

# habitat<sup>®</sup>

THE MAGAZINE OF HABITAT FOR HUMANITY

THEN AND NOW:

## The Scott Brothers' enduring love for Habitat

**ALSO INSIDE:**

A new home on ancestral lands

A mortgage paid

Climate-sensitive construction in Cambodia

PHOTO CREDIT: Scott Brothers Global

DECEMBER 2021  
habitat.org

# The reasons we build



**I am grateful every day that our work provides a pathway to partner in communities for lasting change.**

As the end of another year approaches, I marvel at all that we have accomplished together. The past two years have been easy for no one — and so many of the years before were already hard for far too many. Our work brings us a deep awareness of the struggle and need that families around the world face. But I am grateful every day that it also provides us a pathway and shows us how to partner in communities for lasting change.

COVID-19 continues to create challenges and has tragically amplified existing systemic inequalities. It has changed — for the moment — how we do our work in some ways, but it has not changed our determination. If anything, it has renewed our urgency as we strive to drive awareness of the role that safe, decent and affordable homes can play.

As you know — because you so deeply share it — our vision is a world where everyone has a decent place to live. As we pursue that vision, it's easy to focus on the how. How exactly do we build that world? We have many answers. New construction, neighborhood revitalization, housing microfinance, advocacy to change policies and systems, the actions and support of concerned and committed people like you.

But in this season of hope and anticipation, I urge us all to invest equal time reflecting on the why. Why do we work so hard every day to make that

better world a reality, one that produces and protects health, security and equity? I hope that you find meaningful answers in these pages. I do.

This year, Moses closed on the Habitat home he helped build in Hawaii and is now building a legacy for his children. In Cambodia, Chariya now lives in a house that provides protection from the elements while reducing energy usage. And after watching her kids thrive in their Habitat home in South Dakota, Maria recently celebrated paying off her mortgage in full. All are in different stages of the homeownership journey, and all are forever connected by a dream of how bright the future can be.

We know that there are millions of people with millions of dreams — healthier living, financial security, recovery from disaster, happier days. Among those millions, people like Moses, Chariya, Maria and so many more continually inspire me. With their determination, your help and God's guidance, we can draw nearer to a world where everyone has a decent place to live. May God bless you and may God continue to bless Habitat's work.

**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).

## LET US HEAR FROM YOU

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**Habitat for Humanity®**

4



## DECEMBER CONTENTS



PHOTO CREDIT: Scott Brothers Global

20

### Through their own eyes

Children who live in Habitat houses around the world draw how they see their homes, families and neighborhoods.

PAGE 4

### Equity and housing

Learn what housing equity is and how our U.S. advocacy campaign, Cost of Home, works to make it a reality.

PAGE 16

### Then and now

Habitat Humanitarians Drew and Jonathan Scott share what home and Habitat mean to them and offer inspiration for your next trip to the Habitat ReStore.

PAGE 20

### Keeping a legacy alive in Hawaii

Moses builds a new home and new hope for the future on his family's ancestral lands.

PAGE 26

### Habitat donors share why they give

Seven Habitat donors describe what they get when they give.

PAGE 28



26

### ALSO IN THIS ISSUE

#### From our CEO

Habitat CEO Jonathan Reckford reflects on Habitat's determination in challenging times.

PAGE 2

#### News and updates

Climate-sensitive construction in Cambodia; energy-efficient innovations in Europe and the U.S.; water and sanitation improvements in Brazil and Paraguay. PAGE 10

#### Coming Home

Marie celebrates the final step in her homeownership journey. PAGE 31



28



# Drawing home

**Creativity and resilience. Challenge and innovation. Habitat for Humanity's work around the world has never been more critical.**

We know that – no matter the country, city, town or village – every home we help build, every home we help improve, is grounded in love, community and hope for a brighter future.

No one paints this picture more effectively than the youngest residents of Habitat homes. This year, we asked children growing up in Habitat houses all around the world to draw us a picture of what having a home means to them. From ages

5 to 15, they picked up their favorite pencil, marker or set of crayons and shared what they most loved about their homes. Brightly painted houses and sunny skies. Images of family life, fun and togetherness. Through the eyes of these children, we are reminded once again of our wonderful differences, but also our similarities. And that home in its simplest form is a place to love and be loved, to create memories, and to dream of a world where everyone has opportunity, possibilities and a decent place to call home.

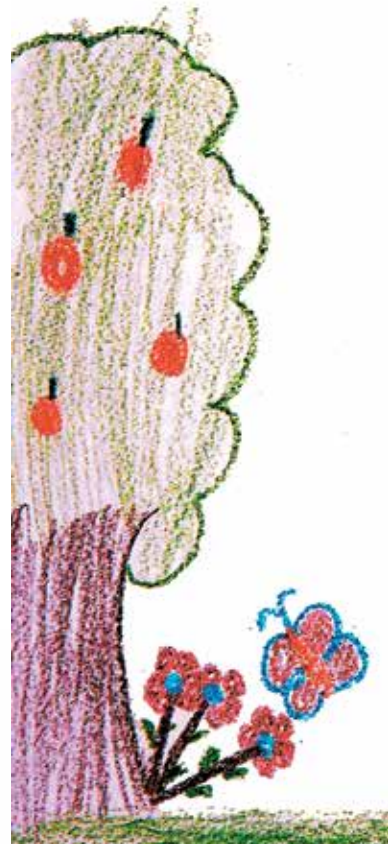
Kalpana

AGE 9, NEPAL



# Tamara Jane

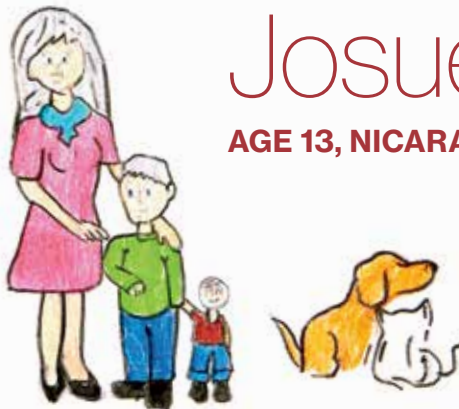
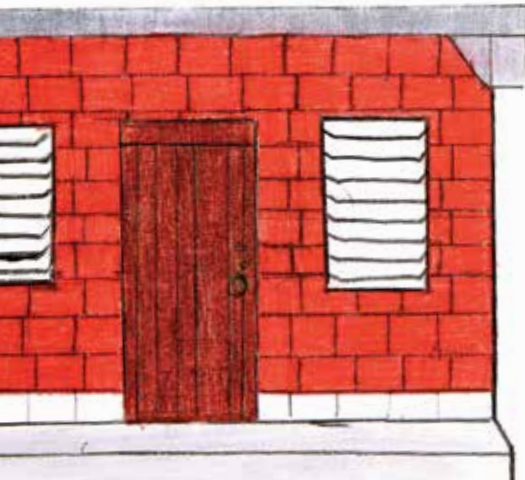
AGE 5, KANSAS



Mi casa y mi familia  
es lo mejor que tengo

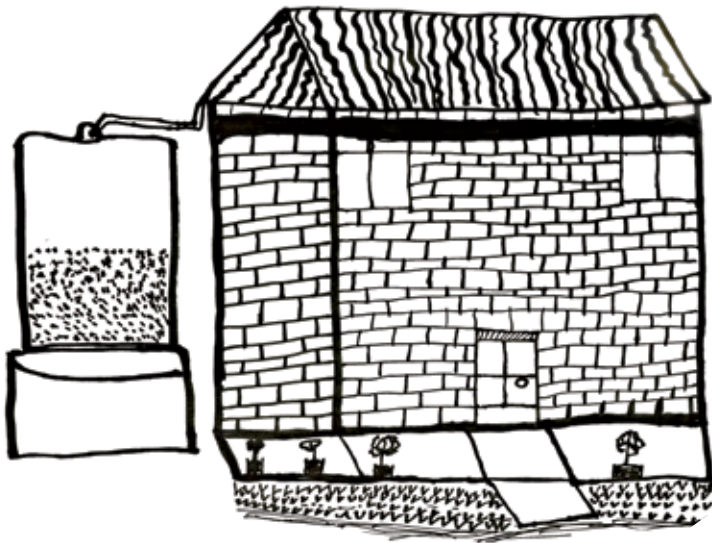
Antonela

AGE 11, PARAGUAY



Josue

AGE 13, NICARAGUA



Denis

AGE 12, UGANDA



Kriz

AGE 8, THE PHILIPPINES





Lily  
AGE 11, MAINE



**Visit [habitat.org](http://habitat.org) to read our annual report and see more amazing drawings from children around the world!**



UNITED STATES

Recent Reading:

## Racial inequities in housing

Homeownership comes with a long list of proven benefits: helping families build wealth, improving health outcomes, providing long-term stability, increasing academic success. But access to homeownership has not been and is not equally available to all. Throughout history and into the present day, Black and Hispanic/Latino families in the U.S. have faced significant barriers to accessing credit, safe neighborhoods and decent homes.

Habitat for Humanity's evidence brief "How do racial inequities limit homeownership opportunities?" reviews the history of racial inequities in housing and how they undermine the stability and generational wealth of Black and Hispanic/Latino families today. Each section also shares how Habitat works with communities across the country to help overcome these barriers.

A few key takeaways:

- **The typical white family has five to eight times the wealth** of a typical Black or Hispanic/Latino family — a difference that has continued to grow as inequities in homeownership, the main contributor to net wealth, has compounded across generations.
- **Homes in majority Black neighborhoods are valued at 23% less** than homes in neighborhoods with few or no Black residents. Meanwhile Black households pay 10-30% more in property taxes than white households in similar neighborhood types.
- **Habitat serves a diverse base of homeowners**, providing for more equitable access to housing. 41% of the families who partnered with Habitat in FY2020 identified as Black, 17% as Hispanic/Latino.
- **Habitat advocates for anti-racist housing and land-use policies** at the local, state and federal levels that aim to increase racial equity in homeownership.

This latest brief is one in a series aimed at exploring the impact of affordable housing. Learn more at [habitat.org/whysshelter](https://www.habitat.org/whysshelter).

**“This is a coastal area and storms are very common here, but with these strong walls and a sturdy roof above us, we will feel safe and secure like never before and not have to worry about losing everything if ever we have to face one again.”**

After Cyclone Fani ravaged his village in 2019, Bishnu, a rickshaw puller, lived with his family in a makeshift shelter made of plastic sheets. By partnering with Habitat India, he was able to build a new, stronger, cyclone-hardened home.



According to the International Energy Agency, 1 billion people worldwide lack access to reliable, affordable energy sources, a situation known as energy poverty. To better comprehend the depth and impact of energy poverty on families across Eastern Europe, Habitat has analyzed residential energy use and published findings, with support from the European Union. Research from Bulgaria, Hungary, North Macedonia, Lithuania and Ukraine examines the roots of energy poverty, how it is identified and what financial programs exist for those who need assistance. The report also details related EU legislation and policy measures. With the help of local and regional partners, Habitat plans to use the report to develop a holistic approach to tackling energy poverty in the five pilot countries that can then be replicated across Central and Eastern Europe once proven.



HAITI

## Planning long-term disaster response

In the days following August’s 7.2-magnitude earthquake, Habitat Haiti distributed emergency kits in communities hit hardest. Kits contained soap, toothpaste, toothbrushes, masks, towels and other hygiene items. Habitat’s response strategy also includes distribution of emergency shelter kits containing items such as tarps and tools and conducting housing assessments in coordination with the Haitian government to help families determine if their homes are safe to inhabit again. Longer-term, Habitat will partner with families to build and repair homes that are more disaster resilient.

Habitat helped build or repair 1,800 homes in the region in the wake of 2016’s Hurricane Matthew. Early assessments indicated that 98% of those homes — like Oxelia’s, pictured — did not suffer significant damage. “These are the kind of resilient homes we want to help more families build during the earthquake recovery,” says Jean Frenel Tham, Habitat Haiti’s national director.



CAMBODIA

## Keeping climate in mind



Earlier this year, Phala, Chariya and their four children moved into a climate-sensitive Habitat home they helped build in Cambodia's Battambang province. The look of their home is similar to others in the area — but the difference is in the details.

Adapted window design that increases ventilation. Polycarbonate walls that let in more light, with other materials that reduce interior heat by 80%. Larger water tanks in a rainwater catchment system for home gardening.

Over the next three years, Habitat Cambodia plans to build 15 additional climate-sensitive houses in the province. Each home will be adjusted to meet the family's distinct needs and circumstances. Additional features might include a biogas cookstove to reduce the use of household fuel, a twin pit toilet for eco-friendly waste management, or a micro-drip irrigation system that sends water directly to the roots of plants. Each feature is designed to work with nature, to improve the functionality of the structure, to reduce energy usage — and to help families thrive.

“There is more space for my children, and my family sleeps well every night,” says Chariya. “When we were living in the old house, I needed to get plastic sheets to cover things whenever it rained. Now there is no need to because the new house protects us well.”



**Across the U.S., a growing number of fixed-income seniors struggle to maintain homeownership due to rising property taxes. Habitat affiliates have seen firsthand how rising property taxes and tax delinquencies can lead to displacement — often adding to systemic inequities in housing and wealth-building for communities of color. In response, Habitat has partnered with the AARP Foundation to connect homeowners — and, in some states, renters — to property tax relief. The initiative is part of Housing Plus, Habitat's larger aging in place strategy designed to help older residents stay in their homes.**

BRAZIL AND PARAGUAY

# Creating access to water and sanitation

Projects in Brazil and Paraguay during the pandemic have focused on helping to prevent the spread of COVID-19 among the countries' most vulnerable families.

By August, Habitat Brazil had worked on hundreds of water, sanitation and hygiene projects in São Paulo, Recife, Minas Gerais, Distrito Federal, Paraná, Porto Alegre and Rio Grande do Sul. Talita and her family, for example, were able to renovate their home, installing new flooring, plastering all the walls, painting the ceiling, installing lights, upgrading the toilet, installing a sink and fixing electrical wiring. "It's beautiful," she says. "I am immensely grateful; this made a lot of difference in my life and in my children's."

Further south, Habitat Paraguay — in partnership with UNICEF, USAID Paraguay and Thrivent — worked to help students from 31 public schools in the cities of Asunción and Luque return to classes by providing the necessary infrastructure and materials to help promote social distancing, use of masks and hygiene. "I think that the greatest learning we want to leave after this pandemic is hand washing," says Rocio, a teacher at one of the participating schools.



Ken and Anne are passionate Habitat supporters who use a **qualified charitable distribution** to help families in need of safe and affordable housing.

“ Using qualified charitable distributions from our retirement IRA accounts allows us to continue our annual gifts to Habitat, helps satisfy our required minimum distributions and reduces our taxable income. We are grateful to be able to give back to help ensure everyone has a decent place to live. ”

**If you're 70½ years old or older, you can make a gift of up to \$100,000 each year from your IRA or other retirement account that may reduce your tax burden.**

**By giving via a qualified charitable distribution, Ken and Anne are able to:**

- Transfer funds that count toward their annual required minimum distribution (must be over 72 years old)
- Because the gift transfers directly from their investment advisory firm to Habitat, they do not have a taxable event or resulting taxable income



**Make a difference** for families in your community and around the world in need of decent shelter by contacting our gift planning experts today toll free at **(833) 434-4438**.

[myhabitatlegacy.org](https://myhabitatlegacy.org)

UNITED STATES

## Engineering students help homeowners install solar

Moving to environmental sustainability begins with incremental steps. That's the thinking behind the latest project from the 20-plus-year partnership between Macon Area Habitat and Mercer University. Taking a step toward a greener future together, the affiliate and students from the university's engineering department worked with six homeowners to design and install solar photovoltaic systems on the roofs of their Habitat homes.

Mercer students focused on creating small-scale, easily installed and easily maintained systems that tie directly from the power grid to the home — without the need for a costly or complicated battery. This way, after the homeowners are trained on the system, they are equipped to maintain, and even add to it on their own.

Roughly 40 students completed the installations, offering them meaningful, hands-on experience in their field. Several more Habitat technicians were also trained on the installation process, providing Macon Area Habitat the in-house expertise to bring this technology to other community projects.

"Most people think you have to hire a specialized engineering or construction company to install solar panels or that you have to buy enough panels to provide all the power to your home up front, both of which would be a big cost," says Dr. Michael MacCarthy, associate professor of environmental and civil engineering and director of the Engineering for Development program at Mercer. "In reality, any general handyman or common electrician can be trained to install solar panels, and any amount

of panels can be installed. Even a few panels providing a small amount of power to offset energy usage can still make a big impact."

MacCarthy expects the systems will produce enough energy to cover 80-100% of each home's daily needs. Any extra energy produced by the panels will be transferred back to the state's shared energy grid, earning the homeowners' money from the power company.

"This project really has a triple benefit," says Ivey Hall, executive director of Macon Area Habitat. "Our homeowners get access to a technology that has not always been accessible, and they see the cost savings on their energy bills — savings that they can invest in other areas of their lives. The students get the opportunity to fully put what they're learning in the classroom into practice in the community and have that direct contact with our homeowners, their neighbors. And then, of course, it's an investment in the long-term health of our environment."

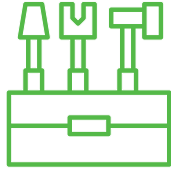
"I love that the students — young people who are going to be leading the work of sustainability in the future — are connecting their concepts to real examples, real people who they will continue to build connections as they monitor the results together over the next year," Hall continues. "I'm excited to think about how the students will take with this experience with them after graduation and into their careers, reminding them of the importance and impact of always working to make innovative ideas and solutions accessible to everybody."



**In September, U.S. HUD Secretary Marcia Fudge and Habitat for Humanity International CEO Jonathan Reckford toured Browns Mill Village, a 31-acre development by Atlanta Habitat for Humanity that will offer affordable homeownership opportunities to 134 families. Fudge and Reckford were joined by U.S. Sen. Jon Ossoff and U.S. Rep. Nikema Williams for the tour, led by Lisa Gordon, president and CEO of Atlanta Habitat.**

**Following the site visit, Fudge and Reckford sat down for a one-on-one conversation as part of our +You thought leadership series. "I am so impressed by what I saw today," Fudge shared. "This should be a model for every single community around this country."**

**Watch now at [habitat.ngo/secretaryfudge](https://habitat.ngo/secretaryfudge).**



**2,000+**

**Young people, including Indigenous and at-risk youth, who gained on-the-job skills training and instruction in 2020 from Habitat affiliates across Canada, from Vancouver Island to Prince Edward Island. The construction training expands future work opportunities while helping to build leadership skills and confidence.**

**\$1.4 million**

**Annual property taxes generated by existing Habitat Greater Miami homes. Residential property taxes fund public schools, fire departments and other local government services that benefit the whole community.**



**\$16,000**

**Amount raised by students at Dhahran High School in Saudi Arabia to help families in India and Lebanon build or improve houses through Habitat. The students raised the funds in a variety of ways including holding a garage sale, tutoring, babysitting and organizing a month-long walkathon during which participants collectively swam, ran, biked and walked the distance from Lebanon to India – roughly 2,700 miles.**



**5,058**

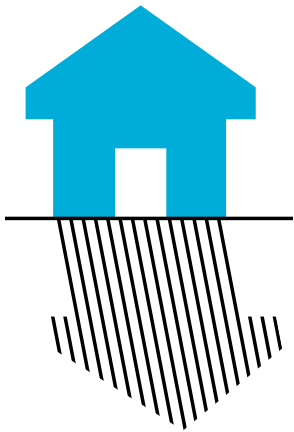
**Double-lined, full-length curtains available to local families through Habitat New Zealand's Curtain Bank, part of its Healthy Homes Initiative. Research shows that well-fitted curtains are effective at reducing heat loss – important to keeping homes warm, families healthy and energy costs down.**



**1,292**

**Neighbors who engaged in Habitat Chicago's Neighborhood Grants Initiative in 2020. Through the initiative, residents bring their improvement projects to life to make a positive impact in their community. Last year, 22 projects were funded and completed. Recipients have organized everything from physical projects like murals and porch repairs to social projects like community gatherings and block parties.**

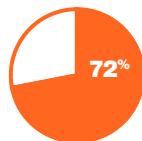
# What we mean when we talk about housing equity



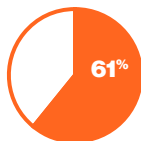
The concept of housing equity rests on the principle that everyone — no matter who they are or where they come from — should have access to a safe, decent and affordable home. But, simply put, **access to housing is not an equal playing field.**

In the U.S., historical race and class discrimination have produced deep gaps in generational wealth and a continuing pattern of segregated neighborhoods, as well as an enduring lack of access to credit and opportunities for affordable housing. All of this creates a significant lack of equity in housing and neighborhood choices today with Black people and other communities of color facing greater housing unaffordability and insecurity.

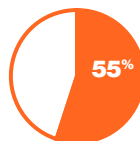
Harvard's Joint Center for Housing Studies' 2021 State of the Nation's Housing report highlighted the homeownership gap, with the percentages of U.S. homeowners by race/ethnicity as follows:



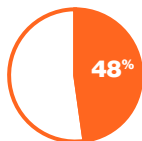
**White**  
(non-Hispanic)



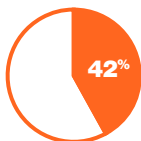
**Asian**



**Indigenous**



**Hispanic**



**Black**

Habitat's vision is a world where everyone has a decent place to live, and that means that creating housing equity is central to fulfilling our mission. To make that world a reality, we work to break down barriers, serve people of all backgrounds and create lasting change. Advocating for justice plays a tremendous role in addressing the critical issues that will help make housing more equitable now and in the future.

## WHAT'S HOUSING SUPPLY GOT TO DO WITH IT?

Housing supply isn't keeping pace with population growth. Construction of entry-level, single-family homes has fallen from 418,000 units a year in the late 1970s to just 65,000 in 2020. The National Association of Realtors estimates that we now have a total shortage of 2.1 million homes for sale, with lower-priced homes composing the bulk of this need.

Investing in the production and preservation of affordable housing and creating new tools that can help families achieve housing stability are critical to closing homeownership gaps for people of color and achieving affordability and access for all.



Steps to remedy the lack of affordable housing inventory:

- **Produce a greater number of affordable homes.** Advocate to strengthen, expand and develop successful local, state and federal programs that fund and stimulate new development and address the operational costs of creating new, affordable housing through efforts like housing trust funds.
- **Increase the affordability of our existing housing stock.** Advocate for local, state and federal programs like vouchers for renting and homebuying.

- **Preserve affordable homes.** Advocate to create and increase funding to preserve and rehabilitate homes that have deteriorated or are unmaintained.

### WHY DOES CREDIT MATTER?

Access to credit allows individuals to pursue opportunities that can improve their quality of life, including purchasing a home. Yet credit is difficult, if not impossible, for many households to access.

#### HOUSING EQUITY

## Habitat advocacy successes

**Across the country, Habitat affiliates are actively engaged in advocating for housing equity in their local communities and at the state level through the Cost of Home campaign. Here are a few highlights:**

**Habitat Portland/Metro East** helped pass zoning changes in the city, allowing for triplexes and quadruplexes where previously only single-family homes were allowed. This policy change will play a key role in helping to desegregate the city.

Throughout 2020, **Habitat New York City and Westchester County** mobilized coalition partners and supporters to advocate for the cancellation of the city's annual tax lien sale, which disproportionately has impacted and destabilized low-income communities and communities of color. Their efforts proved successful – the state postponed the tax lien sale, and in 2021 they helped shape a city policy that charts a course to a future without predatory tax lien sales, and towards a more equitable municipal debt collection system protecting more than 5,000 homeowners.

**Habitat Metro Maryland** helped pass statewide legislation to prevent source-of-income discrimination. This type of discrimination is often seen when landlords will not rent to families who hold affordable housing vouchers. Additionally, at the local level, Habitat Metro Maryland successfully advocated for a racial equity and social just policy that require that county leaders and agencies work to ensure that impacts on racial equity are considered in all policy decisions, including land use policy changes.

In southeastern Florida, **Habitat Broward County** successfully advocated that the County Commission create a task force to identify systemic and racial inequities and develop a plan to eliminate racism and create greater equity across the county.



Communities of color face a long history of systemic, government-approved exclusion from lending. They're also more likely to be targets of predatory credit like payday lending. As many as 60 million Americans have difficulty qualifying for credit cards and other loans, according to a 2019 report from the New York Federal Reserve, but this ability to qualify doesn't affect everyone equally. A 2017 Federal Bureau of Consumer Protection's analysis of nationwide lender data found that Black, Hispanic and Asian applicants were more likely to be denied all analyzed loans – including mortgages.

The resulting reality is that households of color have less wealth and less generational wealth, which is often the money that first-time homebuyers use for a down payment.

Steps to remedy the lack of access to credit:

- **Create more credit access.** Advocate to increase and broaden access to safe and sound credit for underserved populations and communities.
- **Promote policies that protect against loan discrimination.** Advocate for housing and consumer lending policies that protect consumers from discriminatory practices.
- **Stop high-cost, predatory lending.** Advocate for access to safe and affordable alternatives to short-term loans that prey on desperate consumers.
- **Expand down payment assistance.** Advocate for low-wealth homebuyers to have better access to affordable mortgages.
- **Make credit monitoring more inclusive.** Advocate for the inclusion of alternative information in credit scoring and mortgage underwriting.
- **Protect against default and foreclosure.** Advocate to increase resources for housing counseling and affordable loan restructuring to help lower-income homeowners who face default or foreclosure.

## WHAT ROLES DO LAND USE AND ZONING PLAY?

How we use land matters, so does what kind of building is allowed and where. Oftentimes zoning policies affect housing equity. Land that's zoned for single-family homes, for example, excludes other options that are generally lower-price, such as townhomes. And communities without any place for apartments significantly restrict opportunities for lower-income households.

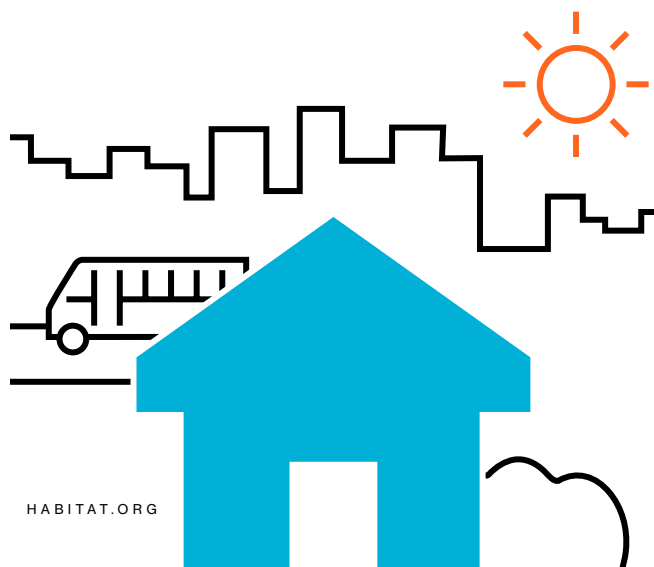
Steps to ensure that land use and zoning foster equity:

- **Make zoning more inclusive.** Advocate for the creation of incentives or requirements that encourage lower minimum home- and lot-size requirements, permit duplexes and triplexes, and allow apartments in more locations.
- **Support anti-discrimination policies and regulations.** Advocate to strengthen fair housing enforcement in land use and development so that proposed affordable housing developments aren't unfairly restricted or denied based on the demographics of future residents.
- **Build and preserve affordable homes in communities of opportunity.** Advocate to incentivize mixed-income housing developments and make public land in well-resourced neighborhoods available at low cost for intentionally affordable homes.

## WHAT EFFECT DO NEIGHBORHOODS HAVE ON EQUITY?

Where we live directly impacts our health and our ability to achieve our full potential. It connects us to – or can separate us from – good jobs, schools, services and community assets that enable residents to succeed. Yet, there are very few affordable housing units available in environmentally healthy areas that have access to economic and social opportunities and infrastructure, like good public transportation.

A 2014 survey conducted by the MacArthur Foundation found that a majority of Americans believed that it was challenging to find affordable quality housing in their communities – and that was before recession, pandemic and other factors only deepened the crises in our communities. Urgent investment in distressed, lower opportunity communities is urgently needed. But that in and of itself won't be enough. We also must increase housing opportunities in thriving communities so that families can achieve better outcomes in health, wealth and safety.



Steps to ensure equitable access to communities of opportunity:

- **Include all residents in decision-making.** Advocate for local processes that ensure residents, including historically unrepresented communities and renters, have a meaningful voice in community development and planning decisions.
- **Expand affordable homeownership opportunities and ensure current residents can remain.** Advocate to make tax credits available for the rehabilitation of distressed homes in communities with low home values, helping residents improve their neighborhoods and benefit as changes take hold.
- **Improve access to high-opportunity neighborhoods for families with vouchers.** Advocate for voucher mobility programs, including landlord outreach and mediation, tenant counseling and moving-cost assistance. Currently, landlord resistance, high deposit requirements and unaffordable moving expenses often restrict families from using vouchers outside of high-poverty, segregated areas.

## WILL YOU JOIN US?

Equity and inclusion are the hallmarks of any thriving community. We must come together to create housing equity and strengthen all communities.

One way you can join us is through Habitat's U.S. advocacy campaign, Cost of Home, which is designed to find solutions and create policies that will help families more easily and successfully face housing challenges, including the lack of equity in housing.

When we work together to create greater equity in housing, we have the power to influence and promote greater equity in other areas of life, addressing the legacy of discrimination against people of color, especially Black Americans, and helping communities prosper and families thrive.



Visit [habitat.org/costofhome](https://habitat.org/costofhome) to learn more and join us in our advocacy efforts.

 Habitat for Humanity®

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tumbler**  
\$25.99



**Visit [TheHabitatStore.org](https://TheHabitatStore.org) today!**



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THEN AND NOW:

# The Scott Brothers' enduring love for Habitat



**Drew and Jonathan Scott started renovating houses as enterprising college students in the late 90s. As their business expanded, they often looked to their local Habitat for Humanity ReStore for budget-friendly home improvement materials to transform their projects into warm, welcoming homes. Along the way, they learned more about Habitat's mission and were inspired to get involved by participating in builds in the U.S. and Canada.**

Now, Drew and Jonathan are world-renowned entrepreneurs and real estate and construction experts – and their love for Habitat has only grown stronger. “We’ve seen firsthand what a positive difference having a safe and stable home can make for a family,” says Jonathan. “That’s why it’s been so important for us to work with Habitat, lending not only our voices but also our hands to help ensure everyone has a decent place to live.”

The brothers were named Habitat Humanitarians in 2017, joining a special group of volunteers including former U.S. President Jimmy Carter, former first lady Rosalynn Carter, and country music stars Garth Brooks and Trisha Yearwood, who are all fierce champions and advocates for Habitat and for affordable housing. Drew and Jonathan also serve as ambassadors for Habitat’s annual Home is the Key campaign each April. They’ve built alongside homeowners like Krushetta, a mother of three, who works as a front office administrator at a medical clinic in Atlanta, Georgia. Krushetta realized her dream of homeownership in 2019. “Being there to experience the laughter, joy and camaraderie

on the build site and see Habitat homeowners help raise the walls of their future home is an extraordinary experience,” says Drew. “We feel privileged to be a part of their journey.”

Whether they are picking up a hammer to help a family build their home or speaking about housing affordability on a world stage, Drew and Jonathan still always go back to their renovate and repurpose roots. To help inspire your own projects and get you thinking about the fantastic items you can find at your local Habitat ReStore, here are a few DIY projects the brothers have shared with us from their own **Drew + Jonathan Reveal** magazine, a quarterly home and lifestyle publication.

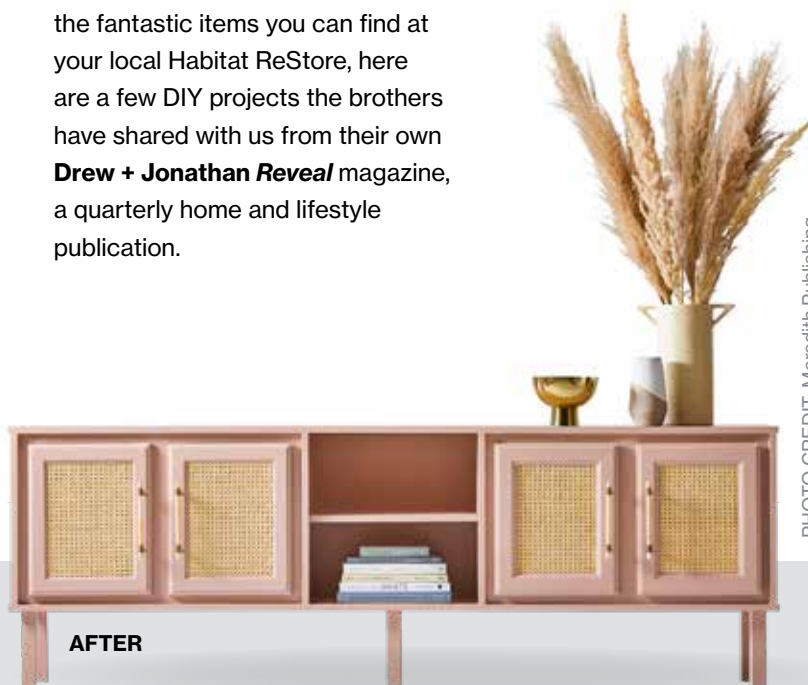


PHOTO CREDIT: Meredith Publishing

## Build a beautiful console

**If you’re looking for a statement piece for your family room, consider turning a set of cabinets into a chic new console with the help of simple materials and a fresh coat of paint.**

*One thing to note: The measurements for the cut list are based on the cabinet size pictured (30" x 18" x 12"). This size is fairly standard, so the cabinets you would most likely be able to find will be around the same dimensions, but if you can't, adjust your cuts accordingly!*



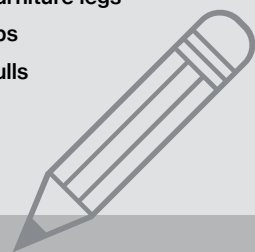
**BEFORE**

PHOTO CREDIT: Meredith Publishing

### WHAT YOU NEED

- 2 salvaged kitchen cabinets (cabinets measuring 30" x 18" x 12" were used for this project)
- 1/2-inch piece MDF wood, for back board
- 1/4-inch piece plywood, for space and filler pieces
- 8 1/2-inch overlay European-style hinges
- Semigloss paint and primer
- Paint brush
- Paint roller
- Nail gun and nails
- Wood glue
- Table saw or circular saw with a guide
- Drill with Forstner bit and screw bit
- Tape measure
- Pencil
- Carpenter square
- Caning material
- Contact spray adhesive
- Scissors
- 6 furniture leg plates
- 6 wooden furniture legs
- Wood clamps
- 4 cabinet pulls

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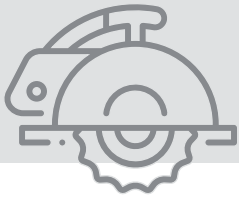


### CUT LIST

- 1 shelf: 18" x 12" x 3/4"
- 2 top and bottom:  
81-1/2" x 13-1/4" x 3/4"
- 1 back:  
79-1/2" x 18" x 1/2"
- 2 outside vertical ends:  
18" x 13-1/4" x 3/4"
- 2 inside vertical ends  
(attached to shelf):  
18" x 12-3/4" x 3/4"
- 4 filler pieces:  
1/4" x 11-1/4" x 18" (to  
make cabinet ends flush  
with face frames)

### INSTRUCTIONS

1. Remove cabinet doors and hardware.
2. Make all wood cuts – see cut list for specific measurements.
3. Glue and nail filler pieces on each end of the cabinets.
4. Lay both cabinets face down and apply wood glue to the back side of each. Lay the 1/2-inch piece of MDF wood on top of the back of the cabinets, with both cabinets set at either end of the back board.
5. Nail the back to the back sides of the two cabinets.
6. Flip the cabinets over so they're lying on the back board. Glue and nail each outside end piece of the back board to the outsides of the cabinets. Then glue and nail the top and bottom pieces of the top and bottoms of the cabinets.
7. Mark the halfway point on each of the inside end pieces. Line up the shelf piece at the halfway marks, glue, and clamp in place. (This will look like a letter "H.") Nail the shelf in place.
8. Apply glue to the inside ends of the cabinets and slide the shelf piece in between the two cabinets. Nail the shelf in place.
9. Sand, prime, and paint the unit, doors, and legs. Allow to dry.
10. Screw 4 of the leg plates 1 1/4-inch in from each corner of the cabinet on the bottom side. Screw the remaining two centered and 1 1/4-inch in from the front and back edge of the bottom of the cabinet.



## DIY better beach chairs

Give old folding chairs new life with pretty fabric and a few other upgrades.

### WHAT YOU NEED

- Old folding chair
- Needle nose pliers
- Orbital sander
- Sanding discs (#80–#120)
- Paintbrush
- Pre-stain wood conditioner
- Pickling stain
- Water-based polycrylic
- Outdoor fabric (Estimate based on the amount of old fabric on your current chair)
- Sewing machine
- Thread that matches your fabric
- Pins
- Fabric scissors
- Heavy duty stapler
- 1/2-inch staples
- Iron and ironing board
- Fiberfill (pillow stuffing)

### INSTRUCTIONS

1. Carefully remove the fabric from your chair. If it's attached using staples, use needle nose pliers to work the staples loose. Save the pieces of fabric as dimension guides for your new fabric.
2. Sand the wooden structure. Start with a coarse #80 sandpaper and work your way up to a fine #120 sandpaper. Use an orbital sander as much as possible and then do detail work by hand. Be sure to move the structure into different positions to make sure you sand as much surface as possible.
3. Brush on a pre-stain wood conditioner to help promote an even finish. Let dry, then lightly sand again.
4. Brush on pickling stain. Apply to one side and section of wood at a time and gently wipe it off while it's still wet, working with the grain. If the wood isn't quite white enough after one coat, repeat the process until you reach your desired tone. Move the structure into different positions to ensure you stain all areas.
5. Brush on a water-based polycrylic to seal the chair. Let dry.
6. Lay the seat fabric you removed from the chair onto your new outdoor fabric to use as a pattern sizing guide. Lightly mark

BEFORE



AFTER

your new fabric with the correct dimensions and use fabric scissors to cut down to size. If your new fabric will need to be hemmed along the edges, leave about a 1/2 inch to 5/8 inches for folding over and hemming.

11. Use a Forstner bit to drill holes for the European hinges 1/8-inch from the edge of the cabinet doors and 2 inches from the top and bottom. Repeat this for each door.
12. Measure the size of the inset panel of the cabinet doors and cut the caning material to size using scissors. Spray contact adhesive to coat the back side of the caning material and lay it onto the recessed panel. Press the caning into place and use your finger to dab up any extra adhesive that might show in the caning holes.
13. Measure each door for centered placement of cabinet pulls. Drill holes and screw the pulls in.
14. Drill pilot holes into the console doors for hinges, then screw hinges in.
15. Drill pilot holes into the face frames on the cabinets. Center the doors vertically in the cabinet openings and screw the hinges into the face frames.



7. Zig-zag stitch along all raw edges of the cut pieces. Press and pin the hems, then stitch using a straight stitch.
8. Using a heavy-duty stapler and 1/2-inch staples, staple one end of the fabric to the chair frame where it was previously attached. Staple the other end of the fabric to the crossbar on the opposite end of the frame. Use the same method if your chair has a second piece of fabric.
9. Make the pillow straps. Cut a piece of fabric 1 1/2 inches by 24 inches. Lay the strip on your ironing board face-down. Fold the long edges on each side to the center and press them. Fold the strip in half again, then press and pin it. Straight stitch down the center of the strap, then cut it in half vertically so you have two 12-inch lengths.
10. Make the pillow. Measure the width of your chair sling and cut two rectangles of fabric, the width of your sling by 10 inches, and pin around the edges.
11. Pin the two pillow straps about 1 1/2 to 2 inches from the edge of what will be the top side of the pillow. Line up the cut end of the strap with the cut edge of the pillow.
12. Straight stitch around the pillow using a 5/8-inch seam allowance and leaving about a 5-inch opening at the bottom of the pillow for stuffing.
13. Stuff the pillow with fiberfill until it's full. Turn the raw edges of the opening inside and pin the pillow closed. Stitch the opening shut.
14. Hold the pillow up to your chair to find your desired hanging height. Trim the straps accordingly, then staple them to the back underside of your chair's top rung, where you stapled the sling.



## Planting the seeds for a healthier home and world

**D**rew and Jonathan want families to know that they don't have to have a green thumb or a big yard to grow a garden. In celebration of Earth Day in April, the brothers donated 400 Little Green Garden kits to Habitat homeowners in Denver, Colorado, as part of The Million Gardens Movement. The beginner-friendly garden kits will help families grow their own healthy food right in their homes.

The number 400 was significant to the brothers, who celebrated the milestone of their 400th home renovation across their many shows, including the Emmy-nominated *Property Brothers: Forever Home* and *Brother vs. Brother* this year. The Million Gardens movement was created by a community of gardeners to inspire and mobilize a million people to improve their health and their environment through gardening.

# Dress up an armoire

With a couple of clever tricks, a gently used cabinet can become a stylish armoire to stash your stuff.



BEFORE

PHOTO CREDIT:  
Meredith  
Publishing

*Note: These instructions are for the dimensions of the cabinet pictured, but they're adaptable so that you can retrofit them to work with your furniture size.*

## WHAT YOU NEED

- Found armoire
- Tape measure
- Pencil
- Sandpaper
- Primer
- Semigloss paint
- Paintbrush
- Screwdriver (to remove hardware)
- 3/4" square dowels
- 36" long 1/2" x 3" craft board
- 36" long 1/2" x 2" craft board
- Miter box, or chop saw
- Wood glue
- Pin nailer (or you could just glue and clamp the dowels on if the piece has been sanded down to the raw wood)

## INSTRUCTIONS

1. To start, remove the doors and lay them on a flat surface and remove any existing hardware from the doors.
2. Create cool geometric handles using 36" long 1/2 x 3" craft board glued and pin nailed onto a 36" long 1/2" x 2" craft board. Adjust your dimensions accordingly, but the two pieces should be the same length, with the top piece being about an inch wider than the bottom piece. This creates a staggered lip to open the door.
3. Make two handles, then attach one to each of the doors with wood glue. Clamp them in place while they dry.
4. To create the rest of the geometric detailing, start by wood-gluing a 3/4-inch-square dowel to the outside edge of each door.
5. Measure the remaining width of the doors and divide the space into five equal sections, marking as you go.
6. Repeat the same process horizontally. See where the marks intersect? That's how long your dowel pieces should be. Cut them and attach with wood glue.
7. Lightly sand the doors and the cabinet.
8. Prime and paint the cabinet and doors.
9. Allow everything to dry and reassemble using existing hardware.

AFTER



## Speaking up for home affordability

In June, the Scott Brothers joined a special social media briefing led by White House Press Secretary Jen Psaki where they spoke about the need for more affordable housing and highlighted their work with Habitat and other organizations. Drew and the press secretary discussed lessons learned during the COVID-19 pandemic, and how those lessons could be applied to ensure that more families are able to secure safe and healthy homes. Jonathan shared his passion for creating more energy-efficient homes, helping to increase cost savings for homeowners and benefitting the environment.



DREW & JONATHAN SCOTT @

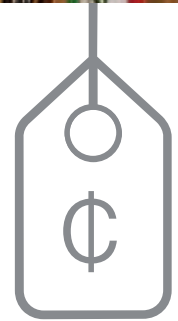




PHOTO CREDIT: Meredith Publishing



## Celebrating Habitat ReStores: 30 years of shopping for good



**F**or 30 years, Habitat ReStores have offered a treasure trove for shoppers to choose from as they complete their latest home-related projects. Everyone from construction and design professionals like Drew and Jonathan to do-it-yourself hobbyists have visited local ReStores to find tools, gently used furniture, building materials and so much more.

Habitat ReStores accept donations from local residents and businesses, which means their inventory of diverse, high-quality merchandise is constantly changing. There are more than 1,000 ReStore locations across six countries, and within the last 10 years they have generated more than \$1 billion to fund Habitat's local work so that more families can build or repair a place they call home. Fantastic finds, meaningful mission. Check out your local ReStore today!

**SOCIAL MEDIA BRIEFING**

**JEN PSAKI** @PressSec

propertybrothers

**Drew and Jonathan's commitment to helping homeowners make their house a home is at the foundation of everything they do. That's a big part of why they love building alongside Habitat homeowners and empowering all homeowners to tackle DIY projects that brighten their spaces and let their personalities shine through.**

**Ready to join them and get started on a new project of your own? Visit [habitat.org/restores](https://habitat.org/restores) to find your local Habitat ReStore.**



# New home helps family's legacy live on in Hawaii

Moses wasn't sure he heard the voice on the other end of the phone correctly. "Excuse me, can you repeat that?" he remembers asking. The family services coordinator for Honolulu Habitat for Humanity laughed and repeated: "Welcome to the Habitat family."

A U.S. Army National Guard veteran and father of four, Moses had dreamed of and worked toward this day for years. After his Habitat application was initially denied, Moses worked hard to improve his credit score and establish a better financial standing for his family. Part of his course of action was attending and absorbing the financial literacy seminars Habitat hosted in his community. "Every chance I had to go, I went — and I just kept on dreaming," Moses says. "The staff would be like, 'Haven't you been here before?' and I'd just say, 'Yep! I'm just dreaming a dream — but I'm getting better at it!'"

Despite his persistence, Moses's dream of "having a better house than the one we were

in" seemed always just out of reach. Situated on land that has been in his ohana — Hawaiian for family — for six generations, the 50-year-old two-bedroom home that Moses, his two sons and two daughters and, oftentimes, random friends and extended family shared was failing. "We had to use an umbrella inside during the rainy season, the stove didn't work, most of the outlets were too old to use, the floor collapsed under the shower," Moses says, listing off just some of the storm-ravaged home's issues.



While a new place was impossible to afford, it was also difficult to justify spending his limited income on the growing list of necessary, costly home repairs when more immediate needs were constantly popping up. “I have to make sure there’s food on the table, that the kids are clothed, that we have transportation,” says Moses. Even with two jobs, he has found it difficult to make ends meet on Hawaii’s O’ahu island, where the cost of living has soared.

All households in Hawaii are up against these extremely high housing costs — but not equally. Native Hawaiians face greater levels of disadvantage than other Hawaiian residents, according to a 2017 report by the U.S. Department of Housing and Urban Development. A history of systemic inequality within the economic, educational and social institutions of the U.S. has led to lower average education, higher unemployment and lower incomes among native populations, including in Hawaii. This disparity means the hurdles to affordable housing loom much larger — sometimes impossibly so — over Native Hawaiians compared to their non-Native counterparts.

And so, after years of struggling and exhausting available resources, when the acceptance call came from Honolulu Habitat and provided a pathway to affordable homeownership, Moses had a hard time believing it. “There are so many people in need. I was sure it was going to be the same sad song,” he says. He was so sure that, initially, he thought he misheard it. By the second time, “Welcome to the Habitat family” was the only thing he could hear. Moses called the Habitat

office back days later after the shock finally wore off to kindly ask them to repeat everything said after that opening line.

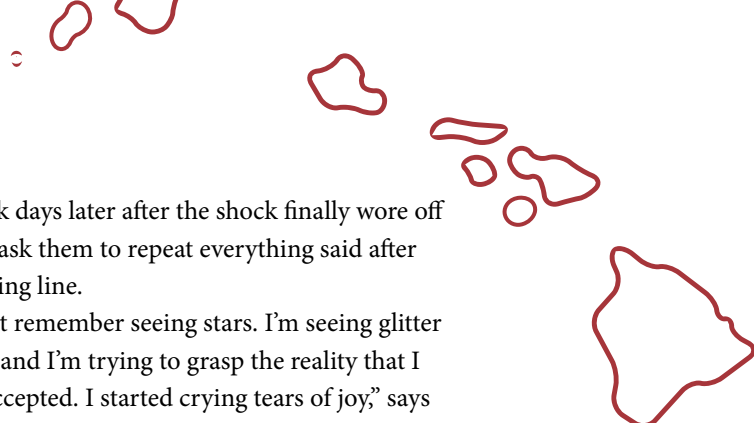
“I just remember seeing stars. I’m seeing glitter and gold, and I’m trying to grasp the reality that I just got accepted. I started crying tears of joy,” says Moses. “This is something that you have to strive and work for, but I tell you, it still felt like I won a super lottery.”

Moses spent the next several months helping other families build their Habitat homes. Just like the financial literacy seminars, he jumped at the opportunity to attend build days at any and every opportunity — even after fulfilling his required hours. “The site supervisors were like, ‘Really? You’re here again? Aren’t you done?’” recalls Moses. “I told them ‘Nah, we’re not done yet.’ I found another mission: To help as much as I can when I can. God’s work ain’t done.”

By the time of his home dedication ceremony, Moses had helped four other families complete construction on their homes, in addition to his own. “After we unpack and get settled in, I plan on getting back out there to help the next family,” he says.

For now, he’s basking in the new peace and comfort that his safe and strong home provides. “We actually have a working kitchen that we can use. We can do laundry here instead of traveling 25 minutes to the expensive 24-hour laundromat. We can offer our guests a bathroom. My girls can shower in their own homes now. Before, we had to cram together; we were never apart. But in this house, we have our own rooms and space,” says Moses, the excitement building in his voice as he realizes just how fully the home will impact their day-to-day lives. “It will all be so much easier.”

One of the biggest changes, he says, is in the intangible. With the home situated on the same parcel of land where generations of his ancestors had lived, it represents a future that is firmly rooted in family and in place. “This home represents security. It’s a strong foundation for my kids to grow on,” says Moses. “Every part of this journey — from dream to reality — has been for them, for their futures. Now the legacy will live on.”



**“I found another mission: To help as much as I can when I can. God’s work ain’t done.”**

**MOSES, HABITAT HOMEOWNER**



# Habitat donors share why they give



Habitat for Humanity supporters have made a lasting difference in the lives of families in need of safe and affordable housing. Whether through a one-time or monthly gift or a long-term charitable giving plan, each donor is instrumental in helping families build or improve a place they call home.

Seven Habitat donors — Andy, Karen, Nitza, Don and Jena, and Joe and Linda of The Barrett Family Foundation — share why supporting Habitat is important to them and why they share our vision of a world where everyone has a decent place to live.



## A promise kept

Josephine, a registered nurse, and her husband Gerald “Andy” Anderson, a World War II veteran, had been married for more than 46 years when she passed away. Having been raised in an orphanage, Josephine felt a personal connection to families in need of a safe and stable home. When she learned about Habitat through the advocacy work of former U.S. President and Habitat Humanitarian Jimmy Carter, she immediately wanted to become a part of Habitat’s mission — and she brought Andy along with her. “It proves that my wife was always smarter than me,” Andy says with a laugh. “Because she had the right idea about giving to Habitat.”

Before her passing, Josephine made Andy promise that he’d continue to support Habitat. He kept that promise by establishing a charitable gift annuity. The gift annuity provided Andy an income tax deduction for his initial gift, a fixed income during his life and funds to Habitat after his lifetime. Andy says it feels good to know that his gift is helping more families have access to the strong foundation that a decent home provides — and that he’s honoring Josephine by continuing her legacy of support for Habitat.



## Inspired to give

While volunteering with Habitat New York City, Nitza Wagoner fell in love with Habitat’s mission and was inspired to become a long-time supporter. “The fact that Habitat housing is affordable; to me, that principle is important,” says the 74-year-old retiree, who is an experienced photographer, writer and an avid gardener who has been active in her community garden for nearly 30 years.

As a volunteer, Nitza felt a kinship with the Habitat homeowners she worked alongside to help build their homes. They reminded her of her own family who immigrated to America from Puerto Rico and faced challenges finding affordable housing. “There are very few people who could afford the rents here,” says Nitza, referring to New York City’s expensive housing market. “I am happy that Habitat is still building safe and decent homes in partnership with families where they can pay an affordable mortgage.”



## A legacy of giving

Giving to Habitat is a family affair for the Barretts. Joe and Linda, their children Brian and Shannon, and their children's spouses, Jillian and Jon, are all active members of The Barrett Family Foundation. The Barretts started their private family foundation to contribute to the causes that are important to them, while fostering a legacy of giving for generations to come. They were drawn to support Habitat because they believe decent housing is the foundation for a family's brighter future. "Having decent housing is just absolutely essential to everything else," says Joe. "It improves people's health, better education, there are a cascade of positive things you get from having a safe and stable home."

Joe and Linda first learned about Habitat years ago when Joe's parents began volunteering on Habitat builds through their church group. At the time, the young parents weren't able to volunteer, but Habitat always held a special place in their



hearts. Now retired, Joe has followed in his parents' footsteps and brought his family along with him. The entire family has volunteered beside homeowners to help build their homes, and Joe, Brian, Shannon, Jillian and Jon have all volunteered as photographers at local events for Loudoun Habitat and Habitat Metro Maryland. Joe says it's especially powerful seeing a Habitat family claiming their keys during their home dedication. "That's just a wonderful feeling when you know that a family has a secure place to live and they are positioned for success," he says.

## Manifesting hope

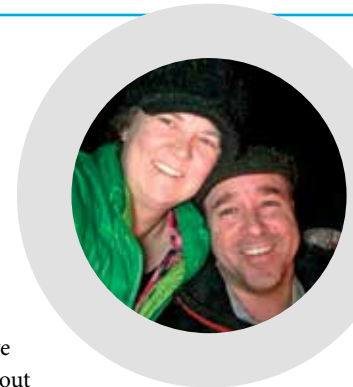
Karen Tracy has been a Habitat HopeBuilder for nearly 25 years. "I was inspired to become a supporter because I believed in the program model of involving the new homeowners in the planning and building of their home," says the 66-year-old, who is a registered nurse specializing in public health. "I like the fact that Habitat is global and focused on such a diverse array of communities."

HopeBuilders like Karen give small, automatic donations monthly to help families realize their dream of homeownership. Karen loves the convenience of the HopeBuilder program, which allows her to regularly support a cause that is close to her heart. "The HopeBuilder program makes it so easy to give, and it is great to be able to direct funds to areas where one might have a special interest or concern," she says.

## Building toward a bright future

Both Don and Jena Montgomery build things for a living. Don designs dams around the world, and Jena works primarily in public transportation. The couple innately understands the importance of having a solid foundation, for both homes and families, and that's why they give to Habitat. "What we do professionally is also about helping other people and trying to make the world a little bit better place," says Don. "In our minds, giving to Habitat is a continuation of that. It feels good to know we are helping families more directly too."

It was Jena who brought Don into the Habitat fold. Her uncle volunteered with Habitat locally when she was a teen, and eventually she became a volunteer as well. One of her favorite memories of volunteering involves working on one of Habitat's Women Build projects. "One day that stands out was putting up the trusses for the roof, just because it's not something that you commonly associate with a group of women getting together one day to do that," Jena says. "Being able to accomplish that in one day with other women was special."



## The power of giving

Andy, Karen, Nitza, Don, Jena, Joe and Linda were inspired to support Habitat because they believe in a world where everyone has a decent place to live. With their support, and the support of so many others, Habitat has been able to help families build strength and stability through affordable homeownership — and will be able to continue to do so for years to come.

**Become a Habitat supporter and help families build a brighter future in a safe and decent home where they can thrive.**  
**Visit [habitat.org/donate](https://www.habitat.org/donate) to give today.**

# thank you

**Habitat for Humanity is proud to celebrate**  
the generosity of our corporate partners  
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## Burning bright

Nearly 25 years ago, Maria applied to Black Hills Area Habitat for Humanity’s homeownership program in the hopes of providing a safe and stable home for her five children. As a residential cleaner and the children’s only caretaker, she hadn’t been able to find steady housing that accommodated their needs and budget.

“It took faith for me to be able to apply for this program — faith in God and in the hope that everything was going to be OK. My children were the motive through it all,” says Maria. “It was through the grace of God that I was able to qualify for the program and I became a homeowner.” Since then, her children have grown up, attended college and started careers of their own — milestones that Maria credits to having a safe roof under which they could grow in health and in comfort.

Now, all these years later, in front of the home that has protected her children into adulthood, Maria gathered with a small group of friends and supporters. They celebrated her final mortgage payment, and in Habitat tradition, they burned the mortgage papers she signed back in 1996 — a ceremonial recognition of the completion of her partnership with Black Hills Area Habitat.

“May the fire of this symbolize the fire that all of you have in your heart that God placed in you,” she said as the papers caught fire and emotion caught in her voice. “Never let the flame of your love for charity, for others, extinguish.”



One of our long-standing partners, **Lowe's**, has made a generous contribution to establish the **2021 Year-End Challenge.**

Lowe's is celebrating its 100th birthday, and Habitat for Humanity is grateful for our 18-year partnership, serving communities and families in need of affordable housing, especially during the pandemic.

*From volunteer to homeowner, Kathy now has a new home for her family thanks to Lowe's and Habitat's Women Build.*

Through Lowe's support of Habitat's neighborhood revitalization work, International Women Build Week, Cost of Home advocacy campaign and COVID-19 relief efforts in India, more women and families in your community and all over the world have the chance to build stability and independence through affordable housing.

Visit [habitat.org/lowes100](https://www.habitat.org/lowes100) to give what you can today and double your impact.



*Your gift, along with Lowe's contribution, helps Habitat double our impact and makes a life-changing difference for women and families as they build better lives in decent, affordable Habitat homes.*

