

habitat[®]

THE MAGAZINE OF HABITAT FOR HUMANITY



Helping
families
build back

Faith through action

These families have lost so much—except their resolve to build back.

The danger of looking at large-scale disasters from high ground is that it can make the recovery seem too big, too overwhelming. Instead, we have to take the destruction wrought by hurricanes Harvey, Irma and Maria and the earthquakes in Mexico personally, house by house. In every house is a family that wants to put their life back together.

That's what Vicky and her 9-year-old daughter, Aaliyah, want.

The first thing that struck me as I was ripping out drywall and trim in Aaliyah's room a few days after the storm was the jumble of ruined possessions strewn on the floor: the stuffed animals, playing cards, math workbooks, a basketball. Vicky wanted us to try to save her dishes and whatever shoes we could, which we carefully did, along with a few family photos.

In so many ways, I realized that these families are starting over. It just doesn't seem fair. They've lost so much in these storms — except their resolve to build back.

I can't tell you why disasters happen. But I believe that they present an opportunity for people to put their faith into action.

One of my favorite teachings is from Tim Keller, pastor of Redeemer Presbyterian Church in New York City. When God says love your neighbor as yourself, Pastor Keller says, that means loving and meeting the needs of your neighbors with all of the power and



fire that you employ to meet your own needs.

I have seen beautiful examples of that kind of power and fire since these devastating storms. In this holiday season — as we celebrate home, family and the divine love that redeems all suffering — let us remember that, together, we can help bring light to families like Vicky's.

Let us not be deterred by how much tearing out and building up has yet to be done. Let us keep our focus on Vicky and Aaliyah and all of the families who are counting on us to help them put their lives back together.

Your support keeps us there. As these families face a hard holiday season, please give what you can to help. Give as if they were your own family — because in God's eyes, they are.

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 more than 1,300 communities throughout the U.S. and in nearly 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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magazine@habitat.org
(800) HABITAT, (229) 924-6935
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A decade from now, more families in Honduras will know what it's like to have the stability of homeownership, thanks to Habitat's Solid Ground campaign.

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“I told them ‘thank you.’ This is the last time I say ‘thank you’ in front of them, but it won’t be the last time I say it.”

Naimo, who built her Habitat Edmonton home alongside volunteers during the 2017 Jimmy & Rosalynn Carter Work Project



More than 300 delegates gathered in Hong Kong in September for the sixth Asia-Pacific Housing Forum. Breakout sessions focused on issues including innovative partnerships, sustainable urbanization and adequate housing technology, and the first INNOVATE.SHELTER contest was held to identify solutions to housing issues that can be replicated in the region. Carrie Lam, chief executive of Hong Kong, served as keynote speaker.



Creating a ripple effect

Habitat homes offer individual families strong foundations to build better lives. They also have broader economic and fiscal impacts, from an increase in property values to a decrease in the need for government help.

When Habitat families move out of government support programs, they free up resources and affordable rental housing opportunities for other families, according to a new report, “The Ripple Effect.” The report, commissioned by Habitat and completed by Washington-based Robert Hickey Consulting, analyzes the findings of 11 recent studies carried out by local Habitats to measure the impact of their work.

“The Habitat network has long known anecdotally the positive impact of the Habitat homeownership model,” says Dan Rosensweig, president and CEO of Habitat Greater Charlottesville. “What our local study shows, and what is so exciting to see as a trend across

the country, is the positive impact on jobs, local tax revenue and financial stability of families.

“Most critically, in today’s environment of tight government budgets, the data clearly shows that, as the Habitat model enables hard-working families to purchase homes they can afford, it also enables financial independence, reducing the reliance on a variety of public assistance programs.”

Among the findings highlighted in report:

- In Charlottesville, Habitat homes increased the value of nearby homes by 6.55 percent.
- After becoming homeowners, Habitat families reduced their use of government assistance such as food support programs (by 47 to 55 percent)



Read our annual report online

Learn more about the work that you support, and meet just a few of the families who have partnered with us. At the end of November, visit habitat.org to view our multimedia annual report.

Habitat Champaign County celebrates 25 years with the completion of its 100th house. The Illinois State Attorney General's Office and the Yahoo Employee Foundation sponsored the build, keeping the mortgage affordable for homeowner Alicia.

"I just want a chance to create stability for my family," says Alicia, a pharmacy tech and



substitute teacher. "I'm looking forward to a home where they can play outside and invite their friends over. Just normal stuff most kids get to do in their homes."



Homes filled with music

Sixteen-year-old Tobias plays the saxophone in the Recycled Instruments Orchestra of Cateura. He and the other musicians perform with instruments made of scrap materials salvaged from a landfill just south of Paraguay's capital, Asuncion.

Until recently, Tobias lived in a slum at constant risk of flooding and landslides. Then the orchestra partnered with Habitat Paraguay, and now Tobias has a safe and stable home where he can do his homework and practice his music. "Now we have peace of mind that everything is going to be all right and that we are improving our quality of life," says his mother, Ramona.

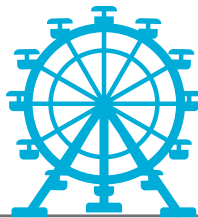
Three additional orchestra families that also had been living in the slum have moved into new Habitat homes and 12 more are expected to do so in the coming months.

Formed in 2006, the Recycled Instruments Orchestra has performed internationally. Its conductor, Fabio Chavez, calls the partnership with Habitat Paraguay the orchestra's most moving moment. "Even after playing with Metallica or for the Pope, I would choose this," he says, "because it is the initial step toward changing lives."

stability

and family or children services (by 72 to 83 percent). In Minnesota alone, Habitat homeowners saved the state between \$6.4 million and \$9.3 million a year.

- Habitat's work generates annual sales tax-related revenues of \$6,594 per Habitat home in Charlottesville, Virginia, and \$28,511 per Habitat home in California's East Bay/Silicon Valley region.
- Each Habitat home built, renovated or repaired generates between 1.3 and 4.6 full-time jobs in a given year. The people filling those jobs include skilled contractors, construction workers and office staff. Nationwide, Habitat supports an estimated 34,000 full-time jobs annually, injecting \$2.8 billion into local economies.



Prized hogs, carousels, funnel cakes. And Habitat houses. These were among the attractions at the 165-year-old Indiana State Fair.

For the eighth year, Greater Indy Habitat partnered with the agriculture industry to build two houses at the fairgrounds. The homes were moved to Indianapolis' Near North neighborhood in September.

At the fairgrounds, the future Habitat homeowners built alongside more than 800 local agriculture industry and community volunteers. Gustavo and Araceli say their home will provide stability for their young children, 3-year-old Oliver and 1-year-old Luna. "We are excited to start a new beginning for our family," Gustavo says.



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Height, width and depth, in inches, of the Little Free Library constructed by Newnan-Coweta Habitat for Humanity and furnished with items from its Restore. The library, built for Georgia's Division of Family and Children Services, houses a book exchange.

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Homes built during Habitat South Africa's Nelson Mandela International Day Build Event in July. Habitat teamed with the Nelson Mandela Foundation to celebrate Mandela's life and build alongside families.

Twice as many

Households at or just above the poverty line who reported moving in 2015 to another place and experiencing more instability than their higher-income counterparts, according to a Public and Affordable Housing Research Corporation report. Lack of housing affordability is often associated with housing instability, the report found.

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Simple steps for donating your car to Habitat.

1. Start your donation online at habitat.org/carsforhomes or call (877) 277-4344.
2. Provide your vehicle information and contact information.
3. Schedule your car to be picked up.

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Years of building and awareness raising celebrated by Baylor University's Habitat campus chapter in 2017. Baylor was the first Habitat campus chapter and has been joined by hundreds of others of these student-led, student-initiated groups at colleges and universities throughout the U.S.





We've seen firsthand how affordable homeownership changes lives.

A home is more than four walls and a roof. It's a safe place to sleep at night, a place for children to play and grow, and a place for families to build brighter futures.

But not every family can afford a home of their own. **That's why we're proud to partner with Habitat for Humanity.** When you support Habitat, you help another family build their own home and access an affordable mortgage.

Everyone deserves a decent place to call home, and you can help make that happen.

Visit **habitat.org** to learn more today!



“Habitat will be there for you”

As we respond to natural disasters, lessons from past recovery efforts lay a strong foundation.

As sirens blared, Linda barely had time to grab her dog and cat and seek shelter in the bathtub. She was reciting Psalm 23 — “The Lord is my shepherd, I shall not want” — when a tornado stole her Habitat house in Granbury, Texas.

After she crawled out of the tub, Habitat for Humanity of Hood County and its volunteers and the contributions that poured in from all over the country picked up where prayer left off. “It is really tough when you see something you work so hard for blown away,” Linda says. “But people were there for me, and they were ready to go.”

Four years later, the Habitat homes upended by that deadly tornado in the Rancho Brazos neighborhood all have been rebuilt. To borrow from Psalm 23, Linda’s favorite, the souls of the families

living there have been restored.

The communities now dazed and broken also will be rebuilt and restored. Families find themselves taking the first steps on the long path back to permanence. It won’t be easy, and it is not always quick. But it will happen.

It has happened in the dozen years since hurricanes Katrina and Rita decimated the U.S. Gulf Coast. All along the coast, Habitat has worked alongside families to build, renovate or repair thousands of homes. “When one looks out upon devastation as far as the eye can see, in every direction, the horror and grief seem almost overwhelming,” says Jim Pate, executive director of New Orleans Area Habitat. He is talking about his city right after Katrina but just as easily could be describing Houston



Families like Rosalinda's in Houston – and in so many other disaster-affected locations – must now work to rebuild.

and Port Arthur in Texas or communities throughout Florida, Puerto Rico and Mexico today.

Pate has been advising local Habitats dealing with the aftermath of Harvey and Irma. Recovery efforts this big begin with small steps, he says, one foot in front of the other. Luckily, there are many feet ready to march in lockstep. “As the trickle of volunteers becomes a stream and the stream becomes a torrent, the work of recovery steadily increases,” Pate says.

And Habitat volunteers do so much more than clean out houses and put up sheetrock. “While their physical efforts are so deeply appreciated, the spiritual and emotional uplifting of you, your team, your homeowners and the entire community is the greatest treasure, the greatest gift that volunteers bring.”

More than 22,000 Habitat volunteers have lifted up Tuscaloosa, Alabama, since a deadly tornado hit there in 2011 and destroyed 4,000 homes. A team from Northern Ireland continues to return to build every year. “We have groups of folks who just keep coming back,” says Ellen

Potts, executive director of Habitat Tuscaloosa. “Those volunteers galvanized our local community to build with us.”

Before the tornado, Habitat Tuscaloosa constructed a house or two a year. It has built 69 since, 40 with families displaced by the tornado. “At the end of the day, six years out, this horrible thing brought us together as a community,” Potts says. “There are people who met each other who would have never met each other, people who have worked together who would have never worked together, people who are homeowners who never would have been homeowners.”

More than 200 families now own homes since Habitat Bay-Waveland Area began serving families on the Mississippi Coast following Hurricane Katrina.

“The common element in the way local Habitats work is that they see tragedy and desperation as a way to step up and serve people,” says Bob Johnson, director of operations for Habitat Bay-Waveland. “The question for people who are watching from the outside is not, ‘Will these families rebuild?’ They are going to rebuild. The real question for people is, ‘Are they going to be a part of it?’”

The tornado that tore through Granbury damaged 120 homes, 60 of them Habitat houses. Habitat Hood County gave homeowners whose houses were completely destroyed the option of rebuilding elsewhere. Linda was always going to stay put.

“This is the house that my husband and I built together with Habitat, and we had such a good life here. I just couldn’t leave it,” says Linda, whose husband, Steve, died two years before the tornado. “I can’t compare my tornado to what people are going through now except to say, ‘Habitat will be there for you.’ They were there for me every step of the way.”

Visit [habitat.org](https://www.habitat.org) for the latest on our response and find out how you can support #HabitatHammersBack.

“As the trickle of volunteers becomes a stream and the stream becomes a torrent, the work of recovery steadily increases.”

JIM PATE, executive director of New Orleans Area Habitat





Thank you

to our partners who have committed a minimum of \$1 million to support Habitat's hurricane response efforts.*

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Industry**

Daddy Yankee

The Dow Chemical Company

General Motors

**Hand in Hand Fund at
Comic Relief Inc.**

Jefferies and Co.

John Deere

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*\$1M+ partner commitments as of Oct. 5, 2017



Innovating to create decent and affordable housing

A device that provides solar-generated electricity to power houses in remote areas. A low-cost building material made from used toothpaste tubes and other recyclables. A wastewater treatment system for individual homes.

This summer, a group of emerging entrepreneurs from Mexico shared and brainstormed about these and other innovations to deliver affordable homes, clean water and sustainable energy to families with low incomes.

The entrepreneurs gathered at ShelterTech Mexico 2017, an intense three-month business-training workshop hosted by Village Capital, a global entrepreneur support organization, and Habitat for Humanity's Terwilliger Center for Innovation in Shelter.

"The world's housing deficit is much too large for Habitat to build itself out of," says Patrick Kelley, the center's global senior director. "The

Terwilliger Center for Innovation in Shelter is an initiative within Habitat to catalyze the private sector's responses to the need for affordable housing."

In Mexico, an estimated one in five families lacks safe housing and access to adequate water and energy. "Mexico's vast need for better housing requires bringing ingenuity and innovation," Kelley says. "The ShelterTech accelerator workshop brought together entrepreneurs to help cultivate their ideas and grow their plan for their companies."

The Terwilliger Center is looking to expand its impact, Kelley says, by also identifying and working with budding entrepreneurs focused on affordable housing in other key countries around the world, including India, Kenya, Peru and the Philippines.

In Mexico, entrepreneurs attending the ShelterTech workshop represented nine start-ups developing innovations in core home construction, energy, and water and sanitation. "We were excited to work with Habitat to create this program and make their first investment in the selected companies," says Ben Younkman, the program facilitator from Village Capital. He says

that many nongovernmental organizations “have historically seen ‘private-sector’ as a four-letter word. Habitat for Humanity is showing everyone a new way to achieve their traditional mission.”

The workshop provided the entrepreneurs face time with business and legal experts as well as potential investors. The biggest benefit, the entrepreneurs say, was the input and inspiration they received from each other.

“It is really cool and empowering to share each other’s passions for making an impact. That is really like gasoline in our tank,” says Yusef Jacobs, founder and CEO of Vitaluz, a company that offers consumers a solar-generated and affordable system to purchase electricity.

The entrepreneurs evaluated each other in a number of key areas. The two companies ranked as having the highest potential for success received a financial investment from the Terwilliger Center.

“These entrepreneurs, like many, have

innovative ideas and new approaches to old problems,” says Melva Y. Flores Dueñas, a member of Habitat’s Mexico team and a contributor to the ShelterTech curriculum. “What they often lack is the investment capital that is willing to take the high risks of a startup aiming to work with low-income populations.” The \$100,000 of capital the center has committed will help the two winners continue their business growth and hopefully attract other investors.

The Terwilliger Center launched with a generous commitment from former Trammel Crow Co. CEO J. Ronald Terwilliger. Other financial supporters to the work of the Terwilliger Center include MasterCard Foundation, Omidyar Network, USAID, Inter-American Development Bank, Citi Foundation, Swiss Agency for Development and Cooperation, The Hilti Foundation, IKEA Foundation and W.K. Kellogg Foundation.

Meet the entrepreneurs



COMPANY:

Vitaluz

FOUNDER AND CEO:

Yusef Jacobs

Yusef Jacobs was born into a family that could afford to give him a stable home and send him to great schools. “I didn’t do anything to deserve this life. It just happened for me,” Jacobs says. “Now I feel a very strong responsibility to take the advantages of the randomness that came my way to balance the scales for others.”

Jacobs sees Vitaluz as a great equalizer. It offers families living in areas without access to Mexico’s electrical grid the opportunity to purchase affordable electricity. People living in rural or remote areas now mostly rely on candles or diesel generators to power their appliances and lamps. Vitaluz leases to those consumers portable

devices that store power generated through solar panels. They then purchase prepaid codes that allow them to tap into the power. “They pay for what they need,” Jacobs says. “They have the flexibility to pay per day, per week or per month.”

As it stands now, the Mexican government subsidizes the cost of electricity for consumers connected to the grid. “Families not on the grid that use diesel generators spend more in a month than I spend in two,” Jacobs says. “That means that the people who have less economic and financial resources are paying for the most expensive energy and for the lowest consumption. That is a social injustice.”

The name Vitaluz comes from the Latin word for “life” and the Spanish word for “light.” “Our slogan is ‘lighting life,’” Jacobs says, underscoring that electricity is indeed life-changing. Offering a way to purchase sustainable, affordable electricity means that families have more money to spend on their children. It also offers children more hours of light to read and study so they can do better in school and be more successful in life.

And solar energy is healthier than diesel-power generators for people and better for the environment. “We are not saying that electricity solves all of the problems in our society,” Jacobs says, “but it must be a stepping stone for a family or community to aspire to a better quality of life and development.”

Jacobs is only 24 years old but has long known that he would be an entrepreneur who helps people. “I truly feel that applying my skills and passions in trying to solve social problems is what I was made to do.”

In high school, Jacobs traveled extensively to other countries doing volunteer work. Among his favorite trips was the month and a half he spent building homes in the forest in Ecuador with an indigenous community. He also worked in Lima, Peru, where he taught English in a

school for blind children.

While he grew up and lives in Mexico City, Jacobs also traveled to remote areas in his own country that now make up his company’s target market. “Some people who live in Mexico City don’t really know Mexico. I really like to travel in my own country because it is so magical.”

Jacobs came up with the idea for Vitaluz during these visits. While in college earning his bachelor’s in engineering and physics, he worked for a company designing a product for communities without access to water. “When I started visiting these communities, I noticed they needed access to electricity. I thought I could help solve this.” He designed a prototype at home using a cookie box. “An hour of illumination with that system was cheaper than using candles,” he says.

The technology has come a long way from those cookie box days. And now Jacobs is focused on scaling his company.

The \$50,000 investment from Habitat’s Terwilliger Center for Innovation in Shelter will allow Vitaluz to automate some of its processes, hire more people and map communities that could benefit from its products, Jacobs says.

Attending the ShelterTech workshop helped Jacobs think through some of the potential pitfalls going forward, he says. “The other entrepreneurs helped us identify risks. For instance, we don’t want to scale too fast and lose quality of service.

“You have to have the motivation to generate an impact in the world for people to develop their full potential. You also have to have a sustainable business.”

“Electricity is a stepping stone to aspire to a better quality of life.” —Yusef Jacobs





COMPANY:

Energryn

CO-FOUNDER AND CEO:

Andrés Muñoz

In 2009, Andrés Muñoz had a choice to make. Continue working his IT job — a job that offered security and a comfortable lifestyle — or improve people's lives. In the end, it wasn't really a choice at all. "We come to this Earth with a mission to help people and leave a footprint," Muñoz says.

Today, his company, Energryn, offers Mexicans an affordable way to get hot water. More than half of the country's population currently doesn't have access to water heaters, according to Mexico's National Institute of Statistics and Geography.

In Mexico, most water heaters rely on gas. Energryn markets a product known as the Solesyto, a variation of the Spanish words for "little" and "sun." The spherical insulated tank harnesses the sun's rays throughout the day to heat the water stored inside the tank. A backup electric heater kicks in on cold or rainy days.

The benefits of the Solesyto extend beyond how great it feels to take a hot shower. There is the matter of better hygiene and health, Muñoz says. "Our product offers savings for the people who use it. It is a green product and helps reduce carbon emissions."

It provides something else that can't be measured. "It gives people a sense of dignity," Muñoz says. "That is the greatest value."

The story of the Solesyto is largely a father-son story. Muñoz, originally from Spain, moved to Cancún in 2007 to manage information technology for a hotel chain owned by a childhood friend. The friend

knew that Muñoz's father, Andrés Muñoz Sr., was a thermodynamics engineer and invited the older gentleman to come to Mexico and identify ways to cut energy consumption at his hotels.

"The initial plan was that my father would stay for three months, then return to Spain," Muñoz says. During that time, using scrap materials and tools, Muñoz Sr. designed a prototype of the Solesyto. That is where the choice came in.

"My father came to me and said, 'I can go back to Spain, and we can all stay in our comfort zones. Or I can stay here and you can quit your job, and we can put all of our strength and brainpower and skills into developing this prototype and changing the lives of people,'" Muñoz says.

Muñoz Sr. got to work perfecting the Solesyto. He also invented the supply chain of parts. Energryn now holds nine patents and has built its own manufacturing facility.

The current iteration of the Solesyto holds up to 20 gallons of water, is easy to install and doesn't take up much space on rooftops. The liquefied petroleum needed to fuel a gas heater costs the average consumer more than double what they would pay to power the Solesyto.

Energryn will use the investment from Habitat's Terwilliger Center for Innovation in Shelter to fund a pilot with 50 families from Cancún can't afford a gas water heater. It will use information collected from the pilot to scale the business.

At the workshop, Muñoz paid tribute to his father, who died in July 2016. "My father was an inventor who wanted to improve the world with his inventions," Muñoz says. "He would say, 'This way, I will live on in the products and the happiness of the people who are using them.'"

"Energryn gives people a sense of dignity. That is the greatest value."

—Andrés Muñoz

A selection of more innovation from ShelterTech

COMPANY:

NuupTech'

NuupTech' co-founder and CEO Alejandra Téllez lives in Cozumel, a Mexican island on the Caribbean Sea with an economy that relies heavily on tourism. Many divers and snorkelers come to the area to explore the reefs and the marine life that feed on them.

"The main problem in this area is that the reefs are being degraded because of waste water," Téllez says. "The water filters into the aquifers which connect directly to the sea. Black water from toilets and gray water from sinks and appliances are one of the main sources of contamination of water sources, so this is not only about the reefs, but about preserving the water supply."

With a master's in sustainability, Téllez began looking for an affordable way to prevent families, especially those from low-income areas, from polluting their ecosystem and harming their livelihood. Her startup offers families a low-cost waste treatment system. It includes a user-friendly dry toilet that accelerates the transformation of waste into organic material (terra preta) that can be used as fertilizer.

"Dry toilets already exist, but they have pitfalls. The rudimentary ones are not very user-friendly and are not easy to adapt inside a home in a way that's comfortable," Téllez says. "The more technical ones are expensive and still not adaptable to low-income homes. We make them way cheaper, user-friendly and have added a social context to them."

COMPANY:

Ecolam

The lack of affordable housing is a huge problem in Mexico. So is the pollution. Mauricio Enriquez sees his company as a way to address both.

Ecolam sells an affordable construction material made from used toothpaste tubes and other recycled industrial plastics. Many of the materials are difficult to recycle, but Ecolam has developed a process that works.

The material, commonly used to construct ceilings and roofs, requires less maintenance and uses less CO₂ to manufacture than other alternatives. "This material can help families improve their quality of life," says Enriquez, Ecolam's CEO.



COMPANY:

Ion Ag+

An estimated 12 million Mexicans don't have access to clean drinking water.

"When people drink dirty water, they get sick. Parents can't go to work. Kids can't go to school," says Alexis Ortega, co-founder and CEO of Ion Ag+. Too often, people die.

Ion Ag+ works with local governments and development organizations to design and build integrated water solutions for rural communities. The company's products don't require electricity, which is important for communities not connected to the Mexico's electrical grid. Products do include a filtration system that creates an electromagnetic charge that kills bacteria.

Ion Ag+ also is launching a bottled water line called Happiness, with profits from the venture being used as matching funds for government water infrastructure

projects. "With Happiness, anyone can participate as an investor or agent of change. We are deeply concerned about transparency, accountability and creating awareness about the water issue in our country. We see this as a call to action," says Ortega, who began working to improve the water supply for rural communities 15 years ago.

Ortega has met people who walk as far as 5 miles to get clean drinking water.

He also believes that the number of Mexicans without access to clean water may be underreported. He has met families who don't record their children with government officials until after their fifth birthday. That is because many children die before turning 5.

"Our goal is to bridge the inequality gap in Mexico and the world," Ortega says, "and to guarantee the human right to safe drinking water and sanitation."



Home is the Key to a brighter future for Baylee and her family

Before partnering with Habitat for Humanity Metro Denver, Tanya couldn't foresee her daughters' future. Now she can. She doesn't know the details, but she does know this: "Their future is bright."



to be stuck where we were living forever.” Then a friend told Tanya about Habitat.

The girls were impressed by their mother’s hard work on their new house to meet the sweat-equity requirements. “They watched me, twice a week, come and build on the house,” Tanya says. “That is special to them.” She and the girls moved into their new home at Christmastime.

“Our first Christmas was amazing — waking up in our new house as a family.”

Tanya loves being a homeowner, and the girls love their home. The street where the family lives is safe, and the neighborhood kids come over all the time to play. “Our life is much more stable,” Tanya says. “As a mother, it makes me feel great knowing that my kids love it here. This is their home.

“Never did I ever think of being able to say, ‘This is our home.’”

The family’s present is brighter, too. “The girls are doing well in school,” Tanya says. “We sleep better at night. We laugh more. We play more.”

Tanya and her daughters — Destiny, 15, and Baylee, 6 — had been renting a house that was in rough shape. They couldn’t do the laundry or the dishes because of faulty plumbing. The basement often flooded, and mold thrived.

Tanya’s father tried to help her fix the place up, but more problems arose. The neighborhood where Tanya and her daughters were living wasn’t the safest either. “I wanted more for them — for us,” Tanya says.

She started looking for a different place to live but was put off by the cost and conditions of the homes she saw. “I was very discouraged,” she says. “I felt like I was going

Habitat believes that home is the foundation for our lives, and it should provide an atmosphere of contentment and calm where individuals can thrive. Everyone deserves a safe, affordable place to call home.

Yet for many families in the United States, the concept of home seems out of reach. Often, this is a result of families living in inadequate conditions or paying rent beyond their means. Home has become a place families need to escape from, rather than escape to.

In April 2017, Habitat for Humanity launched our first nationwide cause

movement, Home is the Key. Habitat and our partners called attention to the critical need for affordable housing across the United States and activated consumers to join the cause.

Throughout the month of April, Home is the Key created unprecedented awareness by gathering sponsors, celebrities, community leaders and local Habitat organizations for build days and other events across the country. Driven by the vision that everyone deserves a decent place to call home, Habitat raised national awareness and support for the critical need for affordable housing.

Habitat's partners called on consumers to help unlock brighter futures for millions more people by purchasing products that supported the campaign and by donating online and at the register. Media partners and a network of social influencers in the home decor and DIY spaces helped spread our message through PSAs, ads, social posts and the use of the #HomeIsTheKey hashtag.



Together, we created an outpouring of generosity. We saw the doors of opportunity open in partnership with people in search of strength, stability and self-reliance. And we will continue to, as Habitat leads this important effort each April.





Habitat for Humanity's Home is the Key was made possible with the support of our generous 2017 partners.

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Help us continue to unlock the future for families like Baylee's. Learn more at [habitat.org/homeisthekey](https://www.habitat.org/homeisthekey) and help us spread this word this April!



home is
the keysm



Ensuring that more people have a decent place to call home





Now, a decade later, the awareness that decent housing plays a pivotal role in overall development is much more prevalent in this Latin American country. The catalyst has been many hands – and many hands working together – to make safe, stable and affordable homes a reality for more and more Hondurans. Citizens, churches, community groups, government agencies, nonprofits including Habitat for Humanity, for-profits and financial institutions – all have joined forces to advocate for a national housing policy that directs financial and human resources to the most vulnerable families and communities.

Habitat's global advocacy campaign, Solid Ground, helps countries like Honduras address housing problems through advocacy that mobilizes people and influences laws and policies. In just over a year, Solid Ground already has taken root in 30 countries, from Australia to Cote d'Ivoire, Brazil to Bulgaria, and has helped an estimated 1 million people gain access to land for shelter. In Honduras, Solid Ground is contributing technical and financial support.

A decade from now, many more families in Honduras will know what it's like to have the stability of homeownership, to read to their children in a safe and decent home, to no longer worry so much about the future. "If there are these constitutional mandates, people must live in decent conditions, and we are betting heavily on enforcing that right," says Alberto Benítez Salem, executive director of Habitat Honduras. "It will be very hard. But we have examples that when the population tackles problems together, problems are solved."



A decade ago, the housing crisis in Honduras looked insurmountable. Although the country's constitution establishes housing as a human right, it's not uncommon for a significant gap to still remain between such a high-level statement and a tangible transformation of the housing and living conditions of citizens.

Many families in Honduras, even with such a constitutional provision, lived in shacks made from whatever scraps of wood or metal they could cobble together. Single mothers confronted laws and a culture that placed land ownership – and therefore homes where their children could grow and thrive – out of reach. And in some areas, access to affordable land was so hard to come by that even when families scrimped and saved to buy property, they couldn't afford to build a house on it.

“Before, we were adrift”

Fanny and Fredy knew that their cramped apartment was about to get even tighter once the new baby arrived. Then they found out that they were having twins.

“We needed a bigger space,” Fanny says.

The couple is seated in the living room of their new turquoise Habitat house in Puerto Cortés, Honduras. The twins, Kennet and Breanne, now 3, are playing hide-and-seek with the lace kitchen curtains and chasing each other around a coconut tree in the front yard. Sixteen-year-old Isaac is keeping one eye on his little brother and sister, the other on his phone and the texts coming in from friends.

“Before, we were adrift,” says Fanny, who describes their beautifully decorated house as a kind of anchor that keeps her family grounded. For Fredy, it is more like the glue that bonds them all together. “As the children grow up in a good environment, they will follow our example of owning their own home

and keeping their families together,” he says.

Strong and stable homes like this one help build strong and stable communities. This is the reason that Puerto Cortés was among the first cities in Honduras to join with Habitat Honduras and other partners to adopt a policy aimed at helping its citizens gain access to housing. The city works in any number of ways to help keep homes affordable, including donating land, offering families’ financial assistance, putting in roads, and providing access to water and other services. The city also has agreements with Habitat Honduras, other nonprofits and private businesses to build houses and infrastructure.

Before the twins were born, Fanny, Fredy and Isaac were living in an apartment in Choloma, a city with many factories. Fredy works in one of the garment factories as a nightshift supervisor. Fanny worked in the garment industry, too, until the babies came along. “The apartment was very small, and there was no yard,” Fanny says. “We started pricing houses and ‘Ouch!’ They were way above what we could afford. We also didn’t feel that Choloma was all that safe.”

Fanny’s parents live in Puerto Cortés, and their neighbors told Fanny about Habitat. “The





city and Habitat have an agreement that benefits us a lot,” Fanny says. The city waived the work permit fees and contributed sand and other building materials.

Isaac helped with the construction so his family could earn sweat equity hours. All of this change has taken some getting used to, he says. Leaving his old school was tough, but he is making new friends and is looking forward, not back. “Someday, I want to own my own house,” he says.



“AS OUR CHILDREN GROW UP IN A GOOD ENVIRONMENT, THEY WILL FOLLOW OUR EXAMPLE OF OWNING THEIR OWN HOME AND KEEPING THEIR FAMILY TOGETHER.”

FREDY, HABITAT HOMEOWNER

ESTELLA AND MANUEL

“When we all work together”

As a young woman, Estella played guitar in her father’s Latin pop band. Now 83 and wearing her long, silver hair in a messy bun, she dances around her kitchen in Puerto Cortés, singing lyrics from back in those days. “I am happy again,” she says.

Estella has had many good times during her eight decades. She also has had her share of very difficult stretches. Most recently, she and her 23-year-old grandson, Manuel, had been living near the Caribbean coast, in a shack made of scrap materials. Their home had electricity but no bathroom.

During the heavy rains common to this area, Estella and Manuel hurried around as the structure flooded, hoisting food and beds on cinderblocks to keep them from getting soaked. Sometimes, the wind picked up and flipped the flimsy roof inside out, and everything got ruined.

Estella and her grandson now



live inland, in a new Habitat house. Although the time it took to build the two-bedroom house was relatively quick, the life-changing development represents years of advocacy efforts and collaboration between Habitat Honduras, other community stakeholders and city officials.

The city acquired the land that Habitat and other builders are developing with affordable housing and currently is in the process of updating its housing policy with a committee headed up by Habitat Honduras. “We are seeking to improve the policy, to make it more detailed, so it can better reach the most vulnerable citizens,” says Trinidad Villatoro Bonilla, director of the city’s social housing department.

The policy, for example, prioritizes families living in unsafe areas, whether that’s in neighborhoods with high rates of crime and gang activity or in places susceptible to flooding and other natural disasters.

Estella, a small, fit woman, covers part of her mortgage with the money she earns as the caregiver of a 104-year-old gentleman. Manuel, who



“THIS IS AN EXAMPLE OF WHAT GOVERNMENTS, CITIZENS, BUSINESS AND HABITAT CAN DO WHEN WE ALL WORK TOGETHER.”

ALBERTO BENÍTEZ SALEM, EXECUTIVE DIRECTOR OF HABITAT HONDURAS

is a fisherman, contributes with the money he gets selling the catch that he brings in each day from the sea.

“This family was living in precarious circumstances and now, thankfully, because of the willingness

of the city to address the housing crisis, they own their own home,” says Habitat Honduras’ Benítez. “This is an example of what local governments, citizens, private businesses and Habitat can do when we all work together.”

“I FEEL GOOD BECAUSE I AM MEETING MY OBLIGATIONS AS A MOTHER.”

MILADY, HABITAT HOMEOWNER



“Happy to invest”

In the small city of Cane, Telma makes lunch in her house built by government contractors. Her young daughters have more space and are much happier here, she says, than they had been living at their grandmother's with a dozen relatives.

A few blocks way, Milady reads to her young children in their new Habitat house. “They radiate happiness from the moment they come into the house,” Milady says. “That makes me feel like the happiest woman in the world.”

Telma and Milady are among the many families that have benefitted from a housing policy adopted almost a decade ago with a simple but bold goal: every Cane citizen living in a safe and stable home.

Cane was also among the first cities in Honduras to partner with Habitat and other nonprofits, citizens, community groups and private businesses to fashion housing policy. “We have been in this fight a long time,” says Fernando Suazo González, Cane's deputy mayor. And the city and its

partners are on the verge of winning, he says, with all but a small percentage of families now living in decent housing.

The strides in Cane are the result of a well-thought-out, coordinated and executed strategy. City officials had long wanted to tackle the housing crisis, but the problems were just too big to solve alone. Habitat Honduras and other community partners advocated for a housing policy that set out a framework of solutions and actions. “The policy helps guide the city in making decisions on how to allocate resources,” says Habitat Honduras' Benítez.

The city has targeted segments of the population long denied access to safe and stable homes. These include single mothers like Telma and Milady, who often run up against financial barriers or laws and cultural practices that discriminate against women owning land.

Telma was so grateful when Cane's mayor approached her. “He said, ‘We can help you with housing,’” she remembers. It wasn't easy coming up with some of the upfront costs and materials required to become a homeowner, she says, but she kept thinking about her young daughters, Alessandra and Bianca. “I am happy to invest in the house and their futures,” Telma says.

For Milady, her new Habitat house also is about the future for her children, 6-year-old Maily and 4-year-old Ronal. To thrive, children need an environment where they feel safe and happy, says Milady, a primary school teacher. “When a child is good, you can see it.” She can see how happy her children are since moving into their home. “I feel good because I know I am meeting my obligations as a mother,” she says, “and that they are going to grow up to be good citizens.”





“PART OF SETTING AN EXAMPLE IS PROVIDING A SECURE PLACE TO LIVE.”

JOSÉ, HABITAT HOMEOWNER

where families bond and grow strong together, he says, where children flourish in body and spirit.

He wants to teach his students that hard work, perseverance and responsibility is the equation for success. It is the one he followed to become a homeowner. “I have to bring this message to young people, so that tomorrow they can benefit the way that I have.”

For a long time, José and his wife, Martha, struggled to figure out the path to homeownership. In Santa Cruz, land is in high demand and short supply. “There were people with land, but it was very expensive,” José says. “With what I earn, if we could have somehow gotten the land, we wouldn’t have had enough money to build a home.”

They eventually discovered the answer to their problem. Through the advocacy efforts of Habitat Honduras and other community partners, the city of Santa Cruz adopted a housing policy aimed at helping families afford stable and decent homes.

Through this, José and Martha were able to buy a Habitat home four years ago. José smiles when talking about life in the house, which is decorated with family photos, school diplomas marking the girls’ progress from grade to grade, and artwork that Martha makes from glass bottles

JOSÉ AND MARTHA

“This home is ours”

José is the father of two young girls and a math teacher to many students at the public high school in Santa Cruz. Both roles require that he lead an exemplary life, he says. “Part of setting an example is providing your family with a secure place to live.”

He wants to teach his daughters, 10-year-old Génesis and 6-year-old Madelyn, that a home is



and other materials that she recycles. The younger daughter, Madelyn, is artistic like her mom, while Génesis is good with numbers like her dad.

"I remember when my wife used to ask me, 'When are we going to have our own home? I want to watch our daughters grow up in a home that is ours,'" José says. "I am smiling because she has her dream."

The house has made them better parents, José says. They no longer worry about where they are going to live, he says, which gives them more time and energy to put into their children. "I might come home from work tired, but I have to play with dolls and do homework because that's what it's about, right? Being attentive."

The children don't worry any more, either, José says. "I remember after we moved in, our younger daughter casually asking, 'Dad, we aren't going to move away from here, right?' I said, 'No, this home is ours.'"

Teaching algebra and trigonometry at the high school only has reinforced for José how important a stable home is to a child's academic and future success. Many of his students come from families who are constantly changing apartments to afford the rent. He has noticed that when some of those students finally move into a stable housing situation, their grades improve and they are more confident, making it more likely that they will lead lives of example.

While José is a father and a teacher, he also sees himself as a builder of sorts. "I am pouring the foundation for the future," he says.

So many families in Honduras — and around the world — face the same challenges that José and Martha and their fellow homeowners are now overcoming.

Your generous support is crucial to helping them gain access to the solutions they so desperately need.

Read more stories like these at habitat.org, and visit solidgroundcampaign.org to take action today!



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Breathing easier in a healthy home

There are moments when Rachel's son catches her gazing out the window and asks, "Mom, what are you looking at?"

"I tell him I'm looking at all we've built and all we've got coming to us," she says.

The Habitat Dane County home that Rachel helped build is a far different environment from an apartment with poor ventilation that let in cigarette smoke and fumes from the other units. The smoke lingered, creating conditions that led to mold.

Rachel's son, Cameron, has asthma, and the air quality in the apartment was exacerbating his breathing difficulties. While doctors could provide some relief, there was no escaping the knowledge that the apartment was not a place where Cameron could grow up to be healthy. "It's not making him better; it's making him worse," Rachel recalls thinking.

In their Habitat house for about a year and a half, Rachel can see the impact on Cameron's health. He doesn't go to the doctor as often. He doesn't have to use medicine all the time to get through the day or sleep through the night.

"My son can finally breathe. He can finally be in a safe place," Rachel says. "I don't have to worry about him getting sick."



Our corporate partner **NISSAN** North America has given Habitat a generous gift to establish our **2017 Nissan Challenge.**

Habitat challenges you and other loyal supporters to give what you can today at habitat.org/challenge.

*Your gift, along with Nissan's, helps Habitat **double our impact** by helping families in your community and around the world build brighter futures starting with decent, affordable housing.*