families to build or improve decent, affordable places to call home. That's at the very heart of what we do.**

The need for global housing is so vast and the issues that surround it are so complex that we also work in many additional ways to partner with families and communities to create sustainable and sweeping change. That's how we will realize our vision of a world where everyone has a decent place to live.

Learn more about just a few of these efforts:



additional ways Habitat works to fulfill our mission



# 1.

## Developing housing markets and microfinance

Habitat's Terwilliger Center for Innovation in Shelter works to catalyze the private sector's responses to the global need for affordable housing. Most of the world's people build homes bit by bit as their families grow, as their limited finances allow and without access to the formal housing market. In response, Habitat works to expand innovative solutions, services and financing so low-income families can improve their shelter more effectively and efficiently.

Through ShelterTech, for example, the Terwilliger Center identifies and supports fresh ideas and start-ups working in the housing space. Participants receive access to expertise and catalytic funding to grow their businesses, plus the opportunity to grow their professional networks. Since the first accelerator, held in Mexico in 2017, ShelterTech has expanded to Kenya, India, Southeast Asia and the Andean region of South America. Solutions have emerged from

the program including sustainable waste processing for areas without sanitation services, 3D printing technology for home construction, a peer-to-peer lending platform for first-time homebuyers, and using augmented reality to connect families to designers and builders for remodeling and construction projects.

Through Habitat's MicroBuild Fund, the Terwilliger Center also increases the availability and accessibility of housing microloans in 32 countries where financial institutions and services are limited. Microloans are different from traditional loans in that they have relatively short repayment periods, are for smaller amounts and require little or no collateral. In collaboration with financial partners, Habitat's Terwilliger Center makes microloans available for families looking to expand or improve the quality of their homes, purchase land, or meet other housing-related needs.



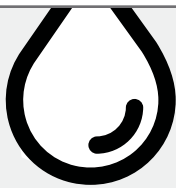
# 2.

## Advocating for change

In addition to raising our hammers, Habitat also raises our voices through extensive advocacy efforts in the U.S. and around the world. These efforts seek to improve what might be less visible aspects of housing like laws, regulations, systems and policies that affect adequate and affordable housing.

Within the U.S., nearly 400 Habitat affiliates are leading the effort to eliminate barriers to decent housing as part of our national Cost of Home campaign. Working together over the five-year advocacy campaign, we aim to influence policies that will help 10 million individuals access an affordable place to call home. Now two years in, despite the ongoing housing challenges, significant progress has been made. From calling for increased investment in housing trust funds to championing

# 3.



## Creating access to clean water and proper sanitation

Habitat helps families across the world improve their water, sanitation and hygiene systems, including during emergencies like disasters and COVID-19. We help residents install water kiosks in the heart of communities, creating access to clean water for washing, cooking and bathing. In addition to reducing health concerns posed by unsafe water, the kiosks also reduce the timely burden of fetching it, freeing residents from hours walking miles while carrying heavy loads of water, often from compromised open sources.

Every WASH initiative is developed to meet the needs of a given community. In Guatemala,

where an estimated 85% of wastewater is left untreated and is often discarded into local water sources, Habitat Guatemala adds sanitary latrines to existing homes to reduce pollution and improve the health of families, farmlands and communities. Habitat Cambodia staff and volunteers lead children through hygiene demonstrations to encourage improved practices. Habitat Macedonia has extended microloans to help hundreds of rural villagers eliminate their dependence on hazardously placed open wells and instead connect to their region's safer central water system.



# 4.

## Equipping and empowering residents to create communities of opportunity

Habitat's decades of work have shown us people thrive when they have a safe and stable home in a safe and stable community. For this reason, it is important to think about the whole neighborhood — not only the house — that Habitat homeowners and other residents will call home.

Through our neighborhood revitalization work, Habitat helps engage partner organizations and empower community leaders to respond to the needs and aspirations of their neighborhoods. By ceding the leadership role to residents, we

can help ensure that this transformational effort will continue long after Habitat. To guide their efforts, residents use Habitat's Quality of Life Framework, a data-driven and customizable approach to improving neighborhoods. This framework provides a road map for holistic change based on the unique gifts, dreams and concerns of each individual neighborhood.

For communities where safety is a priority, the framework helps residents set out steps to reduce the opportunity for crime — such as establishing after-school programs, improving lighting in public spaces or setting up a neighborhood watch. For a community in a food desert, the framework might lead them to set up a community garden or start a local farmer's market to help them increase access to healthy food.

Whatever path they decide on together, through the bond of their shared neighborhood and the camaraderie and trainings offered by Habitat's neighborhood revitalization work, community members have an increased capacity and motivation to overcome barriers to sustainable change.



mortgage relief for homeowners impacted by COVID-19 across all 50 states, advocates have used their voices to fight for solutions to address the housing needs in their communities.

Globally, we use our voices to engage at all levels of government, and, in partnership, we work in five key areas: ensuring access to adequate housing, improving housing finance options, strengthening land rights, enabling stakeholder engagement and creating resilient housing.

From strengthening women's land rights in Zambia to encouraging the European Union to prioritize housing in its global development policies to calling on governments around the world to protect housing as a first line of defense during COVID-19, Habitat is committed to creating more equitable housing policies and systems to increase the scale at which we work.

## 5. Retrofitting existing shelter to meet changing needs



Rather than always starting new, Habitat has found that big changes in accessibility, affordability and safety can be accomplished through smaller cost-effective repairs and renovations that allow vulnerable homeowners to remain securely in their homes.

In the U.S., many older adults find their homes unsuitable for their needs or lack access to resources to make their homes livable and safe as they grow older. That's why Habitat developed Housing Plus, a comprehensive aging-in-place strategy that uses a person-centered approach considering everything from lifestyle to type of home and allowing Habitat to address needs holistically.

In many parts of Eastern Europe and Central Asia, energy poverty — where residents either pay an exorbitant amount of their income to access utilities or are forced to go without — is a widespread issue that leaves those with the lowest incomes trapped in a perpetual cycle of poverty. But through the Residential Energy Efficiency in Low-Income Households project with USAID, Habitat is able to help families in Armenia, Bosnia and Herzegovina, and Macedonia make energy-efficient improvements that reduce their energy costs and improve their comfort and health.

In Guatemala, many families who have been excluded from basic services like electricity rely on indoor wood-fueled fires to prepare meals. The smoke from these fires lead to high rates of respiratory illness, especially among infants — which can prove fatal. Habitat Guatemala works with these families to install smokeless stoves, which eliminate indoor smoke and lower the risk of burns from cooking over an open flame. They also cut the amount of wood needed to cook almost in half, saving families money and time. The stoves are often combined with a water filter and sanitary latrine to elevate the overall health of the home and the family inside. Families are involved in the entire process and learn how to assemble, use and maintain each product.

Visit [habitat.org/our-work](https://www.habitat.org/our-work) to learn more.

# YOU can make a difference



## YOUR workplace giving makes a difference



Employers across the U.S. offer a workplace giving program that allows employees to give to Habitat for Humanity. And many of them will match tax-deductible charitable contributions made by their employees, retirees and employee's spouses. **Your donation could be DOUBLED or even TRIPLED at no cost to you to help families in need of affordable housing.**

Visit [habitat.org/match](https://www.habitat.org/match) to learn if your employer has a matching gift program.



# Restoring homes and hope in Puerto Rico

In the coastal town of Salinas, Puerto Rico, Javier Cosme, a carpenter for PEC Contractors, worked to patch holes in a roof that had been damaged by Hurricane Maria. Whenever it rained, water leaked into the rooms below, affecting the day-to-day lives of a family of three. Javier was making the repairs as part of Habitat for Humanity's ongoing hurricane recovery efforts, generously supported by AbbVie, a research-based global biopharmaceutical company and one of the largest employers on the island.

The family was so grateful for Javier's work to repair their roof, they offered him and his crew lunch every day. "They want to give what they didn't have, you know, to make us feel well, when on the contrary, we're trying to help them," says Javier, in his native Spanish.

Since 2019, Javier has worked with PEC Contractors, a local small business, to help families



in Puerto Rico repair homes affected by hurricanes Irma and Maria. “I solve all the situations that come up along the way in the project,” says the 43-year-old father of two, who does a “bit of everything” in his role as a carpenter, including brickwork, painting and electrical work.

Like the families he helps, Javier understands the importance of having a safe place to call home. After Hurricane Maria, he and his family were forced out of their own house, which was severely damaged by the storm. “I’ve struggled to lift my home back up because of the same thing, but I have the knowledge and ability to fix it,” says Javier, who has been working with his family to rebuild. Javier taught his wife, Karla, his 19-year-old daughter, Lyneshka, and his 18-year-old son, Javier, construction skills to help bring their home back to life. “They learned everything,” Javier says proudly. “From taking down what was left, which was wood, to binding cement to laying blocks to everything.”

## Leading with purpose

After the unprecedented 2017 storms, AbbVie donated \$50 million to Habitat to help families and communities recover through a holistic program that focuses on home repairs, helping homeowners secure land tenure, advocacy work — and workforce development. “We are committed to helping families affected by the devastation of Irma and Maria by building and repairing homes in Puerto Rico and ensuring safe, and resilient shelter,” says Claudia Carravetta, vice president, corporate responsibility and global philanthropy at AbbVie. “This commitment includes creating opportunities for training and employment, which is necessary to help the Puerto Rican economy and families fully rebuild after these disasters.”

“Our work in Puerto Rico targets home repairs, and it also helps build small businesses,” says Kevin Campbell, managing director of Habitat’s Puerto Rico recovery program. “It’s all part of a purposeful strategy to increase the capacity of the construction labor force by training new workers and contribute to the economy by hiring local contractors.” Ultimately, 650 homes will

“It’s being able to serve and be useful to other people.”

**JAVIER COSME**, CARPENTER, PEC CONTRACTORS

be repaired through the hurricane recovery program.

Businesspeople like Elizabeth Sánchez, owner of PEC Contractors, have benefitted from the steady work the Habitat program brings to them. Javier, who she describes as having a “gift with people,” was one of 10 new team members she was able to employ as a result of working with Habitat. So far, her company has repaired 38 hurricane-damaged homes. “Thanks to Habitat, and to the growth that I’ve had, I’ve been able to buy a lot of equipment, like trucks, that I didn’t have previously,” says Elizabeth.

In addition to working with local small businesses, like PEC Contractors, Habitat recently partnered with a local private university to create Habitat Builds Puerto Rico, a 5-week program that teaches skills like masonry, plumbing and carpentry for those interested in entering the construction field.



## The way back home

Javier credits working to repair homes with Habitat as a key part of helping him to support his family throughout their own rebuilding process, as well as allowing him to do good in the world. “It’s benefitted me,” says Javier. “But also it’s being able to serve and be useful to other people.”

He hopes to put the final touches on his home soon. “I still need to finish the bathroom and put up doors and windows,” Javier says. He and his family can’t wait to celebrate holidays and milestones again under their own roof.

Like so many homeowners affected by the storms in Puerto Rico, Javier is looking forward to a bright future in a safe and stable home where his family can thrive. With AbbVie’s support, Habitat continues to pursue multiple avenues to that future by creating economic opportunities for workers like Javier and Elizabeth and making more repairs possible for the families they serve,

ensuring that both families and communities are more resilient to future disasters.

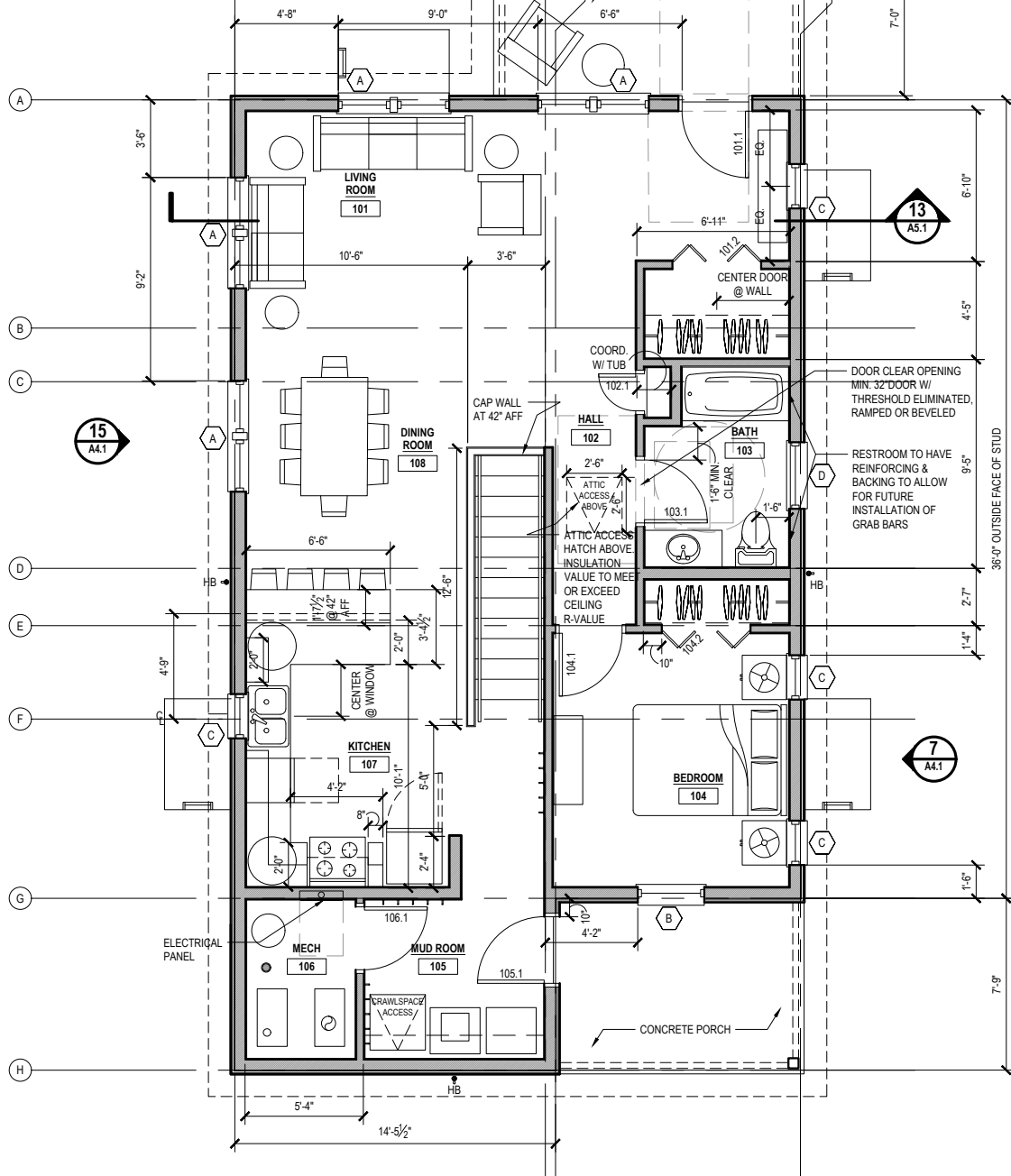
“We are committed to helping families affected by the devastation of Irma and Maria by building and repairing homes in Puerto Rico and ensuring safe, and resilient shelter.”

**CLAUDIA CARRAVETTA**, VICE PRESIDENT,  
CORPORATE RESPONSIBILITY AND  
GLOBAL PHILANTHROPY, ABBVIE



Visit [habitat.org/puertoricorecovery](https://www.habitat.org/puertoricorecovery) to learn more and discover how you can help.





# A blueprint for something better

Every new Habitat home begins with a blueprint. It's what guides future homeowners, volunteers, staff and everyone who comes together in the collaborative process to build as another family achieves their dream of affordable homeownership.

As construction winds down and those plans are rolled back up, it's easy to think of the completed house as the end goal. But for the family who will live there, the culmination of their Habitat build only marks the beginning.

That's because with the strength and stability provided by their new home — and the experience of the homeownership journey that got them there — families now have more building blocks to create the future they want for themselves and their children. One with a focus on growing. On healing. On thriving.

In the end, for the millions of families who have partnered with Habitat, home itself becomes the blueprint. The blueprint for a better life.





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!