

# habitat<sup>®</sup>

THE MAGAZINE OF HABITAT FOR HUMANITY



**All of us  
together**



# Up to the challenge



We need to help people understand that adequate housing for all is critical for the health of entire communities and regions.

made my first trip to Banda Aceh, Indonesia, in 2005 to visit families rebuilding from the Indian Ocean tsunami. At that time, Habitat for Humanity was serving 125,000 people annually. Just 13 years later, together we upped that number to more than 8.7 million people. What an achievement!

It's important to acknowledge the incredible progress we've made, but we can't let success lead to complacency. There is still too much to be done.

For many years, Habitat has acted effectively as a catalyst, focusing on collaboration and bringing together diverse groups to partner with more families and to build stronger communities. Now the urgency of the housing affordability crisis compels us to take an important step forward. It's time for us to lead. With your support, I am certain we're up to the challenge.

We must keep building more than ever so that we remain as vital and visible as we are today. However, beyond home construction, rehabs and repairs — as important as those efforts are — we also must increase our level of advocacy and engagement. Having a construction strategy isn't enough. To put the urgent need for affordable housing on the hearts and minds of more people, we need to help them understand that adequate housing for all is critical for the health of entire communities and regions. And for that, we need you.

The stories and updates shared in this issue demonstrate the many ways in which your generosity helps us work to achieve our audacious vision: a world where everyone has a decent place to live. We draw nearer to that vision by building, advocating, investing in entrepreneurs working on housing-related innovations, partnering with residents and stakeholders to revitalize communities in exciting new ways, and more.

I encourage you to visit [habitat.org](http://habitat.org) and to follow us on social media to learn more about the tremendous diversity of our work and to look for new ways to engage with our shared mission. Even a single additional action from each of you would make a difference. I know this because I know the power of the Habitat family. I knew it, standing in Banda Aceh, and I know it now, as I look back across the years and reflect on the transformations I have witnessed in that time.

How remarkable it is to see what God has done through the efforts of so many people! May we look ahead to making even more audacious goals become reality as we continue to demonstrate the love of Jesus Christ to a world that needs it more than ever.

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

## HABITAT'S VISION

A world where everyone has a decent place to live

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

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

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

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

**LET US HEAR FROM YOU**  
[magazine@habitat.org](mailto:magazine@habitat.org)  
(800) HABITAT, (229) 924-6935  
322 W. Lamar St., Americus, GA, 31709-3498

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**Habitat for Humanity®**



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The next time you build with Habitat,  
think of the seeds you are planting.



**Working together**, we transform empty  
lots, patches of dirt,  
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*families can grow.*

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parents can cultivate **lasting change**.

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root**. Every hour of sweat equity sows

*seeds of strength* and independence.

**Friendship and partnership bloom**  
when we come together to improve our communities.

**Your work** — wherever you lend a helping hand —  
turns a patch  
of dirt into *a living garden*.

**When you help a family grow** into their  
full potential, the impact of your support can bear fruit





*for generations to come.*





EL SALVADOR

# Award-winning sustainable construction



There was a time when Rita couldn't picture a better future for her family.

They lived on the slopes of the San Miguel volcano, known locally as Chaparrastique, in one of the hottest regions of Central America. The extreme temperatures there often negatively affect health, nutrition and overall quality of life.

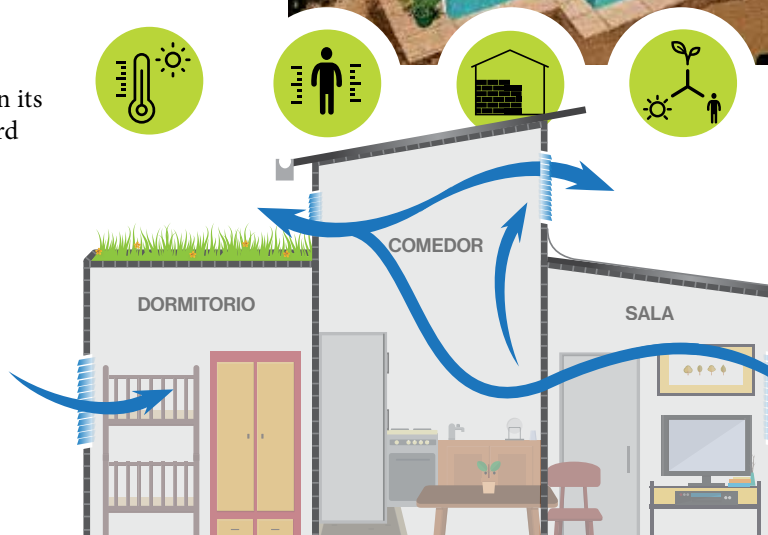
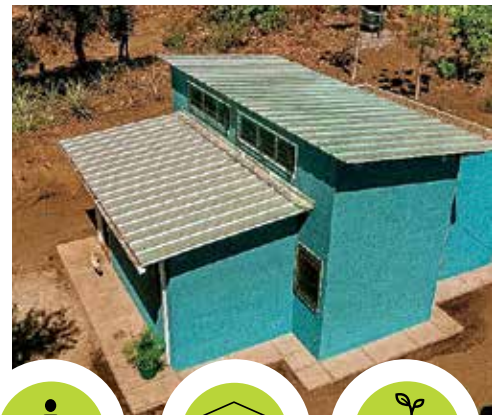
Heightening that harsh reality, Rita, her husband, Omar, and their daughters lived in a structure made of tin sheets, plastic and blankets, a space that lacked electricity and access to drinking water.

Things have changed. Rita and Omar now live in the sturdy, affordable home they built with Habitat for Humanity El Salvador, one that relies on wind, vegetation, the sun and even the heat to reduce their energy needs and costs.

With design input from an engineering school and financial support from California's Habitat East Bay/Silicon Valley, Rita and Omar's bioclimatic house optimizes climate and plant life.

The sunshine that streams in from the outside keeps the family from having to turn on the lights much of the day. And yet the turquoise house's high walls and partial grass-carpeted roof help keep it ventilated and cool — even on 100+ degree days and without the expensive use of fans or air conditioning.

Recognizing this innovative design approach, the El Salvador Green Building Council has given its Champions Award for Sustainable Construction to Habitat El Salvador, which plans to build more bioclimatic houses like the one Rita's family now calls their own.





In early October, St. Martin's Essentials will publish *Our Better Angels: Seven Simple Virtues That Will Change Your Life and the World*, by Habitat CEO Jonathan Reckford. Former U.S. President Jimmy Carter will provide a foreword. *Our Better Angels* offers inspiring stories of people from around the world whose lives have been changed by working together to help one another, with a chapter devoted to each of the seven virtues: kindness, generosity, community, empowerment, respect, joy and service.

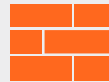
INDIA AND KENYA

## Accelerating change

Habitat's Terwilliger Center for Innovation in Shelter is bringing together entrepreneurs, governments, corporations and development partners to boost innovative solutions for families in India and Kenya in need of decent, affordable housing.

Through our ShelterTech Accelerator program, the Terwilliger Center identifies and supports start-ups and other companies working in the housing space. Participants receive access to expertise, an opportunity to grow their professional networks and the chance for an investment of up to US\$50,000. The first accelerator was held in Mexico in 2017.

The current India and Kenya start-ups are exploring a variety of solutions, from 3-D printing technology that creates construction building blocks to smart water purifiers for families lacking access to clean water.



"My children will be putting creativity into their own spaces in their room. I'm going to have the kids help pick out the cabinets, flooring and colors. This home is our creation together."

Tamisha, Habitat Evansville homeowner

CAMBODIA

## Helping young volunteers become leaders

Seventeen-year-old Ek Chantha wants to play a leading role in changing her community in Cambodia's southeast province of Kampong Cham.

Through her participation in Habitat Asia-Pacific's Young Leaders Build and its Leadership Academy, Chantha recently mobilized 160 volunteers for an awareness-raising drive and garbage cleanup along a riverbank. She saw the unfortunate effects when garbage is dumped in public areas – the overwhelming odor, the health risks of air pollution and other environmental contamination – and rallied

young volunteers as well as local monks and officials to pitch in to the cleanup and awareness-raising effort.

More than 5,000 young people in Cambodia, the Philippines, India, Indonesia and Nepal have been trained since Habitat Asia-Pacific's academy was launched in November 2017. The training they receive aims to help them identify as leaders and develop the skills and empowerment they need to undertake projects that help build homes and improve communities.



# innovation

THE PHILIPPINES

# 20 years of positive change

Two decades ago, what Annalyn wanted most for Christmas was the gift of safety and security for her young sons.

“We were squatters, renting a four-by-five room with bamboo and coconut lumber for walls and flooring that rested on top of a drainage canal,” she recalls. During the rainy season, the canal below would swell and send sewer water almost up to the floor slats.

Annalyn’s husband, Wilfredo, often hurried home after heavy rains, frightened that the room, along with his family, would be swept away. Meanwhile, Annalyn worried that her family would have no way of escaping if a fire ever broke out.

All of that changed when they became Habitat homeowners as a result of the 1999 Jimmy & Rosalynn Carter Work Project. At the Pamana Habitat Village in Bacolod City, one of six sites that participated in the weeklong build, 293 Filipino families built homes with the help of more than 14,000 volunteers, including the Carters.

Annalyn remembers working alongside volunteers from Australia, China, Japan, Korea and Thailand — and alongside her future

neighbors. She eventually was able to attend professional training and secure a job in her chosen field with the continued support of those neighbors, who watched her children. “We still lean on each other,” she says.

In the years they have lived in their Habitat home, Annalyn and Wilfredo have been able to save enough to buy land that is now filled with coconut and other fruit trees.

“Our home is the place where we keep our family whole, stable and secure,” Annalyn says.



Annalyn’s family built their Habitat home 20 years ago during the Jimmy & Rosalynn Carter Work Project.



# transform





“Dreams  
have  
come  
true.”

Maria, Habitat Portugal  
homeowner

PORTUGAL

## Before and after

Maria inherited a house, which should have been a godsend given that she had long struggled to find decent, affordable shelter for her three children. But the house in Vila Verde, in the northwest part of Portugal, was in ruins.

The family partnered with Habitat Portugal and its volunteers to do a complete renovation. Now they live in a cheerful home filled with joy. Extended family members frequently gather for visits and celebrations, and the children have friends over to do homework.

It's a place, Maria says, “where many dreams have come true.”



TRINIDAD AND TOBAGO

## Creating opportunity through training

Hurricane Maria devastated Dominica in September 2017, leaving no part of the small Caribbean island unscathed. Habitat Trinidad and Tobago responded, offering island residents carpentry training so that they could repair and rebuild roofs.

Habitat construction experts helped workers of all skill levels through a series of practical, hands-on trainings. Habitat Trinidad and Tobago also sent engineers and skilled workers from Trinidad and Guyana to Dominica and funded construction of 80 roofs in 14 communities.

New mother Dana is one of those helped by Habitat's work. “I feel great to know that I have a roof over my head where there's no leak,” she says.



Habitat Bulgaria is participating in an initiative led by the Denmark-based Velux Foundations to boost childhood development by concentrating on housing, education, health and social support services. Since 2014, more than 3,200 children and teenagers have been served as part of the initiative. “As a result, a large number of children have improved their health, and the school attendance rate is significantly higher,” says Mincho Benov, Habitat Bulgaria's national director.

# ation



“Home should be a source of **happiness and hope**. Home should offer a safe and stable environment. Home should help, not hinder, a person’s ability to thrive.”

**SHAUN DONOVAN**, FORMER U.S. SECRETARY OF HOUSING AND URBAN DEVELOPMENT

“If we care about providing kids a stable shot at going to the same school for several years and meeting role models and students and guidance counselors who can help them reach their full potential, then **we have to provide their families a stable place to live.**”

**MATTHEW DESMOND**, AUTHOR OF *EVICTED: POVERTY AND PROFIT IN THE AMERICAN CITY*



*At a time of growing income and wealth inequality, economic mobility provides a frame through which to consider the potential of housing policy to **change the trajectories of individuals and communities.***”

URBAN INSTITUTE’S **PAMELA M. BLUMENTHAL** AND **JOHN R. MCGINTY**

“**Where you live may be your strongest predictor of your health.** We are thinking more and more about housing as something that we need to be investing in and supporting to improve the health of our patients.”

**DR. MEGAN T. SANDEL**, BOSTON UNIVERSITY SCHOOLS OF MEDICINE AND PUBLIC HEALTH





# 90%

Of Habitat homeowners surveyed in Colorado reported an improvement in their family's health. Habitat Colorado's statewide 2018 Impact Study highlights the positive effects of affordable housing on families' health, education, community involvement and financial well-being. Overall, 94 percent of the homeowners surveyed reported that their lives had improved since moving into their Habitat homes.



# 75

Number of countries that currently restrict women's property rights. Improving the land rights of women has a catalytic effect, as they share the resulting benefits with children, family members and neighbors – leading to gains in education, health, food access and income for entire communities.

# 40

Percent of American households one missed paycheck away from poverty, according to Prosperity Now. "This is not a problem of just low-income people," Kasey Wiedrich, one of the report's authors, told CBS News. "This is a problem of middle-class people and even people with higher income without enough savings. If they hit a shock, they are in the same boat."



# 11

Habitat homes funded by Delta's Inflight Recycling Program. Recyclable items like empty soda cans and plastic bottles are gathered from inflight tray tables and then transformed at a recycling center into proceeds that help build a Habitat home. In the fall, Delta employees worked alongside two Atlanta families to put the final coat of paint on the 10th and 11th homes funded through this innovative program.

# 6.9 billion

Hours Americans spent volunteering last year according to The Corporation for National & Community Service. These hours total an estimated \$167 billion in economic value. You can help make this year's total even bigger by visiting [habitat.org/volunteer](http://habitat.org/volunteer) to find opportunities near you.





**“A very good  
place to live”**

**Habitat’s work in Poland continues to evolve so that even more families can know the stability of a home to call their own.**

**T**he row houses with the blooming flower boxes and lace curtains stand out for what they stand for. These are the first homes built by Habitat for Humanity Poland, founded in 1992 here in Gliwice, in the southern part of the country. They are a testament to the many lives that have been





transformed since — and the promise of the many more changes to come.

The house at the end of the first row, the one proudly bearing the country's red and white flag, belongs to Jerzy and Alicja, the first family to take what they call a leap of faith with Habitat Poland. "We wanted to take part in it. We were also worried how it might end," says Jerzy, an affable, soft-spoken man. "But we trusted in the Lord, and we decided to give it a try."

Because they did, they, their children and their grandchildren are reaping the rewards that come with a stable, affordable home. When Jerzy and Alicja took that leap, they were struggling



**Alicja and Jerzy became Habitat Poland's first homeowners two decades ago.**

to survive on his salary as an assistant professor of engineering. Alicja, who also has a degree in engineering, was staying home to care for their five children. At the time, the family lived in a tiny place, and the youngest child had to sleep with his parents.

After partnering with Habitat Poland, Jerzy and Alicja no longer stressed about where they would be living, allowing Jerzy to focus on his career and advance to full professor. Because the children now had a place of their own to study and a neighborhood in which they could romp and

## Advocating to help more families

“**T**he toys will go over here! Over on the window sill,” Esita says. The little girl flits, sometimes twirls, from room to room, scoping out what is soon to be her new home. Nothing captures her imagination more than the room overlooking a park and playground, the one she will share with her brother, Edvard.

Their mom and dad, Asia and Edik, also take in the freshly painted white walls and shiny wood floors of the renovated Warsaw apartment. They direct movers, hauling in the orange sofa, chest of drawers and other furniture. Mostly, they watch their children. “When the children have it good, the parents have it good,” Edik says. “When they are happy, we are happy.”

Not long ago, this happiness seemed all too elusive. Asia and Edik are refugees – she is from Tbilisi, Georgia, he from Grozny, Chechnya, Russia. In Poland, they found each other but have had an especially difficult time finding decent, affordable housing. Already, the couple has had to move no fewer than seven times in as many years when landlords either abruptly upped the rent or turned them out in favor of tenants who could pay more. This time feels different, Edik says.

This time is different. It is different because of Habitat Poland’s advocacy efforts – efforts that bring together national and local governments, private and public landlords, nonprofits, and the Polish people themselves to help families struggling in a tight and





play hide-and-seek, they excelled in school, and all graduated with college degrees — four in the sciences and one outlier in dance. All but one is married with families of their own in homes of their own; all are living happy, productive lives.

Still, Jerzy and Alicja's house is far from empty.

*(continued)*

expensive housing market. This work is part of Habitat's Solid Ground global advocacy campaign.

Seeking affordable housing solutions for the country's most vulnerable groups, Habitat Poland is participating in HomeLab, a pilot project funded through a European Union grant. The pilot creates an agency run by Habitat Poland in partnership with the City of Warsaw and uses housing stock from private landlords and the city. The agency also provides support from specialists in social integration and employment and navigates other issues that may arise.

The agency worked with Asia and Edik. The family's new apartment is owned by the City of Warsaw and was renovated by Habitat Poland. The agency identified Asia and Edik as good tenants and negotiated rent that they can comfortably pay with the money that Edik makes working in construction and Asia makes as a preschool teacher. Habitat Poland will continue to manage the property.

The agency eases the financial and bureaucratic burdens of the City of Warsaw, which wants to renovate even more apartments to help even more people. "Together, with Habitat, we want to expand in the future, protecting those vulnerable people who are not able to find their place on the market themselves," says Beata Wrońska-Freudenheim, deputy director of Warsaw's Housing Policy Bureau.



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# “A good feeling”

“It is just so beautiful,” 10-year-old Oliwia says, looking out of the window onto a meadow with wildflowers. She and her older sister Angelika haven’t been able to agree on what color to paint their room – so white it is. But with this view of their village in southern Poland, Oliwia doesn’t plan to spend time looking at walls.

The young girl continues the tour of what will be her new house once construction is complete. She tears up a little as she talks about the old one. “I always cry when I tell this story,” she says. “I don’t know why.” After telling it, the tears are completely understandable.

Four years ago, a violent storm kicked up as Oliwia’s family slept. A 100-foot-tall tree came crashing down on their house. Rain started pouring in. “There was a big hole in the roof,” Oliwia says. Luckily no one was hurt, but officials declared her house uninhabitable.

Oliwia, her five siblings and parents first went to live with Oliwia’s grandmother, but it didn’t take long for the situation there to feel too crowded. And it was damp, which made it hard for her little brother Antoni, who has asthma, to breathe. The family has been living in a temporary apartment in a health center. Oliwia misses her dogs – they aren’t allowed in the apartment. “It is hard because we can’t really play,” she says. Climbing trees and picking apples in her yard with Antoni is one of her favorite things to do.

After the storm, Oliwia’s parents were able to find the resources to replace the roof and rebuild the first floor,

On Sundays, Jerzy’s father and all the children, their spouses and children descend as four generations gather for dinner. The house is the frequent host of baptism, birthday and anniversary celebrations. There’s always a grandchild to babysit.

Jerzy and Alicja cross their fingers for even more grandchildren and, God willing, some great-grandchildren someday. But they take stock of their blessings to date, blessings they attribute to that leap of faith with Habitat. “What I have lived through is



but so much more needed to be done. “Then I found information on the internet about Habitat for Humanity,” says Zofia, Oliwia’s mom. “The response from Habitat was very swift.”

Habitat Poland has helped the family, providing loans to cover construction costs and hosting Global Village volunteer teams to help with the building. Oliwia loved painting pictures in the concrete with some of the volunteers. She remembers Rebecca from Texas, who sent the family a map of Texas. When it was time for the volunteers to go, they all did the good-bye dance, also known as the hokey pokey. “Even Dad, even though he never weeps, he was crying,” Oliwia says.

She thinks about all of the love that has been poured into this house, the one that will offer her a room with a view. “I have a good feeling about it.”

a kind of a joy,” Jerzy says. “Thanks to Habitat, I can say that my life is happy.”

**Scrapbook pages document Jerzy and Alicja’s journey with Habitat Poland.**





## Much accomplished, much more to do

Since those first row houses went up, Habitat Poland has helped more than 1,500 families directly, some through new construction and renovation projects. Habitat also has innovated to assist renters, make loans more available to improve multifamily dwellings and introduce energy efficiency measures.

In recent years, Habitat Poland also has worked to become a leading voice and force in advocating for decent, affordable shelter through policy. When Habitat Poland became involved in a national housing revitalization program, they realized that some 240,000 families were at risk of being displaced. Participating in Habitat's Solid Ground global advocacy campaign, Habitat Poland pushed for legal measures so that the families could stay put.

"Habitat's mission all over the world is to provide decent and affordable housing," says Magda Ruszkowska-Cieślak, Habitat Poland's national director. "Here in Poland, there are so many different needs that there is no one solution."

Even with all that is being accomplished, there is still so much more to do. The housing crisis in Poland is among the most dire of the European Union countries. It starts with a severe shortage of decent, affordable places to live. Today, some 18 million Poles — 40 percent of the population — live in overcrowded dwellings. An estimated 15 percent live in substandard places, many without a bathroom or central heat.

*(continued)*



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Families have few options to better their situations. Six in 10 can't afford a mortgage. The apartments that do become available are financially out of reach for many people. "As it comes to affordable housing, the need is growing," Ruskowska-Cieślak says. "Unfortunately, in bigger cities, the rent is very expensive. It sometimes takes up to 60 percent, 70 percent of a monthly salary. That is just not affordable at all." Add in the high

cost of energy — the cold season in Poland runs from October to April — and many of the families are forced to choose between heat and clothes, heat and food, heat and medicine.

This is the backdrop that has Habitat Poland responding in a number of ways. "We listen to our families, to the reason the system doesn't work for them, then we try to come up with a solution," Ruskowska-Cieślak says.

## Shelter leads to success

**A** mural of a majestic red ship with massive masts appears ready to sail right off the wall of Michał's studio apartment in Warsaw. Michał loves the sea, he says. And yet, he has never felt more grounded, and happily so, than in this space.

His studio is part of the Attic Project, the result of Habitat Poland's advocacy efforts to help people like Michał, people who have aged out of the country's foster care system upon turning 18 and are otherwise unable to afford decent housing.

"It's common practice to direct graduates from foster care institutions to shelters for homeless people. We just object to this," says Magda Ruskowska-Cieślak, national director of Habitat Poland, which pushed for regulatory changes to allow for supported housing arrangements like this one.

Habitat Poland wants the Warsaw Attic Project to serve as a model for the rest of the country, which has some 75,000 young people in foster care. With partners and volunteers (including Michał), Habitat Poland built seven studios in what was once an unused attic of a building of multifamily units. The young people pay only to maintain their studio and can stay for up to three years.

"The project consists not only to offer shelter but also all kinds of components that will make this transition toward an adult life successful," Ruskowska-Cieślak says. An educator lives in one of the studios to lend a hand with schoolwork and job searches or just to lend an ear on the challenges the young people face. Habitat also offers

the foster care alumni trainings on time management, budgeting, energy efficiency and food preparation.

Without the Attic Project, Michał is not sure where he would be today. "I think I wouldn't have made it," he says. Instead, he is finishing up his studies in history and plans to teach it.

This studio and the support he received through the Attic Project have helped him become independent and responsible, Michał says. Plus one more thing — he is proud of the man he has become. "I know I have a place to come back to, a place to study, a place I feel secure," he says. "It has given me a home. For sure, I will be sad to leave this place. At the same time, I will be prepared to leave."





One of those solutions is taking place in Constancin, a suburb of Warsaw, Poland's sprawling capital. There, Habitat Poland helped families with credit issues build their own housing cooperative on land they purchased. Habitat Poland guided the families through legal and financial arrangements, including the process of securing a mortgage, and helped lower construction costs by engaging volunteers and obtaining in-kind donations from corporate partners. The building was finished in early 2019, and families are currently moving in.

In Warsaw proper, Habitat Poland bought and converted an unused attic of a multifamily housing unit into studio apartments. The studios serve as transitional housing for young people who have aged out of the country's foster care system.

Regardless of what the solutions look like, they all start with a basic premise. "Housing is key," Ruskowska-Cieślak says. "It's a base for a better life."

### **A great adventure**

Back at the row house with its Polish flag waving, Alicja is cooking dinner. Stanislaw, a mechanical engineer, returns home from work. He is the youngest child and the last one still living at home. He's not in a huge hurry to move out, and his parents aren't pushing him. "I like this house," he says. "It is a very, very good place to live. It was a very, very good place to grow up."

Not long after, another son drops by. As does Jerzy's dad. Alicja takes a break from the stove, and they all flip through a scrapbook of photos documenting the family's journey with Habitat. "The years fly fast," Jerzy says, looking at the younger versions of him and the others. "It's hard to believe it has been more than 20 years."

*(continued)*

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At first, the family was all alone here. Then there were just a few families — musicians, artists, educators. Today, there are 69 families living in this Habitat development. Jerzy paid off

the mortgage in 15 years, five ahead of schedule, so that Habitat Poland could have more money to build other homes and other families could know the happiness that he has. Over the years,

## “I have never encountered this way of helping”

In the corner of the one room they call home is a little desk. Come homework time, the children take turns sitting at it. “It’s a problem — sometimes they want to do their work at the same time,” says their dad, Mirosław. “They need their own desk. They need their own corner.”

Mirosław, a potato farmer in a village in central Poland, is not someone who asks for help. But he and his wife, Agata, longed for their children to have a desk of their own, a corner of their own, and that led them to Habitat Poland. Today, a new addition is going up beside the one room where the children study and play and where everyone eats and sleeps.

The new space will bring about a lot of change, Mirosław says. “Every human being has the right to a dignified life.” For the children, he says, dignity means a home where they aren’t ashamed to invite their friends over. It means an opportunity for the children to succeed

in school. “It is the parent’s responsibility to provide their children with a chance for education — the foundation for a better future,” Mirosław says.

He and his wife had come up with plans for the addition, but “we did not feel ready to bear such a financial weight of building it,” he says. Habitat Poland and partners have helped the family with technical assistance, building materials and loans to cover direct construction costs. Global Village volunteers from seven countries have built alongside Mirosław and his family.

“I keep on looking at how our house, how it was rising to the sky, thanks to people of goodwill who wanted to help us,” Mirosław says. “I have never encountered this way of helping. I like it. It sets a good example for my family and a good example for the community. A human being helping another human being can accomplish great things.”







**These rowhouses were among the first homes built by Habitat Poland.**

Jerzy also sought to repay Habitat by volunteering his time in different leadership roles.

What makes Jerzy most happy, he says, is how close his family grew because of the house. “We were very close, and we still are,” Stanislaw offers. “That is something special about this family.”

These days, Jerzy is contemplating retirement to spend more time with Alicja in their garden, where they grow hydrangeas and raspberries that the grandchildren devour. But the scrapbook has him looking backward. “Habitat, for me, is a great adventure that took place in my life.”

**T**hree decades ago, Rhonda and Adam Król ran across a magazine article about an organization called Habitat for Humanity. They themselves had inherited a home but knew many families struggling to find decent, affordable housing. The Króls sent a letter across the Atlantic inquiring about starting a Habitat in Poland.

Since 1992, Habitat Poland has served more than 1,500 families directly and many more through its advocacy efforts. “To be able to build so many houses and see so many families move into those homes and develop – that kind of privilege is indescribable,” Rhonda Król says.





# Cost of Home


**Families all across the United States are paying too high a price to cover the cost of home.**

Rent and homeownership costs are skyrocketing, while wages are not keeping pace. Far too often, families struggle to make ends meet. Everywhere you look—cities, suburbs, rural areas—the stability that home should bring remains out of reach for far too many families.

At Habitat for Humanity, we know that a family should never have to spend more than 30 percent of their income on a home. But consider that today nearly 19 million U.S. households pay half or more of their income on a place to live.

**That is unacceptable.**





That means that 1 in 6 families are denied the personal and economic stability that safe, decent and affordable housing provides. Instead, 1 in 6 families are forced to make impossible choices.

Safe homes. Nutritious food on the table. Health care. Access to good schools. Reliable transportation.

Which would you choose?

**We have to take a stand and declare our commitment: Habitat for Humanity will work to ensure that no family has to pay more than half of their paycheck to cover the cost of home.**

**Over the next five years, we commit to mobilizing our local Habitat organizations, our partners, our volunteers and community members like you across the country to find the solutions and help create the policies that will allow 10 million individuals to meet their most basic needs.**

Everyone deserves to build the foundation for a strong, healthy future for themselves and their families – no matter where they live or how much money they earn.

## **Every family deserves the chance to thrive.**

Starting June 12, visit [habitat.org/costofhome](https://www.habitat.org/costofhome) to learn more about Habitat's first national advocacy campaign.

We aim to improve home affordability by promoting policies at all levels of government that will:

- Increase supply and preservation for affordable homes
- Equitably increase access to credit
- Optimize land use for affordable housing
- Ensure access to and development of communities of opportunity.



**Help Habitat make the cost of home  
something we all can afford.**

# Carving a path for future neighborhoods



**T**he goal seems simple enough: improve the quality of life of people and the neighborhoods they call home. The “how” is more complicated and something that Habitat for Humanity and local communities are working on.

Together, we have developed a new tool, called the Quality of Life Framework, that aims to lift up and bring lasting change to neighborhoods across the United States.

“It starts by understanding everyone’s gifts, dreams and concerns about their neighborhood,” says Rebecca Hix, Habitat’s director of neighborhood revitalization. From there, the tool calls for building a strong sense of community and acting on shared objectives that could include improved housing, safety and economic opportunity.

Over five years, Habitat and 10 local communities will test the framework. The Robert Wood Johnson Foundation — along with Lowe’s, Wells Fargo Foundation and General Motors — are financial supporters of the initiative.

“These 10 neighborhoods are carving a path for future neighborhoods through their validation of the framework,” Hix says. “This is truly exciting work.”

**Here are snapshots of the 10 communities, their challenges and aspirations.**

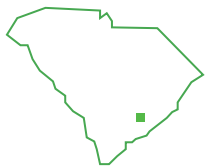




“Our people are our strength, and if we all work from our different perspectives, we can all continue to move the community forward.”

Tina Shelvin Bingham,  
McComb-Veazey Coterie and  
Lafayette Habitat

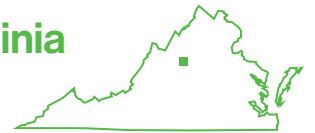
## Berkeley County, South Carolina



Habitat Berkeley County has worked closely with the Wall Street neighborhood of historic Moncks Corner since 2010. A bedroom community of the increasingly popular city of Charleston, Wall Street's property values have tripled over the past several years, leaving the 20 percent of households living below the poverty line struggling to keep up with growing repair lists and soaring property taxes.

With residents working with local government agencies, schools, churches and nonprofits, the collective effort focuses on increasing resident engagement, building their leadership capacity, capping property taxes for residents 65 years and older, encouraging investment in the local economy, and helping families make necessary upgrades to ensure they remain safe and stable in their homes for years to come.

## Charlottesville, Virginia



Habitat Greater Charlottesville has the goal of working side by side with residents to shift Southwood Mobile Home Park from an exclusively low-income community of aging mobile homes and failing infrastructure into a sustainable mixed-income and mixed-use village with amenities such as a neighborhood employment center and improved access to city services.

## Lafayette, Louisiana



In 2008, city employees, area churches, business owners and residents came together to plan the future of McComb-Veazey, a historic neighborhood with a vibrant musical heritage adjacent to downtown Lafayette. A decade later, the neighborhood coalition that formed, known as the Coterie, has gained in strength and momentum.

Residents and local partners from government, the university system and nonprofit sector, including Lafayette Habitat, have spearheaded initiatives to improve resident life. The work ahead includes a gathering place where entrepreneurs can brainstorm, a park paying homage to the neighborhood's rich history, and increased access to healthy food for families of all income levels.



## Long Beach, California

With active and engaged faculty and an immersive curriculum, Washington Middle School serves as the center of its community and now the springboard for Habitat Greater Los Angeles' neighborhood revitalization program.

Members of the neighborhood association are focusing on the school's continued success, further development of parks, reduced crime and community events to instill greater social cohesion. Housing also is an area of focus for the neighborhood. Only 7.2 percent of the homes in the Washington neighborhood are owner-occupied. That means a continuation of Habitat's role in constructing new, affordable homes and helping families complete repairs.

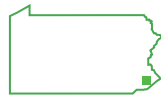


## Muncie, Indiana



The 8twelve neighborhood has experienced the plight of many post-industrial Rust Belt communities, with the loss of factory jobs, population decline, school consolidation and a diminishing economy. A collaborative effort across sectors and industries, the 8twelve coalition focuses on four areas: beautification, housing, business development and employment, and education and family support. The coalition has undertaken a wide array of projects, including increasing homeownership opportunities, developing public parks, making over vacant properties and creating a community garden.

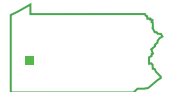
## Philadelphia, Pennsylvania



In 1966, the Philadelphia Housing Authority's massive Norman Blumberg Apartments sat in the center of a thriving, mixed-income neighborhood, Sharswood. Over time, the complex gained a reputation as among the most dilapidated and dangerous public housing in the country.

Today, with support of the housing authority, Habitat Philadelphia and other partners are committed to restoring Sharswood to the hub it once was. Progress so far includes upgraded mixed-income housing in different stages of completion, a rehabbed and reopened high school, new streets and infrastructure, a renovated recreation center, and more. Still, there's the equivalent of 24 football fields of vacant land, leaving the Neighborhood Advisory Committee a huge canvas to shape the community.

## Pittsburgh, Pennsylvania



Pittsburgh's Larimer neighborhood has witnessed the shuttering of factories and mills, the loss of blue-collar jobs, and the exodus of white families to the suburbs. With its rich history, strong governmental relationships and the passion of the residents who remain, the historic neighborhood — once known as the city's Little Italy — is an ideal incubator for revitalization.

A coalition of residents and community partners already are making things happen, including after-school programming, community events, community gardening and free community-wide WiFi. Future plans include the development of green space and continued housing stabilization efforts to help residents stay in their homes.

**“The story of Larimer is the story of residents standing up and saying, ‘We’re here and we matter, and we get to decide what happens in our community.’”**

Derek Kendall-Morris,  
Habitat Pittsburgh



“At the Robert Wood Johnson Foundation, we want to see a future where everyone has a fair and just opportunity to live the healthiest life possible — and we know that the conditions in communities can either set people up to be healthy or can create all kinds of barriers to health.”

George Hobor, Robert Wood Johnson Foundation

## Pittsfield, Massachusetts

When Carolyn Valli began working at Central Berkshire Habitat 11 years ago, she was stumped. Habitat was breaking ground on new homes in Pittsfield’s Westside neighborhood where land was affordable. But interest among families was a huge challenge. Valli talked to residents and found they had concerns about Westside’s lack of amenities and safety.

Habitat Central Berkshire and partners, including the Berkshire United Way, Goodwill, Berkshire Community College and City of Pittsfield, decided to work to make the community one anyone would want to live in. The neighborhood revitalization initiative here centers on empowering residents to be vocal leaders in shaping their community. One of the first priorities involves building up amenities as well as residents’ skills to attract new businesses that can help diversify and bolster the local economy.



**“In my experience of becoming a Habitat homeowner, I saw how people came together to help each other. I want my kids to see that we made a difference, that we helped develop this place and made it better — and that we are setting this example for them to continue it.”**

Doris, The Pride of The Glens coalition

## St. Vrain, Colorado



St. Vrain Habitat first became involved in The Glens in the city of Dacono in 2009 when it broke ground on the neighborhood’s premier Habitat home.

Realizing the challenges — and the opportunities — of the community, Habitat helped form The Pride of The Glens, a coalition of neighborhood

homeowners, renters, landlords and business owners.

One of the coalition’s first tasks was to complete a neighborhood-wide survey to understand resident issues. Home repairs, new construction, the creation of safe walking routes and landscaping are all on the group’s growing to-do list.

## Tucson, Arizona

Amphi, an urban neighborhood on the northern edge of Tucson, once was known for good schools and wealthy households. But as people began abandoning the city for a life in the suburbs, Amphi and the residents who remained experienced plummeting homeownership rates and rising crime rates. That makes the shared long-term goal between residents and Habitat Tucson nothing short of “transformation,” says Ann Vargas, director of community development at Habitat Tucson.

Change already is becoming apparent following several neighborhood cleanups in Amphi with residents and local police working side by side. These cleanups — along with repaired sidewalks, new Habitat houses and a new community garden — are adding up to big change in the everyday lives of Amphi residents.



Visit [habitat.org](https://www.habitat.org) to read a Q&A with representatives of the Robert Wood Johnson Foundation to learn more about this partnership and the vital work it makes possible.



# Home is the Key





In April, Krushetta built her new home as part of our 2019 Home is the Key campaign. The mother of three works in front office administration for a medical clinic and is studying to become a certified medical assistant.

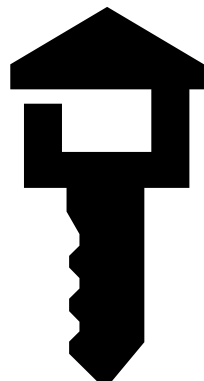
Her dream of homeownership has become the reality she most wanted for her boys. “This is showing them, ‘If my mom did it, that means I can do it,’” she says. “That means they should be able to follow in my path. It’s definitely going to be a big, prosperous, new beginning.”

Home is the Key is Habitat’s annual nationwide campaign that brings together community leaders, sponsors and celebrities like Habitat Humanitarians Drew and Jonathan Scott to unlock futures and change lives so that even more families have access to decent and affordable housing.

People across the United States supported the campaign by donating directly at [habitat.org](https://www.habitat.org) and by sharing their support using **#HomeIsTheKey** on social media. Additionally, partner companies donated to Habitat directly and through product promotions. Money donated by and through campaign partners goes toward fulfilling Habitat’s mission of addressing urgent affordable housing needs.

Thank you to our sponsors

At Home  
Chico’s FAS  
Nest  
Nissan  
O-Cedar



Meet Krushetta, learn more about our sponsors, and tour our interactive house filled with inspirational videos and stories at [habitat.org/homeisthekey](https://www.habitat.org/homeisthekey).



# Helping homeowners age in place

Habitat for Humanity's Aging in Place efforts aim to help older adults make the repairs and modifications necessary to help them remain in their homes with comfort and dignity. For Topeka Habitat, the program has become a cornerstone of their work – just as the population the program serves continues to be a cornerstone of strength in the community.

“Our aging population brings such a different perspective and respect for our city,” says Topeka Habitat’s executive director Janice Watkins. “We need to ensure we, as a community, are caring for them the way they have cared for our city.”

By uniting public, private and nonprofit partners, Topeka Habitat seeks comprehensive solutions to address issues facing older residents. Together, the coalition is working to tackle hunger, home repairs and modifications, education, and legal planning. “We’re coming at this from a holistic approach,” says Watkins. The central goal is continued independence for the older people they work alongside.

Take Kenneth. The 76-year old had been living with only half a roof on his house and no central heating to guard against Midwestern winters. With the home well beyond repair, Topeka Habitat worked with partners and connected Kenneth with social workers. He now lives in a new home, with heat and a secure roof.

“He became a new person,” says Watkins. Before, Kenneth rarely left the house. Now Kenneth is constantly out and about, on a

“We need to ensure we, as a community, are caring for them the way they have cared for our city.”

– **Janice Watkins**, Topeka Habitat

first name basis with everyone he meets. One of his favorite stops is the local Habitat ReStore, which he visits at least once a week to say hello to his new Habitat friends. “They helped me in every way they could,” says Kenneth. “I feel so good now.”

And then there’s Carol. For months, running the water in the bathroom would cause her hallway to flood. The 78-year old could not afford to fix the problem. At the urging of family, she reached out to Topeka Habitat. She’s thankful she did. While Habitat was addressing the plumbing issue, they uncovered an even bigger one. Carbon monoxide had been steadily leaking into her home through holes in the deteriorating ventilation system. “It would have killed me,” Carol says. “I can’t say enough for what their help means to me. It was a godsend.”

Topeka Habitat and partners already see the impact of this work on their older population and the community: increased socialization, improved health and stronger financial stability. “That’s what happens when you serve the whole person,” Watkins says. “And that’s what we aim to do.”



## Empowering women

**W**ith the help of Habitat for Humanity Zambia, Yoanna has written a will to secure her family's future. "I feel good knowing that my house will go to my family, that they will have a place to live if I die," says Yoanna, who cares for 10 children and grandchildren.

Through Habitat's global Solid Ground advocacy campaign, Habitat Zambia is helping Yoanna and other families, particularly those headed by women, secure rights to their land. "When talking about the land tenure system in Zambia, we are focusing mainly on the women's land rights because they are not as strong as they should be," says Mweene Chaambwa, advocacy and policy research specialist with Habitat Zambia.

Without a will, families like Yoanna's can fall victim to "land grabbing," a common practice where distant relatives try to claim property following a death. Additionally, many families in Zambia do not have documents proving that they even own their property, making them vulnerable to unlawful evictions. Habitat Zambia is working with local governments to provide these families with official documentation of land ownership. As a result, more than 3,000 residents in the city of Ndola have been granted such documents. Habitat Zambia also facilitates advocacy skills training to empower women to know their land rights and to claim them.

All Zambians benefit from these efforts, Chaambwa says. "When you are able to empower a woman, you are able to have a developed household, a developed community, a developed society, a developed country."



Give  
generously  
before  
June 30!



Habitat for Humanity is excited about our partnership with the Verizon Foundation. We invite you to join us in helping families like Al's move into safe, secure, affordable homes by giving to the **Habitat Challenge**.

Thanks to our supporters, more people will rebuild from disasters and improve their lives through affordable housing.

**The Verizon Foundation**, the philanthropic arm of Verizon, has stepped forward with a generous \$1 million contribution, and Habitat challenges you to give what you can today at **habitat.org/everyone**.

Your gift, along with the Verizon Foundation's contribution, helps Habitat **double our impact** and makes a life-changing difference for families as they rebuild from disasters and financial hardships in decent, affordable Habitat homes.

