

habitat[®]

THE MAGAZINE OF HABITAT FOR HUMANITY



**Now more
than ever.**



SEPTEMBER 2020
habitat.org

The urgency of now

The right time to make a positive change is always right now.

If 2020 has taught us anything, it's that we all need each other more than ever. We need to listen to each other, we need to care about each other, and — because we are Habitat for Humanity — we need to build alongside each other.

That's how we can create lasting change. And it's not a task for tomorrow or sometime in the future. It's a task for today.

Our neighbors need us. It's been true for too long that families around the world have struggled to afford safe and secure places to call home. It's been true for too long that housing hasn't always been prioritized as a first line of defense in protecting and preserving health and well-being. And it's been true for too long that access to homeownership and equity in housing has been unfairly denied to entire communities.

Our mission has never been more clear — or more needed. You know this because you share our vision of a world where everyone has a decent place to live and you see the work that must be done to move us closer to that reality. Your support is what allows Habitat to redouble our commitment and dig deep in our efforts. Your support sustains our work and creates opportunities for the partnership that is necessary to help families build and improve homes and

Your support is what allows Habitat to redouble our commitment and dig deep in our efforts.



to help local residents strengthen their communities.

I hope this issue informs and inspires you. These months have been challenging for us all, but I hope you will see how Habitat has continued our work in innovative ways — and why the work we do is so important. Our new +You thought leadership series, available on habitat.org, continues to bring together experts who understand and help us explain just how integral housing is to addressing so many of the issues we face: poverty, racism, education, health, the economy. We also highlight how our Cost of Home advocacy campaign, now in its second year, continues to successfully advocate at the local, state and federal levels for policy solutions that help ensure families have a safe and affordable place to call home, especially during and after the pandemic.

And finally, we share a series of stories that have really brought home for me why we build and who we are. Many parts, one body. Many voices, one community. Many builders, one vision.

Thank you so much for your continued generosity and for all that you do in support of our shared mission.

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 has always believed in the power of coming together to transform lives.

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The urgency of our work

These numbers illustrate why creating equal access to decent and affordable places to call home is so important.

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\$310

Average amount that severely housing cost-burdened families with children spend on food each month, according to the State of the Nation's Housing 2019 report by Harvard University's Joint Center for Housing Studies. That's well under the \$570 lowest-cost plan recommended for a family of four by the U.S. Department of Agriculture.

36

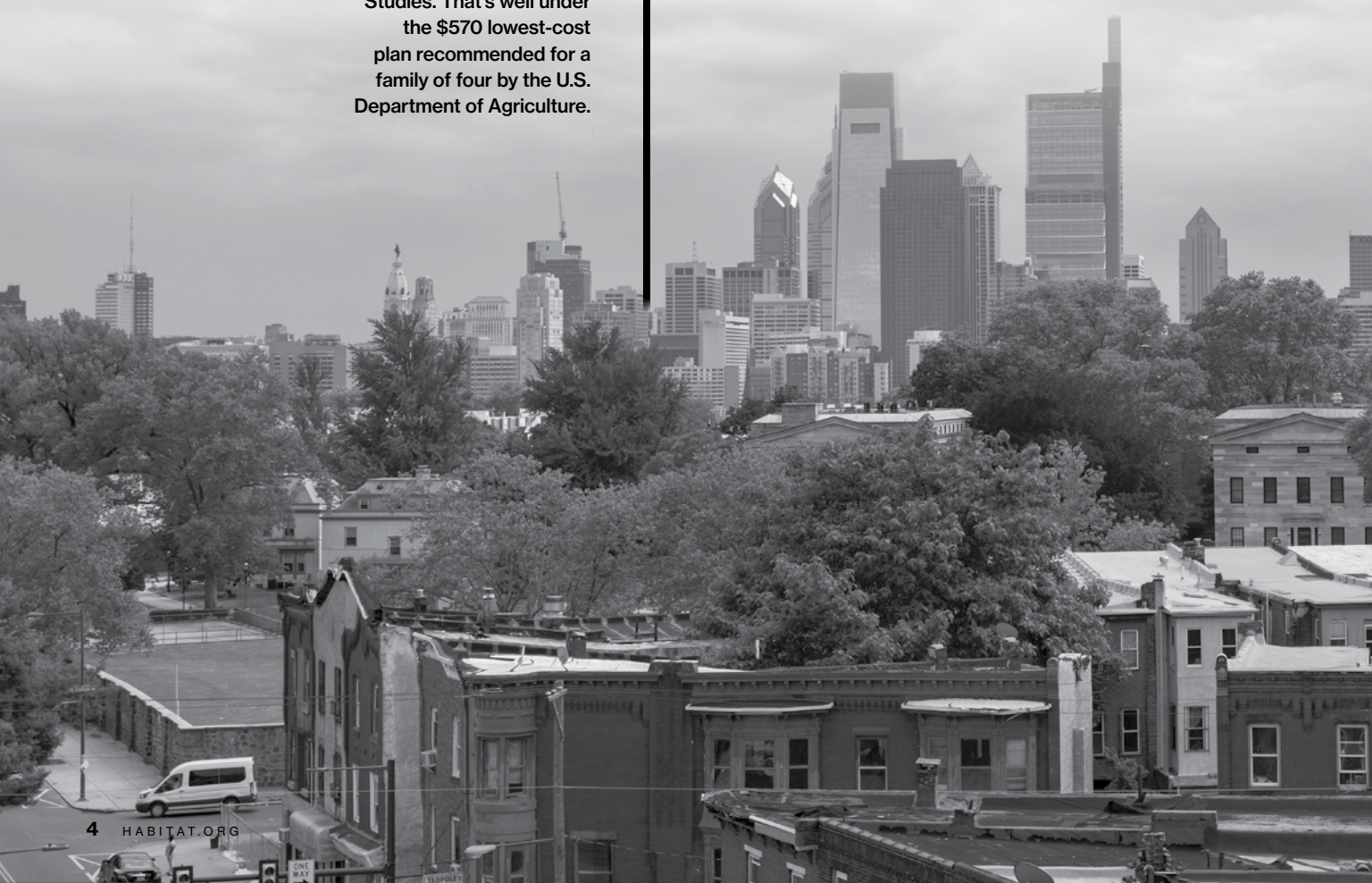
Number of affordable *and* available rental homes for every 100 extremely low-income U.S. households, according to the National Low Income Housing Coalition.

1.5x

Rate at which Black households, regardless of income, are more likely than other U.S. households to be exposed to environmental hazards. Housing Matters reports that this disparity is largely the result of exclusionary zoning that often pushes more affordable multifamily buildings closer to highways and other air- and water-quality-compromised areas.

30 percent

Gap between white and Black homeownership rates in the U.S., according to the Urban Institute. This is a wider gap than when race-based discrimination against homebuyers was legal and was worsened by the Great Recession's unequal impact on Black households and wealth.





1 in 5

Of the 110 million Americans who live in renter households, number at risk for eviction by the end of September, according to an estimate developed by the COVID-19 Eviction Defense Project. Latino, Asian and Black workers have disproportionately been affected by these COVID-related job losses – making them more susceptible to the expected coming wave of housing losses.

66

Percentage of people in the U.S. who say the amount they pay for housing is a concern, with 44% of those calling it a “big concern” in a May 2020 poll released by Opportunity Starts at Home. Of those who said it’s a concern, 65% say their concern about the amount they pay for housing has increased since the start of the COVID-19 outbreak.

every month matters



Sign up to be a Habitat **HopeBuilder** today.

Your recurring monthly donation — no matter the size — means more families will know the safety and security of a decent, affordable place to live. It’s easy, it creates consistency for our mission, and it means so much!

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

homes
communities
hope
+ you

This year has been an unprecedented moment where every one of us has been forced to deeply consider the fundamental importance of home — of having safe, decent and affordable shelter.

In locations around the world, everyone seems to have looked for ways to bring light and hope to challenging times. We have seen again and again that we are never more human than when we come together in an hour of need.

Habitat for Humanity has lived these truths every day for more than 40 years. Together, we have accomplished so much. And now we need your help more than ever.

The world already was experiencing a housing crisis. COVID-19 only revealed its extent — and added to its urgency. Think of it: Millions of families already struggling with unhealthy living conditions, lack of access to clean water and the financial impossibilities of unaffordable rent. Now joined by millions more who have lost income as businesses have closed and workers have lost jobs.

With your support, Habitat for Humanity stands ready to stand alongside these families. And not just stand, but build. Build security and stability. Build back the economy. Reconnect communities. Create hope.

For more than 40 years, that's exactly what we've done: build homes, communities and hope.

Habitat for Humanity is needed now more than ever. And — now more than ever — we need you.



homes



Habitat for Humanity has always believed in the power of coming together to transform lives. That transformation story lives in the children who have grown up in the homes we help build. Their parents had the courage to take a deep breath and an enormous leap of faith. How much we all can learn from the example they have set in applying action, sweat equity and sacrifice to bring a long-held dream to life!

communities



A sense of a connectedness and a willingness to actively help shape the world around us for the better have always been a hallmark of Habitat and supporters like you. They are deep in our DNA. They are what have sustained our work with families for more than 40 years, and they are needed now more than ever.



hope

Let's make this world a fairer place; let's make our communities beacons of equality. Don't just worry about your own needs and challenges; see those of all the people around you. Because when you do and when we join together, every improvement we make will envelop and uplift us all.





Habitat
for Humanity®

Habitat
for Humanity®

Jimmy & Rosalyn
Carter Work Project

Nashville, Tennessee | 2019



+ you

**Your voice matters.
Speak truth.
Live what you believe.
Stand with others.
Roll up your sleeves.**

Since 1976, each one of these things — home, community, hope and, especially, you — has played a central role in helping to advance our shared vision of a world where everyone has a safe and decent place to live. They represent our foundation and our future.

Even in times of uncertainty, their transformational power is what we depend on to carry us forward. That's because they're more than only the bedrock of our organization — they are the bedrock of a better, kinder and more just world.

homes

A decent home is important in so many ways. It can be a classroom and an office. A place of solitude, a place of family connection. A source of solace, a source of strength.

And yet for so many, *that* vision of home never has been real or is increasingly out of reach. As far too many personally know, the pandemic didn't create a housing crisis — it expanded and compounded one that already existed.

For many, "shelter in place" only exacerbated the conditions with which they have struggled for so long. Houses already not healthy because of leaks or mold. Homes already overcrowded because the only way to afford rent or save up money has been for extended family to stay together in a too-small space. Homes without easy access to a constant water supply. Spaces that shelter, but only just.





communities

It's in the recognition of how much we depend on one another, how much we matter to each other, that we can harness our shared humanity and heal together.

Habitat's efforts are only as strong as local communities, leaders, volunteers and supporters. The only way we can build back stronger is to work together to build community beyond the borders that divide us, whether on maps or in our own hearts.

We know that we can create something good, even amidst bad news and broken hearts. We can create something even better than before – because we'll have built it together.

As people around the world began to grapple with the public health crisis and economic impacts of COVID-19, Habitat for Humanity pledged to confront the global housing need that has only grown exponentially through our first-of-its-kind Homes, Communities, Hope + You campaign.

We thank our million-dollar level supporters LEVOLOR, Lowe's and Republic Services. These companies, all longtime Habitat partners, have made significant commitments to support our homebuilding and community development work.

Our other generous campaign donors are:

Cornerstone Building Brands
Harlan Stone, CEO of HMTX
Citi Foundation
The Pfizer Foundation, Inc.
Sabina and Harlan Stone
Jefferies LLC
Medtronic Foundation
PepsiCo Foundation
DuPont
Harlan and Lois Anderson
Family Foundation
Hubbell

Simpson Strong-Tie
MetLife
Alliance Data
Ayco Charitable Foundation
NOW Health Group
Linda Dotson
Koscielny Family
Foundation
Steve and Christa
Leyendecker
David and Carolyn L. Miller
Mary Lynn & Warren Staley



hope

Now more than ever, we must hold tight to hope. To hope in the face of adversity and injustice is a step to reclaiming your power. Having the audacity to dream is how we can carry past doubt and fear, how we can achieve great things.

Hope will get us through. And hope married to action is what has always gotten us through.

In plotting the path forward, we get to determine what dreams we want to realize, the people we want to be, the society we want to build. What might seem for many families like an impossible dream of homeownership often starts with a whisper of hope – a small act of courage in its own right. And it makes all the difference.

you

All of this only happens if you help make it so. Your generosity means families can partner with Habitat and can experience the stability that affordable homeownership can provide. Your presence and participation help make our communities whole. And your defiant hopes, the ones behind every bit of hard work and success that Habitat's mission is built on, are what help families around the world improve the quality of their own lives – and those of generations to come.

Habitat's work is a model of the amazing impact a person can have on others, and you're proof of that. If you don't spend time building, whether one afternoon around the corner or a week somewhere around the globe, if you don't make that donation, whether spare change or an entire paycheck, our work doesn't reach as many people as deeply as it can.

Now more than ever, the homes, communities and hope that Habitat helps families build are desperately needed. And now – more than ever – so are you.





You

Exploring critical issues in housing

Habitat for Humanity's +You thought leadership series brings together experts from around the world to inform and educate audiences about significant and pressing issues in housing today.

The series spans critical topics including housing and health, the effect of COVID-19 on low-income families, redlining and racial inequity in housing, and more.

Find the entire series on [habitat.org](https://www.habitat.org) or our YouTube channel, and enjoy these highlighted excerpts from three of our early conversations.

Housing is the prescription we need

PANELISTS INCLUDED:

Dr. Megan Sandel, associate professor of pediatrics at Boston University School of Medicine and co-director of the Grow Clinic at Boston Medical Center

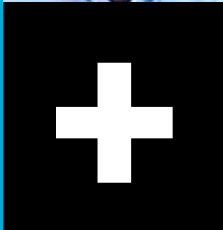
Dr. Stephen Klasko, president of Thomas Jefferson University and CEO of Jefferson Health

Jonathan Reckford, CEO of Habitat for Humanity International

Lisa Gordon, president and CEO of Atlanta Habitat for Humanity

Dr. Megan Sandel: I, in many ways, was blessed very early in my pediatric career when I was just studying to be a pediatric resident after I graduated from medical school. And I admitted a child to the ICU with asthma. And I was kind of tearing my hair out. Why was this kid having such bad asthma? Why did she go from previously pretty well-controlled to now being at risk of having actually a tube put down her throat to help her breathe? And in that, I asked the family kind of a fateful question.

I asked them what had changed. And they talked about getting a cat. And in that, it was



this moment where I asked them why they had gotten the cat, and it became clear that they had mice in the house. They had seen droppings in her bedding. And they got the cat, and it turned out that she was allergic to cats, and that's why she ended up in the ICU. And so for me, it was this like eureka moment where I was like, "Oh, the prescription I want to write is for a healthier home, and that's not stocked at the pharmacy at Boston Medical Center." And so, how do we make a housing prescription available to everyone. Everyone. So that they have that foundation to be healthy now and in the future.

Dr. Stephen Klasko: You know in 1966, Dr. Martin Luther King said basically that the greatest injustice in the United States is health inequities. And we represent three cities that probably between us have six or seven of the top 25 health systems in the country. And our three cities probably have the greatest inequities by ZIP code and the greatest difference in life expectancies.

And it starts not with the hospitals, it starts at home. It starts with housing. You can't do anything else until you start with that. So, in a time where we're dealing with literally thinking about just about everything about our society — starting with race, starting with how this pandemic was handled in a presidential election — this is the time to do the "I'm mad as hell, and I'm not going to take it anymore" and say any health policy has to start with the house.

Jonathan Reckford: Lisa, you see this every day in the community. How have you experienced this from the housing side?

Lisa Gordon: Well, here in Atlanta, we are almost dead last in social and economic mobility by ZIP code. And also, the health disparities are being seen by ZIP code as well. So depending on what ZIP code you're in, there's a map that shows how likely you are to have some of the

diseases that are most affected by housing or environment. So we know we have a big challenge here in Atlanta.

On the ground for us at Habitat, we see it where we get homeowners coming into our homes, and we see all of the health attributes of them and their children just improving over the year. And we do a survey annually with our homeowners to ask them kind of the before and after, so we just see that.

We have a Repair with Kindness program that's geared at seniors and veterans. And we find those folks are trying to age in place. And right now with COVID, they're the group that is being told to stay at home, but many of them are in unhealthy homes. And so, we have a partnership with National Church Residences to assess all of their needs and a lot of the health needs whether they have their prescriptions as well as food insecurity as well as all of the things that we will be repairing in their house.

So on the ground, that's what it looks like for us here in Atlanta — and I know that's a representation of what it looks like for Habitats across the country.

Jonathan Reckford: Absolutely, and I would say across the world.

We are a global mission, and it is just breaking my heart when a country says "shelter in place." And for a meaningful amount of the population, that can be a death sentence.

I remember talking to a young mom in Nicaragua. And she was carrying her baby, and she just had tears in her eyes. She said that the ability to move into a house with a cement floor meant that she could actually put her baby down for the first time — which meant that this little girl could develop properly because you could crawl, you can learn to walk. But without that, could not do. And we know that the most basic idea of having a dry place to live

and a proper floor has a fundamental health impact.

Or last year, I was in Cambodia with a young family. They had two small girls, and they took out a loan with Habitat to be able to build a bathroom. And for them, you know, you think about all the implications for a girl who is maturing not to have privacy and all that that means for their ability to go to school and all the rest that comes with that. So this is something we've become so passionate about.

I recognize that relatively small solutions can actually have a big impact.

From a health policy perspective, what would make the biggest difference if we could do something?

Dr. Megan Sandel: There almost is this sense that there is an impending tidal wave coming of potentially people that will become homeless, right? The National Low Income Housing Coalition estimates that 1.5 million families are potentially at risk of becoming homeless — and that's on top of, you know, the 20 million that are spending more than half of their income on rent right now. And so when we think about this, I think that it is really important that we at least stabilize what we have and be able to provide things like rent assistance so families don't become homeless and become evicted. But I also think that we can't just be on defense.

We have to somewhat be on offense and really start thinking about reinvesting in housing as infrastructure. What are the ways in which we can do that and be able to move forward? How do you build equity? How do we address the racial wealth gaps in many of our cities and be able to do that in a more comprehensive way? And so, I think this is the time to work with government to be able to find new resources and not just step back from what we're doing, but actually lean in and do more.



Celebrate someone you love with **Gifts from the Heart**



Give a gift that will help more families have the opportunity to build a decent, affordable home.

Visit [habitat.org/gfth](https://www.habitat.org/gfth) to honor a loved one with a customizable card that can be mailed or emailed to your honoree.

These gifts provide building materials, supplies and support for families in need of a safe place to call home.

How historic housing discrimination against Black Americans contributes to racial inequities today



PANELISTS INCLUDED:

Richard Rothstein, author of *The Color of Law*, Distinguished Fellow of the Economic Policy Institute and a Senior Fellow (Emeritus) at the Thurgood Marshall Institute of the NAACP Legal Defense Fund

Alexi McCammond, political reporter for Axios (moderator)

Dwayne Spencer, president and CEO of Habitat for Humanity Greater Memphis

Dwayne Spencer: The story of housing in the United States over the last century is bifurcated.

For many — mostly white — Americans, housing has been the way to the middle class and wealth accumulation. For Black Americans, the story has been different, one of systemic discrimination, the effects of which feed racial inequity still today.

So understanding the history of housing will help all Americans better understand those inequities. And those of us involved in housing efforts must understand the history so that we can address it through our work.

Alexi McCammond: Richard, there are a huge number of reasons that are often pointed to when it comes to racial inequities that exist in society today. Many point to, of course, 1619 and America's original sin when the slaves were brought to Virginia. Others focus on more recent elements of our history like the Jim Crow laws. You, of course, focus on residential housing. Why did you feel compelled to write this book?

Richard Rothstein: Well, I spent many years as an education reporter, writer, columnist. I came to conclude that the biggest problem American education faced today, public education, was the segregation of schools.

When we concentrate the most disadvantaged young people in single schools, those schools can't possibly succeed. They can't possibly deal with the overwhelming

social and economic problems that children in those neighborhoods come to school with that prevent their learning.

I went through example after example of these kinds of conditions. Whether it's asthma or lead poisoning or homelessness or economic insecurity in the family, parental unemployment, and you take these conditions, and you create schools where every child has one or more of these conditions, it's inconceivable that school is going to perform well.

Well, it follows that if we want to reduce segregation of schools, reduce the concentration of disadvantaged children in these schools, we have to do something about the neighborhoods in which the schools are located because that's the reason those schools are segregated. So I began to think of residential segregation as an educational problem. And I began to look into it.

Ten years later I've stopped writing about education and only write about housing policy because it's such an enormous problem that I hadn't appreciated the extent of.

Alexi McCammond: It sort of sounds like you started pulling on this string and then slowly realized how gigantic the ball of yarn was that you were unraveling. Because you talk about housing policies, but these kinds of discriminatory housing policies exist at the federal, state and local level, right?

Richard Rothstein: There were hundreds and hundreds of examples of Black families being driven from homes they had legitimately purchased or rented in white neighborhoods in the 20th century, often with police protection.

There were hundreds of those cases. And then I looked into it further, and I discovered that there were many, many federal, state and local policies, not just police, that were explicitly designed to create residential segregation in this country, to reinforce it where it existed, to prevent it from being dismantled. That the



interlocking nature of all of these policies at the federal, state and local levels create a system of state-sponsored segregation, which made the notion of de facto segregation an utter myth.

Of course there's private discrimination. Of course there were people who made choices to live with others of the same race. Of course there were banks and real estate agents. But without the federal government in particular structuring these choices and decisions in the private economy, we would not have the kind of residential segregation that we have today.

Alexi McCammond: I was going to ask, Richard, if you feel there is sort of a modern civil rights movement brewing in light of what we've seen in the last few weeks?

Richard Rothstein: Well, there's not a modern civil rights movement. What there is, is greater awareness of the necessity for it.

We do not yet have people organized to demand policies to redress it. We do have awareness of the extent to which racial discrimination is embedded in this country. A greater awareness of the extent to which we've never dealt with the legacies of slavery or the aspects of Jim Crow that I've been describing. So there's greater awareness of that.

We need action, not self-knowledge alone. And I don't see it yet translating to that point. But of course the first step is necessary. If we don't have the understanding of the history, we're never going to get to the point of moving towards action to remedy it.



A discussion with Sen. Jack Reed on housing stability during the COVID-19 pandemic

PANELISTS INCLUDED:

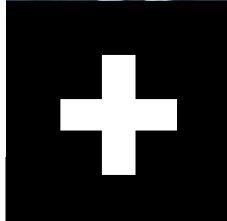
Julián Castro, former U.S. Secretary of Housing and Urban Development

U.S. Sen. Jack Reed of Rhode Island

Julián Castro: When historians talk about this time period in the years to come, they're probably going to use words like "unprecedented," "unusual," with the pandemic, with unemployment being what it is, with our struggle for equality and a continued push in this country to make sure that everybody can prosper, and with a potential wave of evictions like we've never seen before. Now is the time, I believe, where we need to embrace the idea of housing as a human right, that in this, the wealthiest nation on earth, we should work toward the day when every single person has a safe, decent, affordable place to live.

The stakes are very high because we know that having a home is the most important thing to personal and family stability: how well you're able to get educated, the kind of job you have, the kind of health condition that you're in. That means that we need to make those investments now that are going to ensure greater economic mobility and also greater quality of life for all Americans.

Sen. Jack Reed: This is an investment, not just in housing but in health care, in education, in social mobility, in community stability. This is the key investment, and if you make this investment, it's not a cost. It's an investment. If you make it, then your community's going to be much better off and this country's going to be better off.





Making the cost of home something we all can afford

By CHRIS VINCENT, Habitat for Humanity International's vice president of global relations and advocacy

We first launched Cost of Home, Habitat for Humanity's first U.S. advocacy campaign in June 2019 to find the solutions and help create the policies that will allow 10 million individuals to afford the cost of home.

The world has changed since then; the significant impacts of the COVID-19 pandemic and its economic fallout are still unfolding. The number of families struggling to make ends meet continues to grow.

Cost of Home has been a critical component of our response to the pandemic and will continue to play a key role in recovery. Habitat is refocusing and expanding its advocacy efforts, through Cost of Home, to address the housing affordability challenges that have been further revealed and exacerbated as a result of COVID-19.

Even further, the killing of George Floyd and protests in response have highlighted the ongoing impacts of systemic racism, which have been a reality for black communities for centuries. Guiding the policy work of the campaign, the Cost of Home Policy Platform states, *“Advocates and policymakers must*

acknowledge and address the well-documented historic patterns of racial discrimination in housing and land use policies — at all levels of government — that still impact the makeup and opportunities of our communities.” Moving forward, we must recommit ourselves to taking bold actions to ensure racial equity. Our collective advocacy through the Cost of Home campaign gives us a solid platform and a critical tool for us as we move forward.

Habitat’s strategic plan calls on us to build sector impact through policies and systems that advance access to adequate, affordable housing. Working locally, Habitat

Continued on page 26

Advocacy in action

Across the U.S., the Habitat network is advocating at the local, state and federal levels for policy solutions that help ensure families have a safe and affordable place to call home, especially during and after the pandemic. Here are just a few recent successes:



Indiana

Habitat Indiana successfully advocated for the state to provide mortgage payment assistance to help Indianans economically impacted by COVID remain in their homes.



Iowa

As a result of Habitat Iowa’s outreach to legislators, agencies and the governor, the state will continue funding its housing trust fund, which supports builders who focus on affordable housing developments. Their advocacy efforts also led to the creation of an eviction and foreclosure prevention program, which offers lowans either rental or mortgage payment assistance from CARES Act funding.



Minnesota

In partnership with Habitat Minnesota, Habitat Twin Cities rallied volunteers to continue making an impact by advocating virtually. Together, they fought for funding increases to an emergency housing fund through which residents can receive rent, mortgage or utility assistance. They also pushed housing infrastructure bonds that would help increase the development of affordable housing while boosting the economy.



Ohio

Habitat MidOhio, in tandem with their local housing coalition, effectively convinced the city of Columbus to set aside \$3.6 million of the \$5 million Community Development Block Grant they received from the CARES Act for rental assistance for the city’s lower-income families.



Oregon

Through extensive lobbying efforts, Habitat Oregon secured access to federal disaster relief programs and loans to help thousands of homeowners and small businesses in Oregon stay afloat, as well as federal funding for a homeowner stabilization program to help mortgage holders cover arrears and keep their homes.

Continued from page 25

affiliates across the nation see firsthand that a stable, affordable home is out of reach for far too many. Even before the pandemic, more than 38 million U.S. families were spending too much on their housing. We know we can't meet the need through building homes alone. That's why it's imperative that we address the underlying policies and systems that hinder access to housing.

We built a five-year campaign to mobilize local Habitat organizations, partners, volunteers and community members across the country to find solutions and help create policies that will allow 10 million individuals to have access to affordable homes. In just one year, more than 300 Habitat organizations from 45 states and Washington, D.C., are working in partnership with local communities, coalitions and policymakers to influence policies to improve home affordability. Already, significant progress has been made — from improving the supply and preservation of affordable homes in Buncombe County, North Carolina, to optimizing land use for affordable homes in Austin, Texas, to increasing access to credit in Oregon to expanding access to and developing communities of opportunity in Omaha, Nebraska.

Looking ahead, we know the impacts of COVID-19 will be felt most by those who can afford it the least. We know the disparate impact the pandemic will have on communities of color, communities already suffering as a result of systemic racism that has all too often played out in housing policy. We know we need to make home affordability a priority in this year's elections. We know we must address the Black homeownership gap. We know we must continue to advocate to policymakers at all levels of government to ensure that every family — no matter who they are, where they live or how much money they earn — can build the foundation for a stable, healthy future for themselves and their families.

Now more than ever, we must work together to make the cost of home something we all can afford.

We extend our thanks to the following organizations and individuals for their generous financial support of Cost of Home.

Wells Fargo

J. Ronald Terwilliger

Bank of America

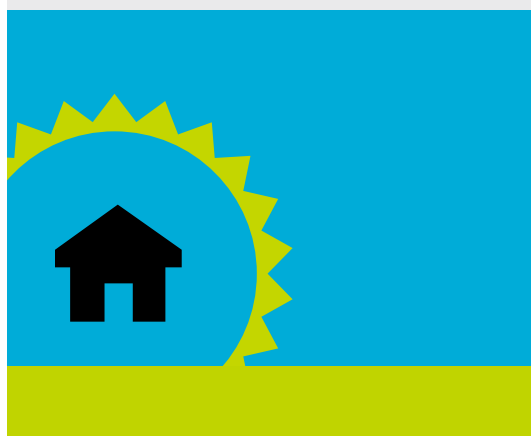
Stanard Family Foundation

Whirlpool

Robert Wood Johnson Foundation

Linda Dotson

Kresge Foundation



Visit [habitat.org/costofhome](https://www.habitat.org/costofhome) to stay up to date on the Cost of Home campaign and take action!

THE STABILITY OF A SOLID FOUNDATION

COVID-19 and its economic impacts highlight just how integral the quality and consistency of our shelter is not just to our personal wellbeing, but to our public health. Not just to our individual successes, but to our communal ones.

Juanita, Lynda, Kaoru and Ingrid understand these connections firsthand. These four families offer inspiration and hope in these challenging times.

Read their full stories at [habitat.org](https://www.habitat.org).

JUANITA

“The affordability of our home gave us a life full of possibility”



Five of our seven family members are considered essential workers. I provide administrative support to the Center for Pediatric Obesity Medicine at the University of Minnesota. My husband, Jacques, works at the Minnesota Veteran's Home. My oldest son does research at the University of Minnesota. My youngest son works in environmental services for a hospital. Another son works nights, and often overtime, at a grocery store.

Every day we leave the safety and comfort of our home to support and care for the people in our community. Whenever one of us heads out, our family is reassured that our home will be here for us to return to. It saddens me that every family doesn't have the same security a home provides and that the pandemic is making the housing problem that has existed for decades much, much



unique. There are hundreds of thousands of families living paycheck to paycheck who struggle to find and keep a stable place to live. Through advocacy, we can help raise awareness of this struggle, and through policy, we can help make systemic changes to help them thrive.

Juanita has been an affordable housing advocate and Twin Cities Habitat homeowner since 1995.

worse. I know that struggle personally because, like so many other lower-paid essential workers today, I once lived it.

In 1995, my husband and I were barely getting by on one income. We lived in a small, one-bedroom apartment. We had a toddler in tow and a baby on the way. At the time, my husband worked as a nursing assistant making \$7 an hour while I stayed at home to care for our little one since child care was beyond our budget. Living paycheck to paycheck, coupled with the threat of ever-increasing rent, exacerbated our struggle. Remembering what it was like to live under that constant stress back then, I can only imagine what a family in our position then would be facing today.

Thankfully, we found a solution: Habitat for Humanity's homeownership program forever changed our lives. The affordability of our home gave us a life full of possibility — allowing me to go back to school, my husband to maintain a stable career, my children to pursue their passions. It gave each of us a future.

Today, however, the future is uncertain. Since April, millions have lost their jobs — forcing them to choose between paying their rent or mortgage and keeping the lights on, buying food and other basic necessities. As we shelter in place and practice social distancing, there are thousands of people for whom this isn't as straightforward as it sounds. Additionally, the tragic killing of George Floyd in Minneapolis has placed a spotlight on the inequities that have resulted from systemic and persistent racism, inequities that have kept people of color from achieving economic stability across generations. The pandemic and Floyd's untimely death have challenged us all to recognize, acknowledge and change the ways our communities serve — or fail to serve — everyone, including our historically unequal access to health care and homeownership.

I tell my story because I know our family is not

LYNDA

“We need to act”

The coronavirus pandemic has changed everything about the world as we knew it. Families continue to cope with the loss of loved ones, of jobs, of stability. Many have deep feelings of uncertainty, of not knowing — for the very first time in their lives — if they will make ends meet. For many others, these feelings aren't new.

Although millions live in the chaos of housing instability and economic insecurity, it's not always visible. People in survival mode develop extraordinary skills to mask their true circumstances. This was the story for much of my life.

My family averted housing insecurity during my childhood only through the generosity of extended family. In my youth, economic insecurity flooded lives in my small town when factories collapsed and fathers, like my own, lost their jobs.

Later, during university, my world spun out of control. The trauma of an assault took a heavy toll. From the outside looking in, you might have seen a smart, sensible and independent young woman, but you would have missed how precarious life was. Suddenly nothing in my life felt safe. Not my home, my school or my job. I rebuilt my life in small steps.

In my mid-twenties, a miracle happened — the birth of my daughter, a beautiful little girl. She changed everything. I dared to dream of a bigger world again, one where I could give my child a safe place to live, a space where she could grow into all of her possibilities. But any seemingly small change for us would have caused a devastating domino effect of more misfortune. An illness, say, that led to unpaid time off and unexpected medical expenses. Today, in this new COVID-19 reality, there's even deeper instability, the kind that threatens families' abilities to survive and the next generation's ability to thrive in the future.

As a young mom, my path was not smooth. I knew housing insecurity, but I know now that I never fully understood how much it was impacting every area of my life. It wasn't until I

joined Habitat and got to know homeowners that I realized their current struggles were once my own. Overcrowding, dishonest landlords, substandard living conditions, high rents, violent neighborhoods — all hurdles that can threaten your own well-being and the well-being of those you love and care for. All distractions from being fully present whether with family, at work or in your community.

Now, years later, back in the small town of my childhood, I've come full circle. I'm finally able to step back and see the full role that substandard housing plays — even in my own story — in keeping people down and the role that decent housing can play in lifting people up. As Habitat Brant-Norfolk's director of communications and fund development, I'm able to draw on my own experiences to help families find their footing.

I never planned to work for Habitat, and I certainly never planned to reveal my own story. But here I am. Asking others to trust us with their story seems very unfair if I'm not willing to tell my own. So now, I have a request.

As you move forward into this newly changed world, I ask that you remember your own moments of instability. That you never forget the times your home served as your refuge — the only place where you could shield yourself from the outside world and its threats. And know that for many others home continues to be a place to escape from, not run to.

We need to not only remember and know — we need to act.

Habitat's path to homeownership can alleviate the constant burden that unaffordable and unsafe housing places on a family. It can literally be solid ground, a place for families to step into who they are and achieve the stability to lift others up — and stand alongside them. Through Habitat, even during a pandemic, we can invest in a solution as we partner with families to build resilience to weather hard times.

Just as stable housing did for me.

Lynda Henriksen serves as director of communications and fund development for Habitat Brant-Norfolk.



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INGRID

“Our home protects us”

In her family’s previous rental, Ingrid could always tell the exact moment her 4-year-old son, Ishmael, fell asleep each night.

His little lungs, laboring from the irritants like a neighbor’s cigarette smoke hanging in the air at their apartment complex, would rumble “like an old truck” with every breath. Ingrid restocked and lined up medications and nebulizers every day so that they would be ready as soon as Ishmael came home from school.

“Our surroundings triggered his asthma so bad. His breathing was so rough, so hard,” Ingrid says. “I wanted to move, but to find something affordable was impossible.” She and her husband, Jean, decided that their family of four, including Ishmael and his twin sister Isabella, would move into a studio apartment — the only size they could afford — so that her children’s health would no longer be harmed by their home. “I told my husband that I’ll sleep on the floor,” she recalls. “I’ll do anything, as long as my kids are OK.”

They were in the process of searching for a smaller but healthier apartment when Jean and Ingrid received a call from Habitat. After two years of patiently waiting, the family’s homeownership application had been approved. A second call later that evening made the news bittersweet.

“My father was praying morning and night that God would give me a place, especially after I had my kids,” says Ingrid. “The day that I got the news that I would become a homeowner, that’s the day my brother called letting me know my father died.”

Ingrid worked through her grief, pouring her time and energy into the renovation of a 1906 house that was donated to Habitat — her family’s future home. “God prepared a way for me to better deal with my father’s passing,” she says. “Working



KAORU

Celebrating a new start

The line of cars stretched for blocks. While most of Culver City, California, was staying home and socially distancing as a result of COVID-19, Habitat for Humanity Greater Los Angeles supporters still wanted to find a way to welcome their newest neighbors—even if that meant doing so from at least 6 feet away.

A parade of honking cars drove past Kaoru and her children as they waved from the front porch of the home they had helped build. Before COVID-19, Kaoru and her four sons — Ryan, Trenton, Mason and Kendall — had planned to celebrate moving into their new home with a backyard party for the donors and volunteers who had worked alongside them. Instead, they embraced this adapted celebration. “The community has supported us every step of the way,” says 21-year-old Mason. “They mean so much to us.”

The home — with wider hallways and accessible bathroom fixtures — will allow Kendall, who has cerebral palsy and uses a wheelchair, to have more freedom of movement and to be more independent. The 18-year-old contributed sweat equity hours to the home’s construction — painting, sanding and picking up loose nails on the site with the help of a magnetic dragnet attached to the back of his wheelchair.

“It’s inspiring to know that I helped build our own home and an amazing opportunity to get to know the people who helped us,” he says. “I can’t put it into words how excited we are for this new house, and this new journey we’re on.”

Kaoru is a Habitat Greater Los Angeles homeowner.

on this home was therapy.”

One year and one month after those two separate phone calls, her father’s prayers came to fruition when Ingrid and her family finally moved into their Habitat home.

Immediately, Ishmael’s health improved. “When he is sleeping, I have to put my head on his back or his belly to make sure he is breathing,” Ingrid says. Before, she worried about having enough medication and nebulizers to get through each day. Now, she can’t even recall the last time he had to use either.

Because of the spread of COVID-19 in the months immediately after moving in, she’s even more grateful for his improved health and the ability of their home to safeguard it. “We had four

people in our apartment. There were five people in the apartment next door. Six in the next one. Eight in the next,” she says. “We all used the same spaces, railings, even the same gate.”

Their new Habitat home means that, for the first time, safely sheltering in place is possible for Ingrid and her family. When they need to complete their virtual learning, Ishmael and Isabella aren’t interrupted by loud music next door. Ingrid and Jean aren’t forced to brave the laundromat to keep the family in clean clothes. The twins aren’t confined indoors because of unsafe conditions in their complex. They can remain active and creative in their own backyard.

“Now, I don’t have to worry about getting sick. I don’t have to worry about my children getting hurt. It’s the very best feeling as a mother,” Ingrid says. “Our home protects us. It makes us strong.”

Ingrid is a Habitat Rockland County homeowner.





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