

habitat[®]

THE MAGAZINE OF HABITAT FOR HUMANITY



serve



advocate



support

A community of builders



I give thanks to God every day for the persistence and passion of each of you who join us in this work.

Habitat for Humanity has always brought people together. The original concept of “partnership housing” — where neighbors worked together to build houses to address a community need — fueled this movement we all cherish.

We know that, in coming together, we discover what we’re made of as individuals, as neighbors, as a community. We find common ground in our shared mission, and we build bonds as we draw nearer to a world where everyone has a decent place to live. Service can be an antidote to the division and polarization in our societies. In coming together to serve, we experience the community we all wish for as we align around our shared values and humanity.

I certainly experienced that sense of community when I was able to step foot on a Habitat build site once again, after we all have worked for so long to navigate social distancing and keep each other safe and healthy. It was a thrilling homecoming for me, meeting the homeowners, hammering alongside fellow volunteers, and seeing love poured out and a home take shape. It reminded me of all we accomplish when we come together.

I give thanks to God every day for the persistence and passion of each of you who join us in this work. The diverse stories in these pages highlight the powerful effect that service can have both on us and on the

world around us. Remarkable people, both those you will meet in this issue and those of you reading these pages, drive our mission forward.

Speaking of remarkable, just as this issue was preparing to go to press, our network was blessed by a truly transformational gift from American author and philanthropist MacKenzie Scott. Habitat for Humanity International and 84 U.S. affiliates received a total of \$436 million to help more families build a better life. You can read more on [habitat.org](https://www.habitat.org) about the ways in which, together, we will use these gifts to dramatically increase capacity, implement programs with multi-generational impact, and advocate for the systemic and societal changes needed to improve equitable access to affordable housing. I can’t wait to see all that we will be able to accomplish.

The housing needs that exist are daunting, but our blessings are many. May God continue to enable us as we partner with communities and families, and may we all continue to bless others with the gifts He has given us. Thank you for serving and supporting Habitat so faithfully. Thank you for being such an integral part of this community of builders!

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

HABITAT'S VISION

A world where everyone has a decent place to live

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

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

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

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

LET US HEAR FROM YOU

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Habitat for Humanity®



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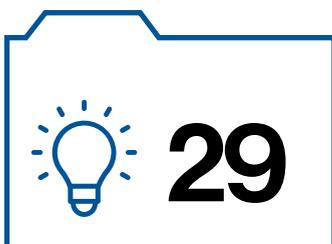
Building the case

Shining light on the barriers to affordable housing in the U.S. and on the incredible impact we have together.

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welve families in Santurce, Puerto Rico, recently celebrated moving into their new Habitat for Humanity homes. Impacted by hurricanes Irma and Maria, the families are looking forward to building a brighter future as residents of a multifamily building rehabbed by Habitat for Humanity of Puerto Rico with funds from AbbVie.

UKRAINE

Responding to crisis

With millions of refugees fleeing violence in Ukraine, Habitat for Humanity has worked on the ground in four neighboring countries — Poland, Romania, Hungary and Slovakia — to help meet the shelter needs of displaced families. Our response has included supporting refugees on the move, supplying them with emergency travel kits and hotel vouchers, and securing mid- and long-term accommodations for refugees by subsidizing rentals, refurbishing communal spaces that can act as shelter and supporting mid-term hosting arrangements with families who have opened up their homes.

We also are lending our housing and construction expertise to governments and other partners to create social rental programs in cities, for example, and to



repurpose so-called empty spaces — such as unused schools and factories — to serve as shelter for refugees.

“This is some miracle, how my friends found this organization, Habitat,” says Marina, who left Ukraine with her two daughters while her husband remained, continuing his

job as an industrial engineer. Marina was connected to a one-bedroom Warsaw apartment through Habitat

comm



MALAWI

Building resilience

2019’s Cyclone Idai swept through Malawi, destroying or damaging more than 288,000 homes. Magret’s home in the Phalombe district suffered severe roof damage from the storm.

In order to help families like Magret’s get back on their feet, Habitat Malawi partnered with the United Nations Development Program and the Phalombe and Zomba districts to build 380 flood-resilient houses and latrines, two community markets, and four community water points. “The situation has changed now in our new house,”



Poland. “I am very grateful that we have a roof over our heads, that my children live in safety.”

mitment

Magret says. “My kids are happy when going to school and are getting better grades now.”

Habitat also provided training in safe construction and procurement of quality building materials. “The people in the community now have trust in my work because they know I have been trained by Habitat Malawi,” says Daniel, one of 1,200 artisans trained through the project. “Now I know the importance of raised foundations, positioning of a house, particularly for my community, which is flood-prone.”

The value of the disaster-resilient Habitat homes to the entire community grew clear in early 2022 when Cyclone Ana displaced nearly 33,000 households. Habitat homeowners were able to take in impacted families, offering them a safe and dry place to shelter.

Read more online

Find more news, features, photos and videos at [habitat.org](https://www.habitat.org).



ARGENTINA

Coming into the light

There were many things that Jessica didn't like about the apartment where she lived with her mother and grandmother in La Boca, Argentina. Rats on the roof kept them up at night. The water wasn't drinkable. The apartment provided little protection from the elements – frigid in winter, unbearably hot in summer and wet whenever it rained. The family often couldn't use their pots for cooking, Jessica says, because they were collecting rainwater.

What bothered Jessica most, though, was how dark the apartment was. Her mother, Esther, has impaired vision, and her grandmother, Amelia, is confined to her bed most of the day. With limited mobility, both women spent their days in relative darkness.

Jessica looked for other rental options, but couldn't find an affordable apartment in good condition. One day, a family friend told them about a supervised rental project located only six blocks away: Habitat Argentina's Estela de Esperanzas, which has nine safe, decent, affordable apartments that families can rent for up to three years. They also can participate in employment and entrepreneurship training developed by Habitat Argentina and their partners.

Lack of access to formal renting is a significant issue in some larger Argentine cities, where the market is characterized by a series of income requirements that are difficult for a significant percentage of the population to meet, since a large part of the Argentine economy remains informal. In Buenos Aires, approximately 100,000 people must resort to the informal rental market, often paying high rents for structures in poor conditions: boarding houses, tenements, or residences outside control and regulation.

Partnering with Habitat Argentina, Jessica and her family now live comfortably in their new apartment, with two bedrooms, a living room, a full bathroom, regular access to clean and hot water, and windows all around.

“Coming out of that dark apartment and into this light was something so nice,” says Jessica.





INDIA

Empowering women through training

A self-taught cement artisan, Deepanjali began making concrete planters by hand from home. Her husband, Kartikeshwar, worked with her to set up a workshop where Deepanjali could have dedicated space to work on her craft. As their family grew, she supplemented their income by producing and selling larger items like concrete doors and window frames. She hired a full-time employee to help, but knew she could grow the business even further.

That opportunity came through Habitat India's Project Nirmanshree, funded by the European Union. Through the project, women living in the states of Odisha and Maharashtra are trained and certified as masons — enabling them to compete in a male-dominated construction sector. Participants also gain entrepreneurial skills in making and marketing products for housing construction.

Deepanjali joined more than 3,000 women in entrepreneurship development and construction



In February, more than 600 participants representing nearly all 50 U.S. states and Puerto Rico virtually attended Habitat on the Hill, our annual legislative conference. Habitat homeowners, resident leaders, volunteers, supporters, staff and board members met virtually with senators, representatives and their staffs, conducting roughly 350 meetings to advocate for vital housing and community development programs and funding across their home states and the U.S.

CAMBODIA

Expanding access through innovative financing

When Nora and his wife, Srey Meas, married, the young couple depleted their savings to purchase a plot of land 20 miles south of Cambodia's capital, Phnom Penh. They began saving again to build on their new land, but didn't earn enough to qualify for a traditional mortgage. So even as they worked overtime to save for their home, their land sat empty for years.

Then Nora's coworker told her about a different type of loan. Established in 2009, First Finance was the first microfinance institution in Cambodia to offer housing loans to low-income clients working in the informal sector. First Finance was able to prove their model and help families like Nora's access financing, thanks to investment and technical assistance from Habitat's MicroBuild Fund. The fund lends to microfinance institutions, which in turn provide small loans to families so that they can build safe, decent and durable homes as their finances allow. Launched in 2012, the MicroBuild Fund has helped more than 1.2 million people.

Nora's US\$8,000 loan enabled him to build a modest brick structure with two rooms and an adjoining bathroom. Today, he rides his motorbike into Phnom Penh to his job in a clothing factory. "Home is the most important part of my life and my family," he says. "We feel relieved to have something that belongs to us, where we can live with freedom."



skills training and eventually became one of 200 women selected for more extensive training in business development: mentorship by subject matter experts, seed funding, product diversification and business plan design, and links to markets and financing options.

With the support of Habitat India, Deepanjali successfully applied for a business loan of more than US\$6,600 from a government employment generation program. The loan is helping Deepanjali build a bigger workshop so that she can produce more of her expanding line of products, which now include concrete blocks for sidewalks and concrete rings for latrines and water tanks.

“I am thankful for the training and continued support from the project as I try to grow my business with the hope of creating more employment opportunities for people in my area,” Deepanjali says.



Planning your legacy can change the world.

Longtime Habitat donors Carol and Howard were inspired to update their legacy plan during COVID-19 to help even more families access the resources they need to have a safe, stable home.



Like Carol and Howard, you can make a gift that will leave an impact beyond your lifetime by:

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

Call: (833) 434-4438
to speak with one of our legacy planning experts!

myhabitatlegacy.org

UNITED STATES

Raking lawns and making a difference

On a Saturday morning in November, 700 volunteers – more than half of them UVA students and faculty – raked 114 lawns and raised more than US\$44,000.

Before the event, a series of texts and quizzes was sent to participants, touching on Habitat’s national Cost of Home advocacy campaign and outlining how a history of housing inequity continues to affect Charlottesville today. The effort is part of a joint education and advocacy initiative between Habitat Greater Charlottesville and the Habitat Club at UVA that grew during the pandemic to keep volunteers engaged.

Volunteers also learned about Southwood Mobile Park. After falling into disrepair, the 100-acre, 1,500-resident park was purchased by Habitat

Greater Charlottesville in 2007 to prevent massive and catastrophic resident displacement. Since then, Habitat and Southwood residents have worked together to design a community that protects their well-being and their futures. The end goal is to turn over ownership of a completely redeveloped, inclusive community of sustainable, permanent housing to the residents.

“On one level, Rake-a-thon is a fun team-building exercise where you get to get off campus and meet community members and Habitat homeowners,” says Max Barte, president of UVA’s Habitat Club. “On another, it allows you to see the impact of volunteering in your community and has a direct result on affordable housing – which benefits everyone.”



GOOD MEASURE



2,000

Paraguay residents who now have easier access to water, thanks to a joint project between Habitat Paraguay and the German Embassy in Paraguay. Previously, residents walked at least an hour to fill drums and buckets with water for drinking, cooking and bathing. With the installation of 10 1,000-liter closed water tanks in their own communities, families are able to more efficiently collect their daily water supplies.



**150 + 350 +
20 + 2 +**

Habitat India has broken ground on a holistic development project in Oragadam and Appur Panchayat in Kanchipuram district, Tamil Nadu. Through this project, Habitat India will address some of the most acute challenges faced by the community by building 140 household latrines, 350 rainwater harvesting units, 20 solar street lights and two community drinking water plants, as well as repairing community infrastructure and offering change communication workshops.



-21, -20, -18

Home Energy Rating System Index scores for three homes recently built by Habitat Cape Cod. HERS calculates a home’s energy performance, including heating, ventilation, air conditioning, ductwork, plumbing and insulation. The lower the number, the more energy-efficient the home. A negative HERS score means the home generates more energy than it uses. In 2020, the national average score of HERS-rated homes was 58.

12,000

Square feet of vegetated green roofs installed on Oxford Green, a 20-unit affordable home community developed by Habitat Philadelphia. Green roofs, like these in North Philadelphia, can help control stormwater runoff, moderate the heat island effect of urban areas and, by reducing the temperature of the building’s surface, contribute to energy cost savings for homeowners.

↑ 49%

U.S. residents who say the availability of affordable housing in their community is a major problem, up 10% from early 2018, according to a Pew Research Center survey conducted in October 2021. Prospective homebuyers and renters in virtually every region of the U.S. have seen prices surge and supply plummet during the pandemic.



Princile and three of her children on their land in Haiti

Rebuilding amid the rubble in southwestern Haiti

Shortly before 8:30 a.m. on a Saturday morning in August 2021, as Princile was having a quiet moment at home with the youngest of her six children, she heard a strange, unfamiliar sound.

“At first I thought it was the wind,” said Princile, 49, who lives in the rugged, mountainous terrain of southwest Haiti. Then everything started shaking violently. “When I realized what was happening, I was so frazzled that I ran towards the back door instead of the front, which was closer to me at the time.”

Princile considers herself one of the lucky ones. She was able to get out of her home in time, and all her children also had survived, uninjured. The 7.2-magnitude earthquake killed 2,246 people and injured 12,763 more, as homes, churches and schools crumbled to the ground in and around towns such as Les Cayes, Jérémie and Anse à Veaux.

In all, 54,000 homes were destroyed. Another 84,000 homes, including Princile’s, were severely damaged. Her rock-and-cement walls could not withstand the shaking of the earth and collapsed, leaving only the wooden frame and the roof standing. Like many in the area, Princile’s family slept outside, as heavy winds and rains from Tropical Depression Grace lashed the region days after the earthquake.

With Habitat Haiti's nearly four decades of experience in the country and deep connections with local officials, families and organizations, every action is done as part of a network.

Ready to respond

Habitat for Humanity Haiti – which has worked in the country for more than 30 years – was prepared to respond. The team's engineers based in the region quickly began fanning out and, in coordination with the government, assessing structures to see if they were safe. Habitat Haiti sent in reinforcements from the capital of Port au Prince. Among them was Jean Frenel Tham, Habitat Haiti's national director, who grew up in southwest Haiti and knows the reality of homes here all too well.

“Unfortunately, these structures — many with large openings on the ground floor, little or no reinforcements, and low-quality materials — often suffer serious damage in earthquakes,” he says. “And, as we saw for far too many families in August, they can collapse entirely.”

In close coordination with the government and local communities, Habitat Haiti initially distributed hygiene kits containing soap, toothpaste, toothbrushes, masks, towels and other items. What was followed by several distributions of shelter kits, 797 kits in collaboration with Start Fund and 1,990 kits in partnership with ShelterBox.

ShelterBox provided technical support and training in how families could best use the kits, which contained tarps, tools and fixings, thermal blankets, solar lights, kitchen sets, sleeping mats, mosquito nets, and water carriers. Habitat collaborated with the government and local communities to identify families and lead distributions.

Picking up the pieces

Princile said the first thing she used from the ShelterBox kit was the shovel, clearing away the collapsed walls that had turned to rubble. “The items from the kit, such as this solar lamp, were incredibly helpful to us right after the quake,” she says, the glow of the lamp lighting up her home. She created makeshift walls by fastening the kit's tarps to the wooden frame of her house. She and her children once again are protected them from the elements and have privacy again.

Princile and other program participants received a cash transfer of \$150 that they could spend how they wanted through Habitat's partnership with ShelterBox. Some families used the funds to meet immediate food needs. Others invested in improvements to their homes or are saving the funds to help cover school fees. Many have purchased livestock. Princile, for instance, opted to buy sheep. “Once you have animals,” she says, “you can breed them and improve your finances for the future.”

In addition to immediate response efforts, Habitat Haiti is leading a project where youth are paid to remove debris or assist elderly residents.

Jean Frenel Tham
Habitat Haiti
national director



Planning for the future

As of February 2022, Habitat Haiti's overall earthquake response had reached more than 13,000 people. "None of this would be possible without the support of the government," Jean Frenel says. "We work with the ministries, especially government entities looking after housing. At the local level, where Habitat is working with the local authorities and the mayors, we identify the most vulnerable, particularly the elderly."

Habitat also is offering up technical expertise in housing and seeking alliances with organizations that specialize in other areas of recovery so together we can provide holistic support to the most vulnerable communities. Habitat Haiti's goal: build 300 new homes and repair up to 2,000 additional homes.

The plans are similar in scale to Habitat's response to Hurricane Matthew, which devastated the same area in 2016. Then, Habitat constructed 315 homes and improved or repaired 1,500 more. The Habitat homes contain both vertical and lateral bracing that make them more resilient during hurricanes and earthquakes. And they passed a major test in the August earthquake. Assessments of Habitat homes in the weeks that followed revealed that 98% were safe to live in, incurring little to no damage.

As a result, local officials and families are eager to partner with Habitat on more of the disaster-resilient homes. "We are working with different donors and supporters to mobilize resources to continue building," Jean Frenel says. Bringing in building supplies from the capital has been extremely difficult, however, as gangs continue to control large areas. "We have to face a lot of security challenges. But we have no choice than to continue working with the community to rebuild."

Habitat Haiti also plans to replicate a training program for masons, technicians and carpenters in the area. That way, Jean Frenel says, disaster-resilient construction can continue long after Habitat's earthquake response efforts come to an end.

With Habitat Haiti's nearly four decades of experience in the country and deep connections with local officials, families and organizations, Habitat's every action is done as part of a network. Together, we and our partners are committed to helping the people of Haiti do the incredibly hard work of rebuilding so that they are safer and more secure in their homes the next time disaster strikes.



As of February 2022, Habitat Haiti's overall earthquake response had reached more than 13,000 people, including Princile and her family.





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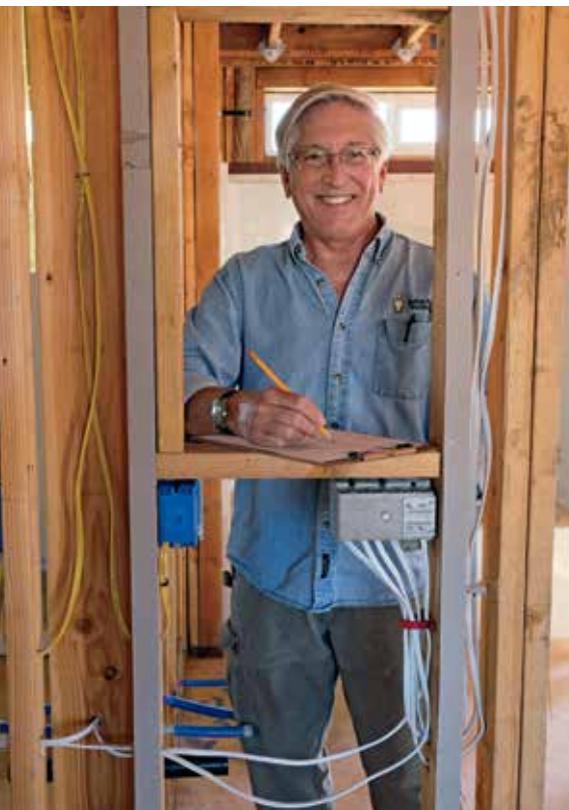
Beneficiary designations can be used to make a gift of:

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- CDs

Make a life-changing difference today for families around the world by contacting our gift planning experts toll free at: **(833) 434-4438**.

The impact of service

With their passion and determination, Habitat for Humanity volunteers help families build and repair homes, revitalize neighborhoods, and advocate for policies so that even more can know the benefit of having a safe, decent and affordable place to live. **Meet just a few of these true housing champions.**



Powering homes

On his first day as a volunteer with Habitat Greater Sacramento, Cliff Popejoy, an air quality scientist, was presented with a choice: help insulate the home or wire it. Despite his limited electrical experience, he opted to give the electricians a hand.

In the weeks to come, Cliff became a regular on the all-volunteer electrical crew. Under the mentorship of the crew's leader, he spent most Saturdays running, splicing and connecting wires to power Habitat homes.

Several years later, when the electrical crew leader needed to step down, he asked Cliff to take on the role of crew leader. "In the beginning, I studied and studied while looking for ways I could get more expertise and experience in the field," he says.

Over the next 20 years, that mindset has led to new and unexpected opportunities. Passing the electrical contractor exam and earning his license; leaving his long-held job as a scientist to open his own small business as a full-time electrician; becoming a nationally recognized expert in



old home wiring; and writing and editing technical manuals, articles and books. All accomplished while continuing to recruit, train and lead his growing electrical crew.

Today, the crew boasts 25 active members and a total rotating roster of 80. Crew members come from all different backgrounds and careers and 40% are women. Cliff and his co-leader, Jim Campo, are working to involve more young people and people of color, helping them become skilled in an in-demand trade that could lead to career opportunities.

In his more than 30 years serving Habitat, Cliff estimates he has helped complete the wiring on roughly 95% of all new Habitat Greater Sacramento homes — helping more than 160 families achieve their dream of homeownership.

“We’re building homes to last — and that includes affordability. A family averaging \$0 in electrical costs over a year? It doesn’t get any better than that.”

At 68, Cliff doesn’t plan on slowing down any time soon. In fact, he says he has doubled down on living life to the fullest — a world view that puts giving to the fullest in the center. “Habitat gave me a way to engage with the community, but also to find some sort of meaning,” he says.

“It’s a gift to give this love, this life, back in some small way.”



Alleviating disaster impacts

Mardee Tangian shares a house with her immediate and extended family in Navotas, Philippines. “Our home is not strongly built. It needs a lot of work, but, at the same time, we are fortunate because a lot of people don’t have decent housing at all,” she says. “It is still important to us. It is where we make memories. It gives us shelter and security and, above all, happiness.

“Everyone should have the opportunity to live in such a home,” the 25-year-old adds. Since 2018, Mardee has volunteered with Habitat Philippines to bring that vision of a world where everyone can benefit from the stable foundation that solid homes and communities provide, especially in the face of disaster.

Recognizing the unique community insights and leadership potential of young people like Mardee, Habitat for Humanity International and the International Federation of the Red Cross created a youth-oriented training on Participatory Approach to Safe Shelter and Settlements Awareness, a hands-on method of disaster risk reduction related to shelter safety.

Since completing training, Mardee led a group of 20 youth in identifying vulnerabilities to natural disasters in their flood-prone community. Together, they drafted a community development plan and implemented waste management projects to help reduce blockage, improve drainage and alleviate the impacts of regularly occurring floods.



Making a difference for home, from home

In the midst of the COVID-19 pandemic, dedicated volunteers used their skills in new, creative and socially distanced ways.



Letter writing in Atlanta

In place of face-to-face meetings during the pandemic, Atlanta Habitat volunteers composed letters of support for soon-to-be homeowners. Between June 2020 and December 2021, more than 580 people wrote letters filled with congratulations and well-wishes for 36 first-time homeowner families.

Building baffles in Raleigh, North Carolina

Habitat Wake volunteers create baffles — made of cardboard, metal, foam or plastic — for installation between the eaves overhang and outside wall soffit of homes. Under the guidance of their parents, kids and teens are making baffles out of large pieces of cardboard and dropping them off at Habitat Wake – more than 500 to date.



Office assistance in Independence, Missouri

Truman Heritage Habitat posted specific skills-based, project-focused opportunities on a volunteer matching website, and by partnering with a database consulting business, they recruited highly experienced virtual volunteers from around the country to help with administrative tasks, like crafting fundraising materials. The volunteers saved Truman Heritage Habitat more than \$150,000 over 18 months.

Desk building in Westwood, New Jersey

Since 2020, Bergen County Habitat donors and volunteers have funded and built more than 200 desks to help students across 12 local schools get the most out of their homes and their studies when in-person classes were halted.

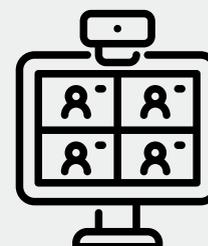


Translating in Bloomington, Indiana

Bilingual volunteers have helped Habitat Monroe County make their homeownership programs more accessible to Spanish-speaking families. The translated resources provide the partnering families with practical knowledge, skills and encouragement helpful to becoming successful homeowners.

Advocating in St. Paul, Minnesota

During its annual Hill Day advocacy events in 2020, 2021 and 2022, Twin Cities Habitat went virtual, offering volunteers overviews of the state's legislative process, insight on legislation to advocate for and training on how to use their voices to influence change. The events culminated in hundreds of advocates putting their training into practice by meeting with their respective lawmakers via teleconference.





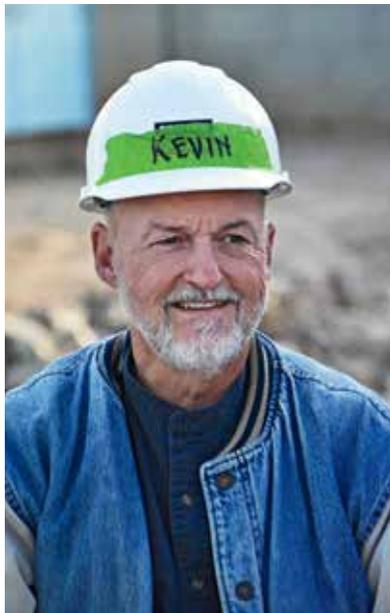
Giving back

Sarah Hart, a 42-year-old U.S. Air Force veteran, began volunteering with Habitat Hillsborough County nearly 20 years ago while still serving in the military. Her longstanding commitment to safe and affordable housing has inspired others to get involved, and she always brings along a crowd of enthusiastic volunteers whenever she shows up to a build. “I have a lot of pride in what I do,” she says. “And then it makes me feel really good to be able to give back to somebody for a very good cause and be able to see something come of it.”

A few years ago, Sarah started an online group for newcomers where she regularly shares volunteer opportunities. “I have, I think, right now 5,600 people who are on that,” says Sarah, who encourages members to sign up for Habitat builds to get involved in their new community and meet new friends.



Raising and tearing down walls



After moving to Arizona several years ago, Kevin Waters was naturally drawn to Habitat Tucson’s mission. “Housing has always been important to me — going all the way back to my grandmother’s house where I was raised. And Habitat makes it easy to give back,” says Kevin.

As a member of Habitat Tucson’s Home and Community Design Committee, Kevin uses his background in feng shui and urban planning to help ensure that every completed home is designed to be an open, accessible, productive and healing space for all. He wants to make sure every home under construction and every Habitat work site are that way, too.

In 2005, Habitat Tucson held its first-ever Rainbow Build, which brought together lesbian, gay, bisexual, transgender and queer community members to make a hands-on impact on the growing housing crisis.

The build also helped shed light on how that crisis disproportionately impacts the LGBTQ+ community. However, without someone to lead them, subsequent events were put on hold.



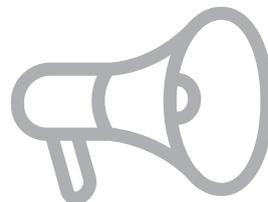
Advocating and mobilizing

As a teen, Kirby Page was deeply affected by Hurricane Katrina. “Post-Katrina, I remember getting in the family car and going back to that area, where I spent much of my childhood, with my mom. Instead of houses, we saw blocks and blocks of slab foundations.”

As they continued driving, Kirby says, the scenery shifted. “With everything around them leveled, we saw rows and rows of Habitat for Humanity houses rising up. Immediately, the seed was planted,” Kirby, now 25, says. “I remember turning to my mom and saying, ‘I want to be a part of that.’”

And she did. Kirby became a member of Habitat campus chapters at her high school in Texas and her university in Massachusetts. In addition to recruiting volunteers, raising funds and constructing homes near those two campuses, she also traveled out of state and country to build and learn with Habitat. In 2016, Kirby was appointed to the advocacy committee of Habitat’s U.S. Council. By bringing her experience in youth engagement to the committee, Kirby helped ensure that Habitat’s local, state and federal advocacy initiatives — including the national Cost of Home campaign — would reach and mobilize housing champions of all ages and backgrounds.

“With policy, we want to make sure it scoops up everyone — especially those with marginal identities regarding age, race, class, ability. Because if we make sure everyone is included, everyone is built up,” Kirby says. “The same goes for the internal work, the advocacy work. Who are we inviting to the table?”



“I knew there are so many people in the community that would like to help, but we weren’t asking them,” says Kevin. “So I took it on to ask them.” In 2012, the Rainbow Build was reborn.

Under Kevin’s leadership, Habitat Tucson’s Rainbow Build has built six homes alongside families in need of decent and affordable housing. The homes were made possible by funding from LGBTQ+ organizations and individuals and constructed by hundreds of LGBTQ+ community members and allies.

In addition to the friendships they take away, one of the most meaningful aspects of every Rainbow Build is what Kevin and other participants leave behind. At the site of every build, a rainbow flag is raised and signed by volunteers and donors.

“It’s energy. It’s passing positive, incredibly loving energy from all those people to this object which will carry that energy through to the house,” says Kevin.

“Everything you do leaves an imprint,” he adds. “You want to be sure it’s the best imprint you can possibly leave.”



Training and inspiring peers

Twenty-two-year-old Kannika Nhem began volunteering with Habitat Cambodia in 2019. “I find that the most important inspiration now comes from my fuller understanding of the housing issue in Cambodia and all the ways Habitat works to solve it,” says the university student. By participating in Habitat’s Young Leaders Build Leadership Academy training, Kannika has taken an important role in building community knowledge and skills.

Habitat Young Leaders Build is a youth-driven effort to raise awareness about the need for decent and affordable housing in the Asia-Pacific region. Since its founding in 2012, more than 17 million youth have participated. In 2017, in partnership with the Center for Creative Leadership, Habitat Asia-Pacific established the Habitat Young Leaders Build Leadership Academy to further invest in young leaders.

Through hands-on lessons, the academy empowers and equips young people to identify challenges and create solutions that contribute to improved shelters, revitalized communities and the United Nations’ Sustainable Development Goals. More than 14,200 young people in Cambodia, the Philippines, India, Indonesia and Nepal have applied their leadership and project implementation skills since the academy’s launch.

For Kannika, the academy helped build new abilities. “I gained skills in leadership, communication, problem-solving, project management, cross-cultural collaboration, youth-mobilizing, training, community facilitation and more,” she says.

After completing the standard Leadership Academy courses, Kannika completed two extra days of intensive lessons to become a trainer herself. She joins a cohort of certified young people — 380 in total across the five countries — qualified to bring the program and its benefits to other young people and communities.

As a trainer, Kannika has instilled in local youth groups the importance of decent housing, the qualities of a community leader and a love for service. “The best part of it is sharing what I’ve learned and watching as young people use it to come up with solutions to the concerns in their communities,” she says.



A LASTING IMPACT:

Dale Larson shares why he gives to Habitat

While volunteering on a Habitat for Humanity build site in the early 1990s, Dale Larson witnessed first-hand how having a safe and affordable home helps a family build a brighter future. The experience inspired him to do more to advance affordable housing for all. That year, his company, Larson Manufacturing, a manufacturer of storm windows and doors, donated dozens of products to Habitat Greater Sioux Falls to help ensure homeowners had safe and secure homes.

Since that first donation, The Larson Family Foundation has sponsored land purchases, home repairs and new home construction. Larson's generosity has also funded Habitat's U.S. research and measurement work, our efforts to foster connection and resource sharing across our U.S. affiliate network, and capacity building work to allow us to serve more families during the height of the COVID-19 pandemic. Larson also has funded Jimmy & Rosalynn Carter Work Projects and Habitat ReStores. Most recently, as a testament to his longstanding commitment to Habitat, Larson donated an extraordinary gift of \$30 million to the organization.

Larson shares why he supports affordable housing and why he believes it will take all of us coming together to create a world where everyone has a decent place to live.

What inspired you to get involved with Habitat?

Larson Manufacturing is related to the home construction industry, and we wanted to be able to make a difference in our sector. So we were interested in working with organizations like Habitat that supported affordable housing. I think we've donated roughly 50,000 storm doors during the period of time that we've been involved with Habitat.

Also, as a family through The Larson Family Foundation, we wanted to bring attention to issues affecting children. Working with Habitat gave us the opportunity to partner with families to build decent housing where they can raise their children in a safe and healthy environment.

In what ways do you hope your recent record-breaking gift will inspire others to get involved?

In the past, when our company has raised funds for our local community, it helped increase awareness of important issues and motivated others to give in greater numbers. I thought, “I’m going to try to raise the town’s aspirations to get them to be involved.” I saw how that worked locally, and I knew that it could be done on a larger scale.

I believe we must all work together to increase access to affordable housing, which affects people all across the country and the world. My hope is that our gift will inspire more people to give to Habitat, whether that’s previous donors who might consider making a larger gift or first-time donors.

How does it make you feel when you see the impact of your gifts to Habitat and how you have helped families achieve strength and stability through better shelter?

I think it really comes down to when you see the individuals get their keys. I think that’s the part that really says they’re going to have a different, transformative life from now on. And that’s the part that really drives it home for me.

Why do you think it’s important to donate?

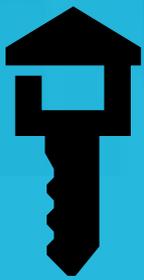
I think my father was a pretty good example. One of his businesses was a grocery store, and he helped about 20 to 30 families all the way through the Great Depression. He taught the way he lived. We learned from his example that we should share the things that we’ve been given.

If your great-grandchildren were reading this interview 15 years from now, what would you want them to hear from you?

I’ve just been asked by my children and grandkids to write something down about what kind of a good life I’ve had. And so I sent them an extensive letter telling them what I did and that I thought they could be able to do it, too. For instance, they can tithe as they see fit to help other people. It doesn’t necessarily have to be to a church, but it could be an organization the church helps, for instance, like Habitat. And they can also tithe their time, volunteering for Habitat. I wrote about how it makes you feel good when you share your good fortune with other people. I think that holds true for my family and anyone else who wants to make a difference in the lives of others.



Dale Larson greets President Jimmy Carter on a Habitat build site.



Thank you to our generous 2022 Home is the Key partners!

Each April, **Home is the Key**, Habitat's signature national cause marketing campaign, raises awareness on the importance of home and how a donation – no matter the size – can make a difference for families in need of a decent, affordable place to call home.

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NATIONAL SERVICE STRENGTHENS CHARLOTTE COMMUNITY



After graduating from Boston College in the spring of 2021, Kailey Truczinskas began looking for her next adventure.

She was focused on opportunities to turn her passion for service into action for others. “Growing up, I always liked volunteering and being involved in my community. AmeriCorps allows you to do that while building professional skills,” the 22-year-old says. “So, it seemed like the perfect stepping stone into my next phase of adulthood.”

AmeriCorps is a federal agency that connects people and organizations to address pressing needs in communities across the U.S. AmeriCorps members are placed with public

and private organizations, including nonprofits like Habitat, to engage communities, build capacity and increase productivity. During their service terms, ranging from 6 to 12 months, members are paid a modest living allowance to cover basic expenses while serving in positions that span industries and departments.

As a Habitat AmeriCorps member on Habitat for Humanity of the Charlotte Region's volunteer services team, Kailey acts as a liaison to Habitat campus chapters at nearby high schools and colleges. In any spare time, she also is eager to chip in on projects in other departments. She has helped community members build a Habitat float for the local Veterans Day parade, assisted with organizing a dinner and movie night for families who partner with Habitat Charlotte Region, and worked alongside future homeowners as they raise the walls on their new Habitat homes.

"I'm learning more information and new skills every day. I'm meeting new people and developing roots," she says happily. "Some days I'm in front of my computer, others I'm out doing hands-on stuff. But no matter what I'm doing, I get to see the difference it makes. It gives purpose to my work."

BUILDING capacity

Since 1997, Habitat Charlotte Region has hosted more than 250 AmeriCorps members, including Kailey, to help expand their programs and reach more families in the Charlotte area. "We could not do what we do without AmeriCorps members," says Crista Ray, Habitat Charlotte Region's young adult engagement coordinator and AmeriCorps host site manager.

In 2021 alone, the 15-member class of AmeriCorps members working at Habitat Charlotte Region contributed more than 21,000 hours towards the mission. In addition to the tangible impact of their service, there's also a clear intangible one. "Members come with skills and ideas and are ready to learn and grow and do whatever they can to improve the world around them. It's infectious," Crista says. "They bring such an energy and passion to the work. It builds trust and momentum within the community, which has a direct impact on our ability to accomplish all that we do."





The impact goes both ways. Habitat AmeriCorps provides an avenue for service and self-discovery to changemakers of all ages and backgrounds in a variety of fields, from construction and community outreach to fundraising and family services.

“You gain soft skills, like time management and public speaking, that will benefit you in whatever career you choose,” says Crista, who started her own career at Habitat Charlotte Region in 2009 as an AmeriCorps member tasked with Habitat ReStore development. “But it also gives you a chance to be a part of something bigger than yourself, like seeing a family move into their first home or helping a senior stay in their home through critical home repairs. It’s hard to get that experience anywhere else.”

It was the pursuit of such an experience that led 65-year-old Belinda Howard to leave her home in Michigan to serve in Charlotte. “I just knew this was where I needed to be,” she says.

BUILDING capabilities

HABITAT FOR HUMANITY + AMERICORPS



Habitat and AmeriCorps began our partnership in 1994. This year, AmeriCorps members are serving with Habitat affiliates in **29 different states**.

In 2021, Habitat AmeriCorps members:



ENGAGED
58,858
VOLUNTEERS



ENROLLED
225
MEMBERS



COMPLETED
387,763
HOURS OF SERVICE



SERVED
4,004
INDIVIDUALS



RAISED
US\$716,902
IN CASH AND IN-KIND
RESOURCES

IN THEIR WORDS

There are many benefits to serving as a Habitat AmeriCorps member. Four members serving as construction crew leaders at Habitat Charlotte Region share their personal favorites:

Belinda's work with Habitat Charlotte Region as an AmeriCorps neighborhood revitalization specialist draws on her extensive professional experience in health and human services to help connect North Carolina families and communities to resources and opportunities. She largely focuses on life outside of the home – while drawing attention to its impact on life inside it. “Everyone deserves a decent and safe place to live, and that includes their neighborhood,” she says.

Now nearing the end of her third 10.5-month term, Belinda remains just as confident in her decision to serve, even after traveling hundreds of miles from home and delaying retirement to do so. The work, she says, has both stretched and strengthened her. “It's the reason why I felt called to Charlotte in the first place – to be challenged, to be a part of the change,” she says. “And with Habitat and AmeriCorps, I know I have.”

Continued on next page



“The best part is working with the volunteers – assisting and teaching and watching as everything and everyone comes together. Plus, on framing days, you get to see the house start to take shape. Most people don't get to see the impact of their work so clearly.”

EXZYLA BING-OLIVO FROM CONNECTICUT



“Coming from a small town, I never met so many people with different personalities that come from different places and have different backgrounds. Explaining tasks on the build site, sharing the work and impact of Habitat, ensuring volunteers are having a great experience – it has all helped me branch out and improve how I communicate and interact with people. It's a skill that I'll take to every job I'll hold from here on out.”

HAILEY VON DROSS FROM WISCONSIN



“One of the cool things about Habitat AmeriCorps is they don't expect you to walk in with knowledge – but you'll walk away with so much. The work is different every day, and as a result I'm always learning new things. I've gained so much construction knowledge that has really built my strength and independence as a young woman.”

KATIE HOLDEN FROM MASSACHUSETTS



“The work is not only fun, but it's purposeful. I've learned so much about the housing crisis, especially gentrification and how it's impacting neighborhoods everywhere, including here in Charlotte. I've gotten to meet and work alongside homeowners affected by these changes. It's important to know their names and hear their stories. It helps humanize what's going on in our city and our country, which is what I think is missing from a lot of policy discussions.”

SOPHIA TORTORICE FROM TEXAS

Did you know Habitat AmeriCorps administers two types of AmeriCorps programs?

1. STATE AND NATIONAL

AGE REQUIREMENTS: 18 years and older
TERM LENGTH: 10.5 months

GOAL: Help solve community problems through direct and indirect service in areas ranging from education and healthy futures to economic opportunity.

2. VOLUNTEERS IN SERVICE TO AMERICA, KNOWN AS VISTA

AGE REQUIREMENTS: 18 years and older
TERM LENGTH: 12 months

GOAL: Address issues related to poverty by developing and mobilizing resources that create long-term sustainable benefits at a community level.

Continued from previous page

BUILDING **commitments**

Twenty-three-year-old Thomas Power shares that sense of purpose. Although his economics courses gave him an overview of the housing market crisis, he says it wasn't until he joined Habitat Charlotte Region as a construction crew leader that he truly realized the impact that housing unaffordability has on communities and families.

"It's been an eye-opening experience," says the native Iowan. "Housing affects so many areas of people's lives. This position has helped me see that." It also has helped him recognize the ability of people to make a difference on issues like the housing crisis that might seem insurmountable.

"Talking to the families and building with them, seeing the looks on their kids' faces as they watch their house goes up – it makes you realize that what we're doing matters and in a very real way," Thomas says. "And it will matter, in terms of safety and stability, for the rest of that family's lives, too."

Thomas hopes to build on his Habitat AmeriCorps experience to pursue a career in sustainable urban development and says he plans to use what he's learned during his term to guide that upcoming work. "One of the biggest lessons for me was accountability to my team, to my community. It grounds you, but also inspires you to work harder – the realization that we're all in it together," he says. "I'll carry that with me wherever I go."

"The lessons of AmeriCorps aren't just for this service year. They're for life," Crista confirms. "These members came ready to help and ready to serve, and that passion for service doesn't end when the term does."

A 2021 survey of more than 600 Habitat AmeriCorps alumni underscores this long-term impact of serving in the program. In it, 94% of alumni reported moderate or significant gains in leadership skills. More than 70% reported that AmeriCorps helped them improve their chances of finding a job.



And like Crista, the jobs that younger AmeriCorps members go on to seek are rooted in social good. In fact, roughly a third of Habitat Charlotte Region staff are former AmeriCorps members, either having served with Habitat or another organization. In the national alumni survey, 64% of respondents reported that their Habitat AmeriCorps experience made them more likely to work in the nonprofit sector and more than 40% reported having worked with Habitat in a paid capacity following their service year.

For members like Belinda, who are wrapping up their careers, AmeriCorps provides a framework for building on the skills they already have, developing new ones and applying both in new and impactful ways.

"A wonderful diversity of people from all different places come through AmeriCorps – and we're all learning from each other. By the end of it all, they take what I've taught them and I take what they taught me and we go out make our communities better," says Belinda.

"Because if there's anything I've learned from my service, it's that – young or old – there's no age limit to going after your dreams and making a difference."

Visit habitat.org/ameri-corps to learn more about Habitat AmeriCorps and apply to serve.



Constructing the case

Affordable homeownership creates long-lasting and life-changing impacts for families and communities. Through a series of evidence briefs available on **habitat.org**, we are shining light on the barriers to affordable housing in the United States — and on the incredible impact we can have when we come together to help families create access, equity and opportunity.

Outcomes associated with homeownership



Research shows a **correlation between homeownership and increased wealth**, with each year of homeownership tending to be associated with an additional \$9,500 in net wealth, on average.

Homeowners can **leverage their housing wealth to finance post-secondary education for their children**. For lower- and moderate-income households, a \$10,000 increase in housing wealth raises the probability of college attendance by 14%.

The U.S. Centers for Disease Control and Prevention identifies home improvement as one of six evidence-based, high-impact solutions for addressing social determinants of health. **Improving housing quality improves general health** status, respiratory health and mental health, and reduces risk of injury.



How does homeownership contribute to wealth building?

Providing affordable financing and refinancing loans at lower interest rates help low-income households **build equity** in their homes.

Sustaining homeownership allows homebuyers to **recoup the transaction costs** associated with the purchase of a home and to **weather home value fluctuations**.

Low-income homeowners with sustained ownership and affordable loans have **higher wealth accumulation** — both housing and non-housing wealth — than comparable renters.

How does housing impact education?



Studies draw a pathway between owning a decent, affordable and stable home and experiencing **positive educational outcomes**.

The location and **condition of a child's house plays a significant role** in their physical, cognitive and emotional development and well-being.

Removing hazards and eliminating overcrowding leads to **better physical and mental health, development and higher educational achievement** for children.

Who has access to homeownership?



The demand for housing outstrips the current supply, especially at lower price tiers. In 2018, the U.S. Department of Housing and Urban Development estimated **a need for 2.5 million additional housing units** to meet long-term housing demand.

The **rate of inflation of the median home price for existing single-family homes has outpaced** that of the median household income.

Homeownership rates for Black and Hispanic/Latinx households continue to trail that of white households. As much as 17% of the homeownership gap cannot be explained by sociodemographic factors (e.g., income, age, family size, marital status, gender), and researchers hypothesize that the remaining gap may be explained by information networks, limited access to credit, discriminatory housing policies (e.g., redlining, racially restrictive covenants and zoning policies) and other institutional barriers.



How does housing impact health?

Among households with low incomes, moving into more affordable and stable housing was associated with **18% fewer emergency department visits and 20% more primary care visits**, which combined equate to a 12%, or approximately \$580, decrease in Medicaid health care expenditures from the previous year.

Repairs and modifications to homes, coupled with home visits by a health care provider, resulted in a **30% improvement** in the ability of older adults with low incomes to perform daily activities.

Locating a home within a one-mile radius of a supermarket can lead to a **15% increase in the likelihood of fruit and vegetable consumption**, particularly for households with low incomes lacking sufficient transportation options.

Grab your tools!

Read the full briefs and more at [habitat.org/impact](https://www.habitat.org/impact).

Add your voice to Habitat's Cost of Home campaign at [habitat.org/advocacy](https://www.habitat.org/advocacy).

Discover the ways Habitat partners with families and communities to build and improve the places they call home at [habitat.org/our-work](https://www.habitat.org/our-work).

Learn more about housing and equity at [habitat.org/beloved-community](https://www.habitat.org/beloved-community).

Follow us on Facebook, Instagram, Twitter and LinkedIn and help spread the word.

Find your local affiliate at [habitat.org/local](https://www.habitat.org/local) to learn more about Habitat's work in your community.



Seeds of stability

Kyla's heart is full. The theology student and aspiring minister, who works at a local church as a campus experience coordinator, is enjoying living in her new home with her mother, Jennifer. The family partnered with Habitat for Humanity of Greater Los Angeles to build a home in a peaceful neighborhood where they could feel safe and secure.

Jennifer, an amateur horticulturalist, was excited to get settled in and plant seeds for a new herb garden. "I make three pounds of spices every year," says Jennifer, who grows herbs like basil, oregano, sage and thyme.

Kyla and Jennifer got an early start on their herb garden before moving into their home, teaming up with Habitat Humanitarians Drew and Jonathan Scott to build a unique window box using wood from the 2020 Rockefeller Center Christmas tree.

Kyla says that, from now on, the lighting of the Rockefeller Christmas tree each year will have a deeper meaning for her and her family. She's excited to be able to celebrate holidays and create happy memories in her new home.

To learn more about Habitat and the Rockefeller Center Christmas tree, visit [habitat.org/rockefellercenter](https://www.habitat.org/rockefellercenter). To meet more homeowners like Kyla, visit [habitat.org/stories](https://www.habitat.org/stories).



Give generously before June 30!

Keary is a U.S. Army veteran and single mother raising two young children. She is a full-time mental health care worker at a high school and is also pursuing a doctoral degree. Her son requires specialized care and often needs to be carried, a task that's becoming especially challenging for Keary in the family's two-story rental. She's dreamed of owning a decent home where her children have a safe place to play and can thrive. Now those dreams are coming true as she prepares to move her family into the new, single-story Habitat home she helped build.

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

ROCKET
Mortgage

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