

habitat

THE MAGAZINE OF HABITAT FOR HUMANITY

**Building a
brighter
future**

MAY 2021
habitat.org

Justice, mercy, humility



This is about how we choose to move through this world and what we give of ourselves to those we meet.

If you are reading this, I am quite sure that you are already rather familiar with one of the main mantras of Habitat for Humanity's mission: homes, communities, hope. That's what we build. That's what you help us accomplish every day. And these three things are what will one day help us realize our vision of a world where everyone has a decent place to live.

But it's important to me that we also collectively spend time thinking about *how* we make that vision a reality. And by that, I don't mean just thinking about the individual processes and projects that we undertake around the world as we partner with families and collaborate in communities. What I'm trying to get at is the very mindset that we bring to our work. How do our hearts approach and inform what we do, and what are the philosophies and the promises we must keep to?

Micah 6:8 is a touchstone for me. In three simple imperatives, the Old Testament prophet lays out the hallmarks of a living, breathing, world-changing faith. Do justice. Love mercy. Walk humbly.

This isn't only about what we think or what we feel or how we see ourselves. Each of these statements is action-oriented. This is about so much more than our

own intentions in our heads and in our hearts. This is about how we choose to move through this world and what we bring, what we give of ourselves, to those we meet.

In this issue, you will see how Habitat is working around the world, and learn about exciting examples of the tools, access and partnership we strive to deliver. You will see how your support is crucial to turn real and pressing challenges into lasting and life-giving opportunities.

We can do justice. We can work together to help create and shape policies and systems that lower barriers and increase access to housing for families in our communities. We can educate the public and invite them to help us advocate for the changes families most need.

We can love mercy. We can step outside of ourselves and our own experiences to see those of the families around us, to come alongside them and to help them build and improve their futures.

And we can walk humbly, knowing that we are part of a great community with a great commission.

In order to build, you must have a blueprint. Homes, communities, hope. Justice, mercy, humility.

Thank you for building with us!

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.

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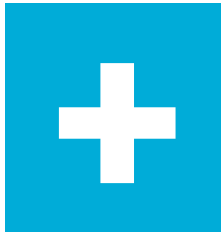
Habitat for Humanity®



14



17



22



MAY CONTENTS

Steps to homeownership

Come along as we follow the path Habitat homebuyers take on their journey to homeownership.

PAGE 10

Home is the Key

Habitat for Humanity homeowner Krushetta shares what it means for her family to live in a home “filled with love.”

PAGE 14

“The most beautiful home in Boise”

Kathy reflects on the impact of the Habitat home she helped build and has lived in for 25 years.

PAGE 17

A gift of gratitude

Ernie's desire to pay it forward transformed his unused car into a gift that allows Habitat to partner with more people.

PAGE 20

Building the Beloved Community

Read highlights from our online discussion focused on the role that creating safe, decent and affordable housing can play in creating an equitable community.

PAGE 22

Safer, more accessible places to call home

Meet a handful of older residents in Georgia who now enjoy improved homes thanks to Habitat's Aging in Place efforts.

PAGE 25

ALSO IN THIS ISSUE

From our CEO

Habitat CEO Jonathan Reckford reflects on what justice, mercy and humility can build. PAGE 2

The urgency of our work

Supporting innovation in India; rebuilding after disasters in Beirut and El Salvador; raising awareness in Bulgaria and the Netherlands. PAGE 6

Coming Home

The impact of one man named Camilo. PAGE 31



be grateful

for the

TINY

of your life



DETAILS



and make **room** for

unexpected



&



beautiful blessings.

— HENRY VAN DYKE



BULGARIA

Turning housing awareness into an art form

UN-Habitat predicts that 3 billion people will need adequate shelter by 2030, but making that need tangible — and such a large number relatable — isn't easy. Habitat Bulgaria has answered that challenge with something unexpected: art.

In 2020, as part of a larger campaign to raise awareness of housing issues around the world, Habitat Bulgaria invited 12 artists to translate the challenges and opportunities of rapid urbanization into the language of art. The result is a set of 20 posters designed to deepen Bulgarians' understanding of housing globally.

“The complexity of housing and urbanization provoked us to seek creative ways to deliver the message and attempt to win the hearts and



minds of people,” says Mincho Benov, national director of Habitat Bulgaria.

Initially, Habitat Bulgaria planned to display the pieces in art galleries. Instead, due to COVID-19, the works have been made accessible on their website, hfh.bg, with a poster of the collective works available as a download. Habitat Bulgaria encourages gallery visitors to print and display the poster in their own communities to help raise awareness of the urgent and growing need for safe, decent and affordable housing around the world.



INDIA

Investing in innovation



In November 2020, Tvasta Manufacturing printed a 600-square-foot home in concrete over the course of 30 days. With improvements, the start-up hopes to cut that time down to about a week.

The build was made possible with investment from Habitat for Humanity's ShelterTech. The ShelterTech accelerator — run by Habitat's Terwilliger Center for Innovation in Shelter and its partners — identifies, nurtures and accelerates start-ups like Tvasta, helping to bring new ideas and technologies to improve low-income housing for families and communities in need of access to decent, affordable homes.

The concrete used in this 3D printing is specially formulated for faster drying times, allowing Tvasta to build these homes more quickly and efficiently than traditional construction, which can sometimes take three to five times longer for a similarly sized structure. Tvasta plans to ramp up operations through partnerships with materials and industrial companies, as well as by licensing their technology to affordable housing developers who they hope can take 3D-printed homes to scale across the country. That could translate into many more sustainable, affordable homes in countries like India, where at least a third of urban residents live in informal settlements with inadequate shelter.

“3D printing isn't a panacea, given land tenure, financing and other key elements that go into affordable housing,” says Patrick Kelley, vice president of Habitat's Terwilliger Center. “But the technology holds great potential to lower construction costs, save water and reduce material waste by up to 65 percent.”

Currently ShelterTech is also working to empower leaders and foster housing innovation in Mexico, Kenya, Southeast Asia and the Andean region of South America.

Shelter after the storm



Tropical Storm Amanda dumped torrential rains on El Salvador in May 2020, forcing the evacuation of more than 1,000 families and partially or totally damaging 900 homes.

“Our house was already dilapidated, but because of the rains, a whole wall fell off and another one was completely open,” recalls Karla, one of those affected.

Through a collaboration between Habitat and the mayor’s office in Atiquizaya, Ahuachapán, Karla and her family were able to move into one of 20 transitional shelters. The structures allow for incremental improvement over time. “Today we feel safer,” Karla said. “It is a more dignified home for us.”

UNITED STATES

700+ people unite virtually for housing advocacy

In February, affordable housing advocates from across the U.S. gathered for Habitat on the Hill, Habitat’s annual housing legislative conference. The event, typically hosted in Washington, D.C., was instead held virtually under the theme “For home, from home.” More than 700 participants — including Habitat volunteers, homeowners, staff and various coalition leaders — discussed topics ranging from understanding the impact of COVID-19 on housing needs to using policy to increase racial equity in housing.

During his opening keynote, John A. Powell, director of the Othering and Belonging Institute at the University of California, Berkeley, spoke on the future of opportunity mapping to ensure affordable

housing is accessible, inclusive and within reach of resources that help families to thrive.

“As we begin to ramp up again, as the pandemic hopefully starts to recede, it’s really important to think about not just housing, but where housing is, how it’s built and who it’s for,” he shared. “I think Habitat has a critical role, both as builders, but also as advocates for the larger community.”

On the third and final day, conference attendees put their learning into action. During virtual meetings with more than 400 congressional offices, they advocated for investments in housing affordability and neighborhood revitalization in their communities across the U.S.

Chris Vincent, Habitat for Humanity International’s vice president of government relations and advocacy, addressed advocates at the close of the event. “The simple idea of government for the people, by the people is not and cannot be taken for granted,” he said. “Everyone’s engagement in our



Read more online

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



NETHERLANDS



Gaming — and giving

During COVID-19, Habitat Netherlands has found new ways to channel their volunteers’ desire to help people around the world build a decent place to call home.

They’ve collaborated with the gaming community to create an online escape room experience. Players can advance to the next room only after successfully solving puzzles and locating the key that unlocks the next door. Through the game, more than 2,000 players have learned about Habitat’s work in more than 70 countries around the world.

Building on the game’s success, Habitat Netherlands hosted a live crowdfunding event in December that brought together almost 300 participants in interactive gameplay. Hosted by Dutch TV hosts Marlayne Sahupala and Buddy Vedder, the event allowed participants to dive deeper into Habitat and pledge their support for our work around the world. The two-hour event raised more than US\$120,000 to help residents improve their homes and communities in Nepal, Uganda and Zambia.

democracy is essential — whether it’s through legislative events like Habitat on the Hill or advocacy campaigns like Cost of Home — not just to ensure Habitat can continue to serve families in need of adequate housing, but also to ensure our institutions like Congress continue to listen to and serve our communities.”

UNITED STATES

Working in partnership to revitalize neighborhoods

Habitat’s Quality of Life Framework provides a holistic approach to addressing the well-being of an entire neighborhood. Residents in 10 communities across the U.S. continue to participate in a pilot project made possible by the financial support of The Robert Wood Johnson Foundation, Lowe’s, Wells Fargo, General Motors, H&R Block and the Elizabeth Anton Habitat for Humanity Fund as well as local partners in each community.

Within the McComb-Veazey neighborhood in Lafayette, Louisiana, the pandemic has underscored the importance of a community that serves every resident completely. Working with partners like Lafayette Habitat, McComb-Veazey Neighborhood Coterie, the local neighborhood coalition, successfully opened a monthly outdoor market to break through the food desert surrounding them. Now, at the Homegrown Pop-Up Market, local farmers and entrepreneurs



have a new outlet for income, and residents have improved access to fresh and nutritious food without traveling far from home.

“I’m really excited about that project and how we were able to pivot,” says Tina Shelvin Bingham, chair of the coterie and Lafayette Habitat’s community development director. “That was actually supposed to be a one quarter project, but it turned out to be monthly based on the need of our community.” In partnership with the local food bank, the coterie also hosted food distribution events to assist families impacted by COVID-19 and organized socially distanced neighborhood beautification projects.

In Muncie, Indiana, members of the 8Twelve Coalition, a neighborhood revitalization group serving two neighborhoods on the city’s south side, flexed their creativity to ensure neighbors were connected to both each other and to much-needed emergency resources, including housing and food assistance. “In a way, the pandemic really refocused our work and our sense of community,” says Jena Ashby, director of impact and programs for Muncie Habitat, a convening member of the 8Twelve coalition.

Rooted in this newly strengthened social cohesion, home repairs and new home construction were completed



MEXICO

Creating access to clean water



Alejandro knew that one of his community’s greatest vulnerabilities during COVID-19 would be the lack of universal access to clean water.

A Habitat homeowner and local official in the village of Playa Linda, he joined Habitat Mexico’s efforts to establish public hand-washing stations in small, rural communities in his home state of Veracruz as well as in Chiapas and Chihuahua.

Under the “Agua para cada persona” program, which translates to “Water for each person,” a 450-liter water tank, two sinks powered by a touch-free foot pedal and liquid soap dispensers were installed in the center of communities. The set up in Playa Linda serves 3,000 people, creating a line of defense between residents and the spread of infectious disease.

“We are lucky,” Alejandro says. “In this pandemic, it is very necessary to have water to take care of ourselves, and now we can do it.”





on schedule thanks to the help of a small group of devoted, repeat Habitat Muncie volunteers following social distancing, the community garden saw an uptick in usage and development, and a local pocket park will soon be expanded to accommodate the increased demand for outdoor space that arose during the quarantine. “The work moves forward because neighbors continued to show up for one another through it all,” says Ashby. “It’s been so impressive and really speaks to the power we have when we come together.”

LEBANON

Helping families rebuild after explosion

After the deadly blast that ripped through the port of Beirut in August 2020, officials estimated that the homes of at least 170,000 people in the Lebanese capital had been damaged and required reconstruction or repairs. In response, Habitat Lebanon joined efforts with Catholic Relief Services to provide financial and technical assistance to affected families, with a particular focus on the most vulnerable households, including the elderly.

Working with local nonprofit organizations focused on shelter, Habitat and Catholic Relief Services are helping residents like Hala, a 22-year-old refugee from Syria. Hala and her husband had just moved to a densely populated area near the port to be closer to work. When the blast occurred, Hala and her two young children had been visiting a neighbor. She remembers the sounds of screaming and people rushing out of the building. When she finally made it back home, she saw the damage.

Hala worked with Habitat, Catholic Relief Services and local partners to make repairs, replacing shattered windows and doors and fixing the damage to her kitchen and bathroom.

GOOD MEASURE



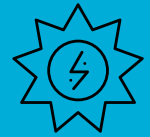
 **1 in 7**



U.S. households that paid half or more of their income on housing before the COVID-19 pandemic, according to *State of the Nation's Housing 2020* report by Harvard University's Joint Center for Housing Studies. Experts believe the situation is much worse now as COVID-related income losses have made covering monthly housing payments that much more difficult.

Number of low-earning households that Habitat Omaha's Weatherization Program has helped reduce energy costs by increasing the efficiency of their homes. Common solutions include mechanical and appliance upgrades as well as repairs that address costly, hazardous gas leaks. The U.S. Department of Energy estimates that after weatherizing their home, families save an average of US\$283 a year.

150



6.7 million

Pounds of reusable materials donated to Milwaukee ReStores – and, as a result, diverted from local landfills in 2020. Proceeds from the sale of these items were then invested back into the community through Milwaukee Habitat's critical repair, homeownership and neighborhood revitalization programs.


2/3

Share of low-income Black, Hispanic and Native American individuals who live in high-poverty areas, compared to one-third of low-income white individuals. This finding from the *State of Nation's Housing 2020* report highlights growing racial disparities not only in the adequacy of housing itself, but where that housing and opportunities for growth are located.

Countries across Africa, Asia, the Middle East and Latin America where Habitat partners with families to improve sanitation. This includes increasing access to safe bathrooms and upgrading neighborhood drainage to promote healthier living conditions.

22 

Steps to homeownership



Every day, families partner with Habitat for Humanity to build homes and, as a result, better lives. Over the course of their journey, each family invests hard work and dedication on an intensive path to homeownership. From attending homeowner courses to completing sweat equity, each step empowers future homeowners and helps create the access and foster the skills they need to succeed.



1

Inquire

Local Habitat affiliates often host information sessions where potential homeowners can learn about their homeownership program. This gives potential future homeowners time to ask questions and make connections. In light of COVID-19, many affiliates made their home-buying process digital. In California, for example, Habitat San Diego is hosting initial orientations over video conferences that are offered in both English and Spanish. The digital format makes it easier and safer for families to get the information they need to determine if partnering with Habitat is right for them.

Maximino, Evergreen Habitat homeowner

“After seeing how cramped we were in our rental apartment, my daughter’s occupational therapist told us about Evergreen Habitat for Humanity. At the orientation, I heard everything from how to apply to how the process works. A month or two later, I received a letter saying that my family was accepted into the homeownership program. After receiving that letter, everything changed for us.”



2

Apply

If Habitat's homeownership program is the right fit for a family, they can apply locally during an open enrollment period. Local Habitat staff consider a family's eligibility. They review each application carefully while focusing on the following main criteria:

- **Need for housing:** Prospective Habitat homeowners must demonstrate a need for safe, affordable housing.
- **Willingness to partner:** Once selected, Habitat homeowners must partner with Habitat through the process, including performing sweat equity.
- **Ability to pay:** Homeowners must also be able and willing to pay an affordable mortgage. Habitat mortgage payments are cycled back into the community to help build additional Habitat houses.



Janet, Habitat New York City homeowner

"I tried to back out three times. I was nervous because I had never done anything like this before," admits Janet, a lifelong New Yorker about applying to become a Habitat New York City homeowner. "But it was simple enough. I sent in the paperwork. I filed it. I went in for the meetings. Everything gets laid out when you're applying. There's nothing you're getting into that you're not aware of. Do it. It was the best decision for me."

3

Interview

The next step is an in-person interview. Habitat staff and/or volunteers make a home visit to hear more about a potential future homeowner's desire to partner with Habitat, to get to know the family, and to learn about their current housing status and future housing needs.



Jessica, Habitat Collier County homeowner

"From the second that I walked into the Habitat Collier County office, I knew that not only did I want to help my family find a home, but that I would love to help Habitat in whatever way I could," says Jessica, a widowed mother of three from Naples, Florida. After building her own Habitat home, Jessica returned to Habitat Collier County as an AmeriCorps member within the affiliate's family services department. "I wanted to give back to the organization that had given me so much," she explains. Her first-hand knowledge informed her interviews with hundreds of applicants and strengthened the affiliate's relationships with current homeowners. "Homeownership and our connection to Habitat and our community has allowed my family to thrive," says Jessica. "That's why carrying on this work is so important."



4

Approve

After careful review of each family’s full application packet, Habitat staff and/or volunteers present their recommendations to the local board of directors. At most Habitat affiliates, the board makes the final determination.

If a family is not selected the first go-round, they’re often encouraged to work with Habitat staff, tap into local resources and reapply. Oftentimes, these applicants pay down debt and increase their savings between application periods.

Claudia, Habitat Omaha homeowner

Purchasing a house was always a dream goal for Claudia. Determined to achieve it, she searched online and came across Habitat Omaha’s homeownership program. After meeting program requirements, her application was approved. Her family’s new house is a place where her children can comfortably complete schoolwork and spend quality time together. “I want to invest in something that is for my family and me,” Claudia said. “Having our own place means more liberty. I’m happy there’s an organization that helps families throughout this journey.”



5

Participate

Once selected, a family is officially on their way to becoming a homeowner. Early on in the process, Habitat provides a mix of hands-on and classroom learning through homebuyer education classes. From budgeting to small home repairs, landscaping to retirement planning, each course is aimed to help homeowners achieve success in their new homes, all while developing connections with their fellow future Habitat homeowners.

Each family who partners with Habitat completes a certain number of hours of sweat equity – typically between 200 and 400 – before move-in day. Often, any adult member of the immediate or extended family can contribute to this total; sometimes volunteers, coworkers and friends also help out. Hours can be accrued in a variety of ways including working on a Habitat build site (their own or someone else’s), helping out in the Habitat ReStore, and assisting with administrative tasks in the Habitat office. Many Habitat affiliates also offer creative solutions so that children can be a part of the process. For example, Chipola Area Habitat in Florida awards one hour of sweat equity for every “A” that a child earns in school.

Benito, Habitat St. Joseph County homeowner

“All of the Habitat homeowners have been taking classes together for months, learning about home maintenance, budgeting, credit, et cetera, side by side. It’s been an amazing learning experience, but an even better bonding experience. We know each other; we know each other’s children. We talked in those classes about struggles we each came from. We’ve been able to connect, make friendships and gain a sense of security knowing our neighbors before we move in.”





Close

Next, homeowners complete the paperwork for a mortgage. Habitat offers homebuyers an affordable mortgage with monthly payments taking into account household income. Mortgage payments made by Habitat homeowners help build more affordable homes.



Bizimana, Habitat Greater Nashville homeowner

“My wife and I live in a one-bedroom, one-bathroom apartment with our children. There are five of us total. It’s all we can afford because Nashville is expensive. It’s too hard to save for the future. But with our Habitat home, I’ll be paying into a mortgage instead of the high cost of rent. The mortgage on our own home will be less than our rent now. With the extra savings, life will be easier. We can own our home faster. I can spend more time with my family. It will be a relief.”



Move in

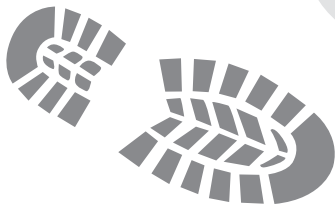
Once all of the forms are signed and all of the construction is complete, it’s time to celebrate! Friends and family, as well as the Habitat staff and volunteers who worked alongside the family on this journey, come together to dedicate the home. It’s the first of many joyous occasions to be celebrated in the new home.



Amy, Greater Fox Cities Area Habitat homeowner

“I don’t know that it was real to my kids until it was done and we were ready for the dedication. And that moment of pride – I still well up with tears because of that moment of pride and satisfaction and the excitement on their faces.”

Now, with the stability of a home they helped build, families have the foundation they need to climb higher. They can invest more in their family’s health and education. Others continue to find ways to give back to the community that welcomed them home. Many Habitat homeowners go on to pursue secondary degrees and career goals. But no matter where their journey takes them, they’ll achieve their dreams through the opportunities that homeownership helps create.





Home is the Key

to new
opportunities

“We colored my front door yellow. It represented my new beginning, my bright future, and it’s here, I’m living in it, and I love it,” says Krushetta.

Every day after work, she pauses for a moment of gratitude in her driveway before walking up to her front door. “It’s a great feeling. And when I open up the door and turn that key, I’m like, ‘I’m home.’ Nobody in here,

but I will still yell out, ‘I’m home,’” she says with a smile.

Krushetta, a mother of three, previously lived in a rented townhome. Over the years, she had grown tired of requesting repairs and then having to wait for help. Her breaking point came when a leak sprang in her kitchen. “That was a hassle to keep trying to put something down to get that water every day,” she says. “I was like, ‘I can’t live like this.’”

That’s when Krushetta decided to take control and started working toward owning a home of her own. Seventeen years before, she had attended a homeowner briefing session at Atlanta Habitat for Humanity and even volunteered with the organization. When she shared with a friend that she was finally ready to become a homeowner, they urged her to go back to Habitat and apply.



Krushetta takes charge

Once she was approved, Krushetta put in hundreds of hours to help build her home and volunteered on other builds. Her eyes light up when she talks about helping to build her future home. “It’s the love that the volunteers gave and the love that they showed to me and my family and to everyone that was on the build. The love was in the air,” she says.

Krushetta’s sons – Marquel, who is retired from the U.S. Army, 20-year-old Kelvin and 14-year-old Kelton – are in awe of their mother’s accomplishment and inspired by her journey to homeownership. Marquel welcomed a baby daughter last year and is working toward purchasing his first home. Kelvin is enrolled in Job Corps, a national educational and vocational program, and rising ninth-grader Kelton is focused on school and sports. “They are super proud of me, and they tell me, ‘Mom, congratulations. Keep going and never give up,’” she says.



Thank you to our generous 2021 Home is the Key partners:

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A happy home

Now that Krushetta has achieved her dream of homeownership, she’s focused on a new goal: becoming a licensed practical nurse. “I will be going back to school to be an LPN,” says Krushetta, who currently works in front office administration for a medical clinic.

When she’s not at work, Krushetta makes sure that laughter and music are a constant in her home. She loves playing her favorite songs while doing Saturday morning chores, cooking or hanging out with her family in her open-plan kitchen and living room. “And as we’re all in there together, everybody has different conversations going, then I can get a chance to play the music,” Krushetta says. “I get a chance to just dance, and they just stand back and just watch me, and when I open up the door and let the fresh air come in, that’s a beautiful sight.”

Krushetta also enjoys being outside. For the first time, she has tried her hand at barbecuing and treasures having a yard to relax in and spend quality time with family. “A lot of love was put into this home, and we’re still putting in love each and every day,” she says.



Visit [habitat.org/homeisthekey](https://www.habitat.org/homeisthekey) to donate and learn more.



Planning your legacy can change the world.



Carol and Howard are longtime Habitat donors — but when the COVID-19 pandemic forced people to shelter in place, they were inspired to update their legacy plan to help even more families access the resources they need to have a safe, stable home.

You can join Carol and Howard by making a gift that will leave a legacy of impact beyond your lifetime by:

- Leaving a gift to Habitat in your will.
- Designating Habitat as a beneficiary on your bank or retirement accounts, insurance policies, or donor-advised fund.

Call us at **(800) 422-4818 ext. 3614** to speak with one of our legacy planning experts!

Visit myhabitatlegacy.org to learn more.



“The most beautiful home in Boise”

Habitat homeowner Kathy reflects on 25 years of homeownership, friendship

As I turned the calendar page to close out 2020, I was reminded of how quickly time goes by. It has been 25 years now since my two daughters and I moved into our newly built Habitat home in Boise, Idaho. As I looked at the calendar, recalling our life all those years ago and reflecting on all that has happened since, memories flooded my mind.

Back then, before Habitat, I figured that homeownership would always be out of reach. In the early 1990s, my girls, Theresa and Maria, and I were living in a duplex that kept increasing in cost. We dreamed of a simple, affordable space of our own — but with the cost of rent

rising right under our feet, I wasn't sure how or if that would ever be possible.

A few months later, after picking up a brochure at church, I attended a Boise Valley Habitat home dedication ceremony held not far from our apartment. While there, I not only learned about Boise Valley Habitat's mission, I saw it in action as a family received the keys to their home. After the ceremony, I met some of the Habitat volunteers and staff. They explained the Habitat application process and answered my questions. I left the event with a renewed sense of hope.

A year later, after an application and interview process, some of those same Boise Valley Habitat volunteers and staff members gathered at a new construction site. I met them there in the rainy February of 1995, and together we began working on my own family's forever home.

At the time, my daughters and I didn't know the first thing about building. Now, we look back at that time and laugh. One day, a volunteer told us how to put in the flooring, so we started pounding nails in. When he came back to check on us, he was speechless. "OK, yep," he laughed, "That's certainly a lot of nails!" We had been hammering in one nail about every inch when far fewer would have sufficed. (Safe to say our floor is still in place today.)

My daughters and I learned how to do many things like this — even if it wasn't the easy way. And I wouldn't trade it for the world. Being able to put our house together and learn how it works, how to take care of it, piece by piece, helped us understand what goes into building a house and how to take care of it once it finally became ours. At our home dedication ceremony, I said that this was "the most beautiful home in Boise." I meant it.



That's because, while the process of constructing our own home was special, the thing that made it beautiful was the willingness of people, some even strangers, to show up and build right alongside us.

My kids and I put in a combined 250 hours of sweat equity to qualify for our Habitat home. Family and friends were expected to put in another 250 hours. At first, I wasn't sure how I would meet that criteria since all my family lived back in Iowa. But every Saturday at the worksite, new faces would appear, eager to spend their weekend helping my family build our dream house. Volunteers from area churches and Habitat board members came to help us build. One day, even my coworkers surprised me by showing up to work on their day off. Neighbors brought coffee to volunteers one week and cookies the next. I was constantly overwhelmed by the goodness of people and the kindness of strangers. Over time, those strangers would form my community and my family here in Idaho.

These people and the bonds we formed are the true meaning of Habitat's work for me. The power of Habitat's ministry is in its people. The people who help you back up, the ones who will go out of their way for a stranger. Their selfless example made me look at life differently. It made me a more giving person. Because when someone has helped you, you just can't help but want to help other people.

Now 25 years later, I'm retired, and my mortgage is paid off. My daughters are grown and on their own. My house is sturdy and on a single story so that I can grow older here in safety, comfort and peace. I continue



“These people and the bonds we formed are the true meaning of Habitat’s work for me.”

to give time and my voice to Boise Valley Habitat whenever I can and always encourage people to apply to the homeownership program so that, like me, they can be blessed by all that home and Habitat provide. Over the years, I’ve helped many other families build their own homes here in Boise. It’s so special to watch their own journey unfold and to do my part to help them, knowing just what it means to have strangers show up in your corner.

My close-knit Habitat family has gotten smaller with time as we age or move away, yet we continue to gather every year around Christmas to celebrate all the good in our lives — including each other. I’ve hosted this celebration in my home every year since construction was completed. It’s a special chance for us to catch up, to laugh together and to reminisce over who put in that window or who nailed in that baseboard.

Although we had to skip the in-person celebration this year due to the pandemic, the sounds and sights of the holiday season constantly remind me of these special people and their friendships, ones that have sustained me all my life. Once it is safe to do so, we plan to pick up our tradition of celebration and thankfulness right where it left off. But until then, I’ll cozy up, stay safe and count my blessings here in “the most beautiful home in Boise” — the one that we built together.

Make a gift today that will pay you income for life

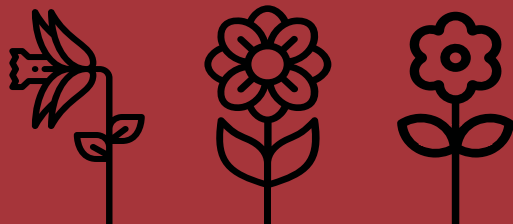


Wanda and Ron made a gift that will advance Habitat’s mission and pay them guaranteed income for life.

By creating a charitable gift annuity, Wanda and Ron:

- Create a guaranteed income stream for the rest of their lives.
- Receive a current income tax deduction.
- Minimize their tax liabilities on appreciated stocks.
- Create a plan where resources will ultimately fund Habitat’s mission and families will have access to a decent, affordable home.

Call (800) 422-4818 ext. 3614 to speak with one of our legacy planning experts and receive your customized charitable gift annuity plan proposal today!



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A gift of gratitude: Ernie's Story

It had been a year since Ernie, an outgoing 87-year-old U.S. Army veteran, had been outside on his own.

The entrance to his home for the last 50 years — the one he had shared with his late wife and raised his children in — could not accommodate the wheelchair he now used. His family would carry him, and then his wheelchair, down the steps and to their car to get to medical appointments. The appointments were the only time he left the house.

After months of this kind of physical isolation, and months of encouragement from his social worker, Ernie applied for Habitat for Humanity of Greater Lowell's Critical Home Repair Program. The program is designed to improve residents' quality of life through repairs that help them increase their independence and improve their safety. At Ernie's home, volunteers planned to erect a ramp so he could spend time outside on the days he didn't have doctor's appointments —

and would have an easier time of getting to the car on days when he did.

Before they could get to work, members of the volunteer crew first had to move Ernie's car out of the way. The beige 2005 Mercury Sable had been sitting untouched in the driveway, and no one was sure if it even had enough power to run.

"It started, but then it conked out," Ernie says with a laugh. "So they had to push it to the side. They even cleaned out the mouse nest and acorns in the engine." As the volunteers began working, Ernie took in the scene from his living room window. "It was just amazing watching them that day," he says. "There were about five of them. Everyone had a job to do, and they did it in jig time."

As he watched, he grew determined to return their kindness — and figured out exactly how he was going to do it. He would put his inactive Mercury Sable to use by donating it to Habitat's Cars for Homes program. "It was the least I could do," he says.

"Ernie didn't accept help for the longest time, and once he finally did, all he could think about was how he was going to use it to help someone else," says Lisa Garvey, community outreach director for Habitat Greater Lowell. "As a proud veteran, that sense of service is just part of who he is."

Through Cars for Homes, individuals can donate their used vehicles — including cars, motorcycles, RVs, boats, even snowmobiles — to support Habitat's work. Depending on their condition, the vehicles are either sold at auction or to licensed direct buyers that can make repairs as needed and/or salvage parts. Proceeds from the sale of the vehicle are donated to Habitat — with the majority invested in



the affiliate and community where the car is donated. For the past five years, vehicle donations through the Cars for Home program have provided more than \$21 million for participating Habitat affiliates, helping more families achieve the stability and security of affordable homeownership.

For Ernie, Cars for Homes offered the perfect solution — both to make an impact and lift a weight. Although he was no longer driving the car, it was still costing him. “I’m saving a lot of money on insurance and registration fees,” he says. “It’s a relief.”

After sorting out his title, Lisa helped Ernie schedule the donation online. Soon after, the car was picked up from his home, and, once the sale was complete, the proceeds were donated to Habitat Greater Lowell.

Ernie grew determined to return the volunteers’ kindness — and figured out exactly how he was going to do it.

“Working with him on this process was special because it meant so much to him to give back in some way, but he’s on a fixed income and not in a place to contribute financially,” says Lisa. “And now, his gift will allow us to assist even more wonderful people like him. It’s full circle.”

These days, when the weather’s nice, Ernie soaks up the sunshine on the landing of his ramp and chats with neighbors who pass by. Along with freedom and social connectivity, he also enjoys a sense of peace. “I feel more safe and secure. I can come in and exit my house so easily,” says Ernie. “If there is ever an emergency, I can get out with no problem. It’s the first time in over a year that I’ve been able to do that.”

Donating the car, he says, was just a small token of his gratitude for all these things. “I am happy I could pay it forward,” Ernie says.



Learn more about Cars for Homes, Habitat’s tax-deductible car donation program, at [habitat.org/carsforhomes](https://www.habitat.org/carsforhomes)



You

Building the Beloved

On Jan. 22, Habitat for Humanity marked Martin Luther King Jr. Day by hosting another important entry in our ongoing online series about housing.

Our +You series brings together experts from across the U.S. and around the world to discuss how housing intersects and interacts with other areas of social concern including racial equity, public health, faith and economy.

Our January conversation — +You: Building the Beloved Community — explored Dr. King’s concept of a community that is diverse and allows for tension that’s undergirded by love, leading to transformation. As we continue to grapple with COVID-19 and a legacy of systemic racism, how will we move forward to build that Beloved Community? What are the opportunities before us and the challenges we must still overcome? What roles does safe, decent and affordable housing play in the Beloved Community, and how can organizations like Habitat orient our work through an equity lens?

Following are some excerpts from that conversation:

PANELISTS INCLUDED:

Thomas Wilson Mitchell, Texas A&M University law professor and 2020 MacArthur Fellow

Jonathan Reckford, Habitat for Humanity International CEO

Natosha Reid Rice, Habitat for Humanity International global diversity, equity and inclusion officer

Errin Haines, editor-at-large and co-founder of The 19th (moderator)

Natosha Reid Rice



Community



Natosha Reid Rice: I often say that in this moment, there's more than a lament that is required of us as a nation. There's obviously an acknowledgement of how we got here, acknowledgement of complicity for how we have supported and encouraged the current systemic injustices that we are seeing today, and acknowledgement of the fact that people aren't segregated de facto just because they chose to live with like-skinned people or people of the same race, but that we are truly in the midst and experiencing what happens when systemic injustices, some based upon racism, are pushed forward through policy and law.

Jonathan Reckford: We believe we can do better than that as a nation, and we see that housing certainly isn't the only piece, but it can be a critical foundation and a way that Habitat can be a part of the solution.

Jonathan Reckford: Our mission is to build homes, communities and hope, but a key part of that has always been about breaking down barriers between people and building relationships. And in our image of the Beloved Community, it really will take everyone. And we know that housing's complicated, and it's going to take the public sector, the private sector and the social sector coming together, and we've got a lot of ideas and real experience of what has worked and what we believe can work.



Jonathan Reckford

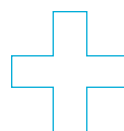
Jonathan Reckford: So we need to both increase our investment in communities of opportunity and make sure that we open up access because a lot of zoning rules have been designed to keep out low- and moderate-income housing, and we've got a huge deficit in supply. And on the other side, how — in an inclusive way — can we continue to invest in historically underserved communities but do it in a way that doesn't displace or force so many families out.

Natosha Reid Rice: This conversation on equity actually takes the initiative from the dual meaning of the word "equity." On the one hand, we have equity on the front end where we want people to have access to credit, people to have access to housing opportunities. On the back end, how do you then protect that equity and wealth that you've now poured into the home that you have purchased, right? So equity is a long spectrum, and how we work within our communities to make sure that we are hitting it on both ends is truly transformative.

Thomas Wilson Mitchell: There's also the issue, I think, that whether we're talking about the real estate sector, we're talking about various governmental sectors, you need people in policymaking positions, stakeholders that reflect the diversity of the country so that you have African Americans and Latinos and others who are in important policy positions in a position to develop and direct and to help the policy team overall raise their awareness of problems that they might not be familiar with. So I just think it's incredibly key, whether we're talking in the real estate sector with developers or contractors, or on the finance side and on the legal side, you know, we have a tremendous paucity of African American lawyers in this country who have any experience in real estate and tax and estate planning. So I think that's kind of important to know who's at the table when these policy solutions are kind of being devised.

Natasha Reid Rice: What excites me and, I think many others in our network, is that for us, diversity, equity and inclusion is not a concept alone. It's a concept, but it's cascaded throughout our organizational strategy and throughout the work that we do. Because we're in the housing sector. We are in the midst of community building.

Thomas Wilson Mitchell

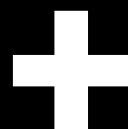


Natasha Reid Rice: You know, the great theologian and Episcopal priest who wrote the book *Holy Envy* Barbara Brown Taylor says whenever she's pressed to choose between her neighbor and her religion, she always chooses her neighbor because Jesus never told her to love her religion. So this concept of Beloved Community and building Beloved Community is one that is very well aligned with the work of equity, the work of equity translating into how we build communities that we serve, and it's such an important component of us at Habitat.

Errin Haines



Watch the full discussion, check out past +You livestreams and see upcoming topics at habitat.org/you-series.



Aging in place in the Peach State



Home provides a strong sense of security and comfort — this is especially true for older adults. The desire to age in place is deeply rooted. A 2018 survey by AARP found that 76% of adults over age 50 want to remain in their current residence as they get older. But for many older Americans their current housing isn't suitable for their changing needs and abilities.

Through our Aging in Place program, older adults partner with Habitat for Humanity to address the issues preventing them from aging safely and comfortably in their homes. Following a thorough holistic needs assessment including a functional assessment of the activities of daily living by a health care or social services partner, the homeowner, health professional and Habitat staff collaborate on a plan of action. From exterior maintenance tasks like cleaning gutters and refreshing paint to critical interior renovations like widening doorways to accommodate mobility aids and adding handrails, each project is designed to make older adults' daily routines easier and improve their overall quality of life.



Since the program's launch in 2013, it has expanded across the U.S. to meet the urgent and growing need for functional, affordable and accessible senior housing. In fact, households headed by older adults now account for more than half of all the repairs completed by Habitat affiliates nationwide.

In Georgia alone, hundreds of homeowners across the state have partnered with their local Habitat to preserve their homes and their independence. Below, five homeowners from four Georgia counties share their stories of reclaiming the strength and function of home in order to age in place.

No place like home

“This is home,” says Terry, referring to the white single-story house in central Georgia that he shares with his dog, Lilly. Since Terry’s mother bought the house in 1965, it has served as a constant in his life. After moving out as a young man to serve 33 years with the U.S. Army, Terry moved back in after his parents passed. The home that supported him as a boy now comforts him in retirement.

But the aging house was steadily becoming unsound and unsafe. A leaking roof, uneven floors and an antiquated electrical system, complete with cloth-insulated wiring, all posed constant risks — from mold to fall to shock hazards. The absence of a functional sink and shower in the bathroom and lack of hot water throughout the house made tasks like cleaning, cooking and bathing even more of a chore. Trying to use modern appliances and electronics became a hassle, if not impossible, due to the home’s outdated outlets. Terry knew he could no longer live in the house safely, but he couldn’t manage the growing to-do list himself. That’s when he reached out to Gwinnett Habitat.

Gwinnett Habitat can keep repair costs low and help homeowners like Terry improve their homes, thanks to volunteers and local in-kind donors. Each

repair is a true community endeavor to keep aging neighbors in and part of that community. To help Terry, a roofing company donated time and materials to help him repair his roof and prevent further water damage. A local business donated a new water heater. An electric company donated time and materials to replace the electrical wiring and install the water heater as well as a new breaker box to bring the home up to code. Small groups of masked staff and volunteers identified and replaced rotting support beams and water-weakened exterior walls to bolster the home’s structural strength.

Now, for the first time in five years, Terry doesn’t have to leave the house to take a warm shower. “I can shave, shower or wash the dishes with hot water any time I want without having to go to my son’s house,” he says. He doesn’t have to fear losing power or his home to his electrical system. “Before, I had to be careful using the lights,” he says. “If I turned on more than a couple of things, the electricity would blow a fuse. It was a fire hazard.” And above all, he no longer has to worry whether his home could harm him. “Now,” Terry says, “I feel safe.”



Did you know?

May is Older Americans Month, an annual event dating back to 1963 when U.S. President John F. Kennedy designated May as Senior Citizens Month. Renamed Older Americans Month in 1965, this designated time is used to honor older generations’ contributions to our communities and our nation.





A life-saving addition

Lula contacted Habitat Effingham County after suffering a fall that left her with a broken leg and no good way to enter and exit her eastern Georgia home. “My husband, who just turned 68 himself, had to tote me down the steps if I ever went out,” she says. “It wasn’t easy on either of us.”

A frequent shopper at the local ReStore, Lula was already familiar with and a proud supporter of Habitat’s work in her community. It wasn’t until her Medicaid representative encouraged her to apply as a means to safeguard her health that she ever considered their critical repair program to increase the functionality of her own home. But she’s glad she did.

Just one week after Habitat volunteers and staff installed a ramp to help her get in and out of her home independently, Lula suffered a heart issue due to a blood clot in her injured leg. She estimates that using the ramp instead of navigating the stairs saved precious minutes while she was being transported to

the emergency room. “Habitat saved my life,” Lula says. “They really did.”

Now back home and healing, the retired school sanitation worker feels safer now — even amid the pandemic. “My home is even more important now that I’m spending this much time here because of COVID,” she says. “So to be able to move around it on my own, to be self-sufficient again, it just feels great. It means a lot.”

Combined with her weekly physical therapy, the new ramp also has given Lula confidence to begin visiting her happy place: the garden. “I’m a flower freak,” she laughs. “Always messing with my flowers.” The ramp leads to her garden beds, which she hadn’t been able to tend to since her injury. “Gardening keeps me busy; it makes me smile — and thanks to Habitat I can get back to it,” says Lula. “I couldn’t be more grateful.”

Improved access and safety – for all

In northern Georgia, the ramp built by Greater Dalton Habitat transformed Robert and Teresa's home from one of isolation to one of inclusion.

The improved access has made it safer for them to care for their 9-year granddaughter, Abigail, who lives with them. It has also made it possible for the couple, both in their mid-60s, to welcome in more family and friends once the pandemic passes. This includes their son-in-law and Robert's father-in-law, who both use wheelchairs. "Now, with the ramp, they'll be able to come over to visit us at home," says Robert.

Prior to the ramp's installation, the couple had largely resigned themselves to the danger their steps presented. "We were expecting the steps to just fall through at any moment," says Teresa. "And because we weren't in a spot — either physically or financially — to fix it, we felt like we had no way of stopping it from happening." Noting the peril, a family member started the application process with Greater Dalton Habitat on their behalf.

The resulting partnership with Habitat to improve the accessibility of their home means Robert and Teresa can stay in place as they grow older — and provide consistency to their granddaughter as she does, too.

"We love where we live," says Teresa. Robert agrees, noting the quiet and simplicity. "The highlight of our day is when Abigail comes home from school," he says. The ramp gives the couple the ability to watch out for and greet her. "It allows us to get in and out so much easier," he says. "It's a blessing."



Staying safe while staying home

"Safer" is the first word that Freddie uses to describe how he feels in his recently repaired home. The 67-year-old former metal worker and brick mason, who retired early due to health issues, needed to adjust his home to fit his shifting priorities and abilities — and partnered with Columbus Area Habitat to accomplish just that.

From installing an accessible toilet, low-profile bathtub and grab bars in the bathroom to replacing old cabinets and damaged, uneven flooring in the kitchen, each update has helped him uncover a renewed sense of confidence, comfort and security in his home of nearly 50 years. "I have trouble

Building strength, independence during recovery

Since her hip replacement surgery last year, Zadie has used a walker to build up her strength and balance. But because of its size and weight, it could only take the 70-year-old Georgia native so far.

“An aide comes to help with household matters, but I want to shower and get ready before she arrives,” she explains. It was difficult to manage that task with her walker in the tall tub and tight corners of her bathroom. So she worked with Columbus Area Habitat in southern Georgia to come up with a solution and reclaim her routine. Together, Zadie and Habitat staff assessed her home as it is and what she needs from it, coming up with a list of modifications and repairs that would marry the two.

Improvements included the addition of hallway lighting to eliminate hard-to-see trip hazards, a front storm door to improve circulation and an accessible bathroom,



including a low-profile shower with a seat, which has significantly reduced Zadie’s risk of injury since she no longer has to lift her walker in and out of the tub.

“I can use the bathroom facilities with safety and privacy,” says Zadie. Now, every chance she gets, she tells people about Habitat. “I’m just so grateful and happy with the changes,” she says. “I feel safer.”

walking, but now have no fear of tripping or stumbling in my house,” says Freddie.

Freddie is also relieved for the handful of friends and family who regularly check in on him. “They feel much better about me staying in my home now that it is more suitable for my needs,” he says. Instead of worrying, he’s glad everyone can now more fully enjoy their short, socially distanced visits together.

“I’m so glad for all that has been done,” says Freddie. Each individual modification has made life simpler, and the whole project has collectively reinforced his resilience. “It’s because of these changes and Habitat that I’m able to stay in my home and my neighborhood,” he says.



Visit [habitat.org/aging-in-place](https://www.habitat.org/aging-in-place) to discover all the ways Habitat partners with older adults to help them stay safely in their homes – in Georgia and across the U.S.

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Seeds of stability

Camilo first heard about Habitat’s work in the early 1990s. At the time, Habitat Mexico was helping families construct safe and durable homes near his village in the southern Mexican state of Chiapas. Cut off from phone service in this remote area near the Guatemalan border, he frequently made the hours-long journey on horseback to their worksite to check on their progress, learn about Habitat’s construction program and try to convince them to expand their program to his hometown further south.

His persistence paid off in 1995 when Habitat Mexico partnered with Camilo and his wife, Manuela, to build a home of their own — the first Habitat project in their community.

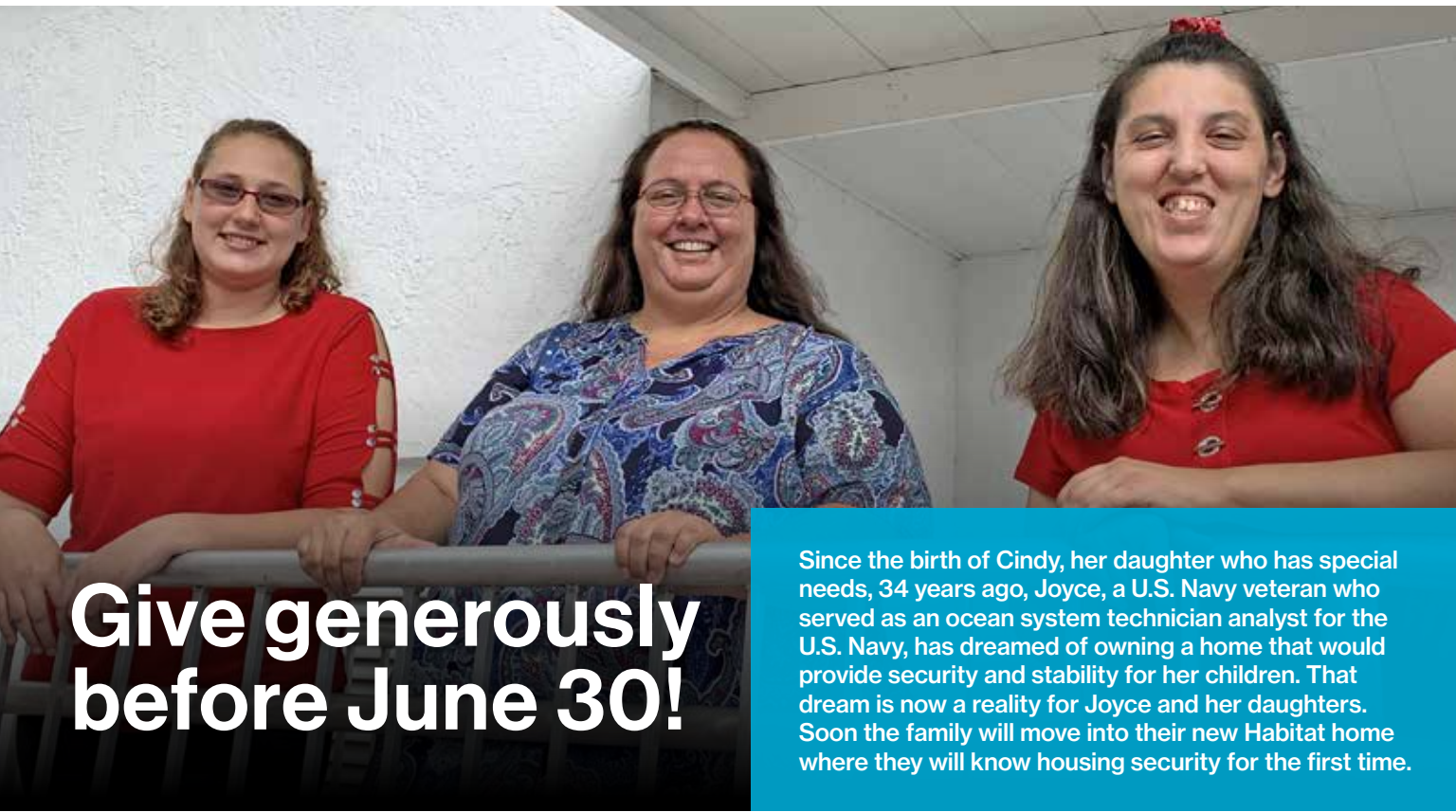
Camilo eagerly shares a photo of his home dedication, preserved in a pocket-sized plastic photo album, with anyone who asks.

For him, the picture is a symbol not only of he and his wife’s long-held dream of homeownership coming true, but also of the ripple effect the home has had in the community over the past 25 years.

Through a translator, Camilo explains in Tzotzil, his native Maya language, that his payments toward the home have been reinvested by Habitat so that more farming families in his village can also build homes.

“If we pay on time, that means the program will continue in the community and that means that other families will have a proper place to live,” he explains. Since his inaugural build, more than 30 families have built a home of their own alongside Habitat — each one spurring the next.

“We are the example of the seed. We grow it, and we need to care for it to grow more and more,” says Camilo.



**Give generously
before June 30!**

Since the birth of Cindy, her daughter who has special needs, 34 years ago, Joyce, a U.S. Navy veteran who served as an ocean system technician analyst for the U.S. Navy, has dreamed of owning a home that would provide security and stability for her children. That dream is now a reality for Joyce and her daughters. Soon the family will move into their new Habitat home where they will know housing security for the first time.

Rocket Mortgage[®] has stepped forward with a generous \$1 million contribution, and Habitat challenges you to give what you can today at [habitat.org/homeownership](https://www.habitat.org/homeownership).



Your gift, along with the donation from Rocket Mortgage[®], helps Habitat **double our impact** and makes a life-changing difference for families like Joyce's as they build better lives in decent, affordable Habitat homes.

