

# habitat<sup>®</sup>

THE MAGAZINE OF HABITAT FOR HUMANITY



“I’m proud of  
the resiliency  
of this city”

# Advocating for housing policy solutions



We can continue to make an impact by advocating alongside families and individuals in need of adequate, affordable housing.

Since our founding 46 years ago, Habitat for Humanity has helped more than 46 million people obtain new or improved housing. It warms my heart to think of all those who have joined us in making that tremendous impact as we work toward a world where everyone has a decent place to live. One person who always comes to mind when I reflect on that vision of our ministry is President Carter. His life shows the world how to put faith into action, and his commitment to Habitat's work and service to others continues to inspire me.

Our work together goes beyond building houses. In addition to raising walls, we also raise our voices, as advocacy is a critical component of our work. All around the world, there are barriers in place preventing families from accessing affordable housing. These barriers range from inequitable access to funding to women and marginalized groups being denied the right to own land. Our organization has the unique ability — and responsibility — to use our collective voice to promote housing policy solutions and help those families build strength and stability.

I was so inspired when I joined nearly 400 home affordability advocates in February for the annual Habitat on the Hill conference in Washington, D.C. At this at-capacity event, the group's shared passion for impact was stronger than ever as they met with government officials to discuss housing challenges in their communities. Also in the United States, our first national advocacy campaign, Cost of Home, has already reached about two-thirds

of our goal of helping 10 million individuals gain access to a stable and affordable place to live.

Whether you are in Brazil, Bangladesh or Boston, it's easy to join us in our advocacy efforts. Just a small step can make a large impact. If you don't know where to start, we share six simple ways to advocate in this issue. You can also read the stories of people impacted through Habitat's work, like Jessica and her two children, who were warmly welcomed into the community and their new home in Detroit's Morningside neighborhood. Since 2006, Habitat Detroit has partnered with homeowners and local organizations to build, renovate or repair more than 160 homes in the neighborhood, which is the focus of this year's Home is the Key campaign. We are so grateful for all our volunteers and supporters who help families like Jessica's experience the benefits of homeownership.

I thank God every day for all our compassionate friends whose hearts are open to helping build homes, communities and hope around the world. There is still much work to be done, but we can continue to make an impact by advocating alongside families and individuals in need of adequate, affordable housing. Thank you for partnering with Habitat, and may God enable us to continue using our voices to put His love into action.

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

## HABITAT'S VISION

A world where everyone has a decent place to live

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

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

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

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

**LET US HEAR FROM YOU**  
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**Habitat for Humanity®**



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Habitat's Terwilliger Center helps Erika and Hermes find a way to build a home reliably and efficiently on their land in Lima, Peru. **PAGE 31**





“Anytime people come together in common purpose, miracles happen. We’ve seen elections proceed fairly, houses go up, diseases nearly disappear. But only because people of goodwill make it so.”

FORMER U.S. PRESIDENT  
**JIMMY CARTER**



UNITED STATES

# Advocating for impact

In February, Habitat for Humanity homeowners, supporters, local board members and staff once again convened in Washington, D.C., to participate in Habitat on the Hill, our annual legislative conference. Attendees took part in workshops and plenaries discussing a wide range of housing-related priorities, including advancing Black homeownership, providing property tax relief and investing in local solutions to increase affordable housing supply.

### HABITAT ON THE HILL BY THE NUMBERS:

3 days



230+

Habitat affiliates with 40 states, Puerto Rico and Washington, D.C., represented



373 participants

30

scholarships awarded by Habitat to emerging housing advocates and Habitat homeowners to fund their attendance

300+

meetings with congressional offices on Capitol Hill to discuss housing affordability

“My experience as a volunteer has been quite rewarding as I have gained a lot of knowledge in community work and the empowerment of vulnerable communities. Being able to support community members has been satisfying and has motivated me to continue doing humanitarian work.”

CHILEYA CHIWELE  
Habitat Zambia volunteer





**Read more online**

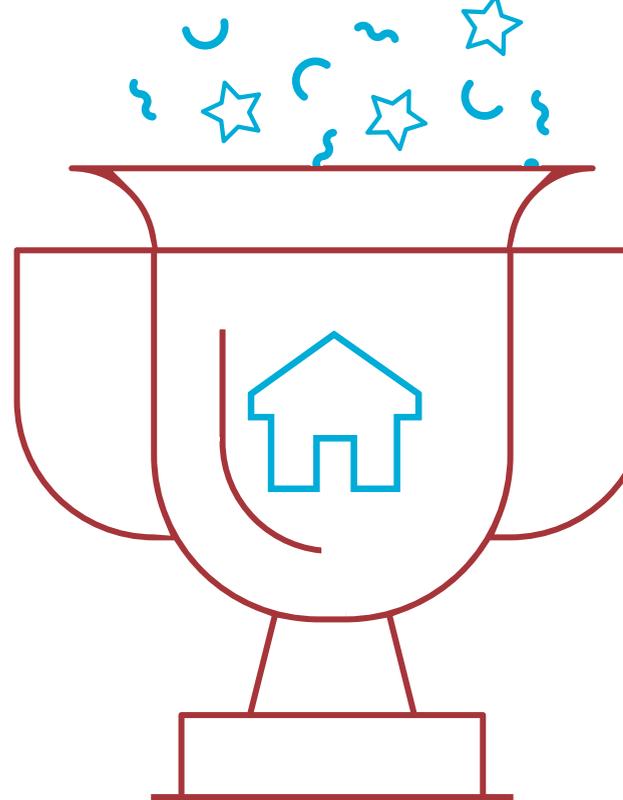
Find more news, features, photos and videos at [habitat.org](https://habitat.org).

GLOBAL

## Habitat’s MicroBuild Fund receives prestigious award

In January, World Habitat and UN-Habitat honored Habitat for Humanity International’s MicroBuild Fund with a 2023 Silver World Habitat Award for our revolutionary work in addressing the global housing shortage.

Established within Habitat’s Terwilliger Center for Innovation in Shelter, the MicroBuild Fund disperses capital and lends technical expertise to microfinance institutions around the world to increase the availability of housing loan products for their low-income customers. Since its launch in 2012, the fund has distributed more than \$150 million to 59 microfinance institutions across 33 countries. That impressive reach and investment has directly helped more than 1 million people worldwide gain access to loans or services that improve the places they call home.



For families like Ibu Sani and Pak Ace, the access to client-friendly loans has made all the difference. The bare-brick walls in the family’s home in Indonesia required constant repairs and rain frequently leaked through their makeshift roof. With limited funds to repair the house themselves, the couple turned to KOMIDA, a savings and loan cooperative that launched a housing microfinance product in 2017 with Habitat’s help. A home loan helped the couple repair their roof, install a kitchen and indoor bathroom, and fortify their home against earthquakes and typhoons.

UKRAINE



## Partnering to repair war-damaged buildings

As Habitat continues to bring mid- and long-term housing solutions to those who have fled the war in Ukraine, we’ve also teamed up with organizations on the ground to support the population who remained.

When winter arrived in Eastern Europe, most of the population in Ukraine had to shelter from harsh temperatures in damaged buildings with limited or no access to gas, electricity or water. Through partnerships with Catholic Relief Services and Caritas Ukraine, Habitat has supported direct repairs and winterization upgrades for vulnerable families as well as repairs of small-scale community-level buildings in the Kharkiv and Kyiv Oblasts. Together with the Odessa Housing Union, Habitat also helped to modernize apartment buildings in Odessa, improving heating systems, reducing energy consumption by as much as 30%, and creating safe and warm basements for sheltering during air raids.



**In our one-year report, read more about Habitat’s response.**



EGYPT

## Inaugural housing forum convenes experts

Habitat's first-ever Middle East and North Africa Housing Forum welcomed 300 participants representing 20 countries. The three-day November event convened regional housing experts and stakeholders in Cairo, Egypt, to advocate for a more inclusive housing sector and promote the building of sustainable and resilient cities. The MENA Housing Forum also established the MENA Urban Housing Practitioners Hub, which will provide a platform to discuss best practices and explore solutions that will address housing shortages amid rapid urbanization in the Middle East.



HONDURAS

## Creating affordable condos in the city

When Helen moved from her rural Honduran community to the urban hub of San Pedro Sula, she knew it was going to be difficult to find decent housing within her budget. She temporarily moved into a small house with seven other family members, but Helen lacked the privacy to carry out her work as a freelance journalist.

The high cost of land in Honduras' urban areas often forces low-income families to move to the outskirts of the city or live in overcrowded living conditions. After commissioning a study to explore affordable housing solutions, Habitat Honduras found that offering San Pedro Sula

LESOTHO

## Securing land tenure and peace of mind

Around the world, millions of families lack the legal documentation that proves they own the land on which they live. Without this documentation, they are exposed to land grabbing, disinheritance and forced eviction. Securing land tenure and certifying land rights can be a powerful tool for families to create stability and improve economic opportunity.

Habitat Lesotho recently worked with a local land allocation committee to help 18 families secure land rights. Surveyors from the committee visited four villages in Lesotho's Mohale's Hoek district to mark off property boundaries and certify land ownership for families. Now that the property is certified, Habitat Lesotho is partnering with the households to construct two-room homes on their land.



families low-interest loans to live in three- or four-story condos was a low-cost alternative that maximized affordable homeownership opportunities in the city.

Habitat Honduras began construction of a vertical housing development and in 2022, Helen was among the first 54 homeowners moving into the new Condominios Habitat de la Cordillera. The complex is located in the Fesitraneh neighborhood in north San Pedro Sula and will ultimately include 10 buildings and 228 housing units.

Helen loves her new two-bedroom unit, which can comfortably accommodate her 4-year-old son, Lucas, and 13-year-old sister, Darcy. "I came to Habitat, and my life changed," Helen says. "I tell people that if they are looking for a solution to their housing problem, look to Habitat without fear."



## Make a big impact to our mission with a beneficiary designation

**Beneficiary Designation** is simple to execute and may reduce the tax burden for your estate. In most cases, only a simple form from your financial institution is needed to finalize your intentions.

Your gift will not have to go through probate, and funds can be used quickly to help Habitat partner with families in need of safe and affordable housing.

### **Beneficiary Designations can be used to make a gift of:**

- Bank accounts
- Life insurance
- Appreciated securities/investment fund accounts
- IRAs
- CDs

**Help families and communities around the world achieve strength and stability through shelter by contacting our gift planning experts today.**

**Call: (833) 434-4438**  
**myhabitatlegacy.org**

UNITED STATES

## New mural honors Habitat's work

Habitat River Valley recently unveiled this stunning six-panel mural in Huntsville, Alabama. The mural, painted by local artist Bert Corbin on the side of the Habitat ReStore, depicts the affiliate's rich history partnering with families to build decent, affordable homes.



MEXICO

## Indigenous women improve housing conditions

Edna loves living in the tight-knit community of San Simón de la Laguna, where she works cleaning the community school and embroidering traditional weavings in the Mazahua Indigenous Artisans Group. Despite working two jobs, the single mother struggled to earn enough income to build a decent, affordable home for her and her 9-year-old son Edward.

The young family lived in Edna's parent's small, three-room house with seven other family members. The tight quarters forced Edna and Edward to sleep in the kitchen. "My son is growing up. We wanted a private, safe space for each of us," Edna says.

Banorte, one of the largest banks in Mexico, began working with the 30 women who are members of the Mazahua Indigenous Artisans Group to assess their financial needs. The bank found that an absence of adequate housing remained a pervasive issue for the women and partnered with Habitat Mexico to help those with the greatest need within the weaving group achieve homeownership.

Edna and Edward's new two-bedroom home is everything they had imagined. "I always dreamed of having a little house like this, with a view of the corn fields and the mountains. This is a safe space for both of us," Edna says.





## VIETNAM

# Building an accessible, affordable home

When Minh and Van started their family decades after the Vietnam War, they didn't know Minh had previously been exposed to Agent Orange, a chemical herbicide once used by the U.S. military and linked to major health problems and developmental challenges for those exposed and their children. The couple lost their first two sons at a young age. Duoc, now 15, was born with paralysis.

The family's inadequate housing conditions made it difficult for Duoc to thrive, especially during the wet season when rainwater would relentlessly rush into the thatched house. Minh, who farms and raises goats, and Van, a stay-home caretaker, lacked sufficient funds to repair the roof and keep the house dry. Van would often stand for hours, covering Duoc from the rain.

Habitat Vietnam, JTI Vietnam and GreenViet, a professional building consultant focusing on sustainable

construction and green building, worked with Minh and Van to design and build a house tailored to their family's needs. Modifications in the family's new weather-resistant home mean Duoc can experience a barrier-free living environment for the first time in his life.

The family's housing upgrade is part of Habitat Vietnam's commitment to improving the lives of people with disabilities. In November, Habitat Vietnam partnered with the National Committee for Vietnamese Persons with Disabilities to co-organize its second national workshop promoting housing inclusion and livelihoods programs for persons with disabilities. The workshop was part of Habitat Vietnam's "Better Homes, Brighter Lives" project, which advocates for more inclusive housing policies and design standards nationwide to fortify living conditions and resiliency for people with disabilities.



ZAMBIA

## Entrepreneur strengthens home business through savings group

Misozi operates a thriving business from her home in the Makululu community in Zambia, designing and sewing colorful clothes for local schoolchildren and residents.

In 2018, she joined the Tiyeseke Savings Group, supported by Habitat Zambia, and began attending weekly meetings to contribute to a shared savings account. The 30 members in the group have access to the accumulated funds, taking out low-interest loans to improve their businesses and upgrade their homes.

Misozi attended Habitat Zambia’s entrepreneurship training in 2022. “I gained a lot of knowledge that helped boost my business,” Misozi says.

The affordable loans and training has helped Misozi generate more revenue through her fashion business. She’s used the additional proceeds from her business to improve educational opportunities for her two youngest children, sending 8-year-old Abyssal and 5-year-old Felistus to a local private school. She’s also upgraded her home and workspace by installing a door and windows.

In Makululu, one of the largest informal settlements in sub-Saharan Africa, Habitat Zambia has established 323 savings groups, providing financial education and helping more than 6,000 residents like Misozi strengthen their savings.

UNITED STATES

## Helping families age in place



In the United States, more than 19 million older adults like Ed and Barbara reside in unsafe or inadequate housing conditions.

When Ed lost his leg to an illness, his wife and primary caretaker, Barbara, knew he would have a difficult time getting in and out of their beloved home. The East Brunswick Senior Center connected the couple to New Jersey’s Morris Habitat to assist with the construction of a 30-foot wheelchair ramp. The ramp was completed before Ed’s return from his rehabilitation facility and ensured he had a safe and accessible pathway into the front door.

The critical repairs, modifications and community services Habitat and our partners provide through our holistic Aging in Place program enables older adults to thrive while maintaining their independence.



This Older Americans Month, **scan the QR code** to discover more ways Habitat works to keep older adults aging in the homes and communities of their choice.



# Helping residents improve financial stability

**W**hen Drea started financial coaching with Ohio's Habitat for Humanity Findlay/Hancock County in 2021, she was struggling with personal challenges that had burdened her with mounting debt and a low credit score. In just two years of working with Habitat Findlay's Financial Opportunity Center, Drea has boosted her credit score, erased longstanding debt and moved into her own place for the first time.

“My dream — always my whole life — was to be independent,” Drea says. “When you feel hopeless and you see no way out, there really is a way out. Now I think about the future.”

## **Financial coaching available to everyone**

Habitat Findlay's Financial Opportunity Center was established in April 2021 to provide barrier-free financial, employment and income-support coaching.

Habitat affiliates in the U.S. partner with aspiring homeowners to improve their financial situation and move them closer to achieving mortgage readiness. Habitat Findlay multiplies its impact through the Financial Opportunity Center by extending services beyond prospective Habitat homeowners and offering financial guidance to all community members. This community outreach fills a much-needed gap and helps area residents, like Drea, reach their financial goals.





Dustin Fuller, manager of Habitat Findlay's Financial Opportunity Center, sits with Drea to discuss her finances. Drea has leveraged the center's one-on-one financial coaching to improve her credit, reduce her debt and strengthen her financial stability.

Dustin Fuller, manager of Habitat Findlay's Financial Opportunity Center, and Phil Brock, the center's coach, make frequent rounds in the community, providing confidential and individualized coaching through local homeless shelters, women's resource centers and addiction-recovery groups. Their free financial coaching sessions address their clients' specific needs, which might include building credit, increasing savings, refining budgets or paying off debt.

The center continues to strengthen its services to address the greatest needs in the community. In February, Habitat Findlay launched UNIFI, a digital navigation program helping residents attend digital literacy trainings, lease computers and laptops, and access a reliable and affordable internet connection. Drea, who doesn't drive, rents one of the 48 laptops available in Habitat Findlay's inventory and relies on it to virtually attend health appointments.

### **Adaptable coaching to meet individualized goals**

The Financial Opportunity Center model was designed by the Local Initiatives Support Corporation, a national nonprofit that works through local partners to create resilient and inclusive U.S communities. As part of its program portfolio, LISC provides strategic support and funding to Habitat Findlay's Financial Opportunity Center and 130 additional centers scattered across urban and rural areas.

Dustin says Habitat Findlay's Financial Opportunity Center is built to "meet people where they're at." For Dustin and Phil, that means deploying a people-centered, listen-





Habitat Findlay, led by Wendy McCormick, launched its Financial Opportunity Center in April 2021 after leaders of local social service organizations recognized that residents in Hancock County, Ohio, lacked access to barrier-free financial coaching.

**In just two years of operation, the program is already delivering tangible, client-driven results. Since its launch, the center has partnered with more than 650 people.**



first approach to building trust with their clients. “Life happens to every single person uniquely. This program is designed to be adaptable. Support is not one-size-fits-all because we as humans are all different,” says Dustin.

### **Reaching more community members**

In just two years of operation, the program is already delivering tangible, client-driven results. Since its launch, the center has partnered with more than 650 people.

By accessing the one-on-one coaching and tapping into resources offered by the center, 78% of clients have seen an increase in their credit score, with an average rise of 32 points. The 58 individuals who received income-support coaching experienced an average increase in their monthly net income of more than \$700.

The clients — ranging in age from a 17-year-old seeking financial advice upon leaving foster care to an 84-year-old looking to maximize her savings — work with coaches to shape their own goals. “We’re asking them ‘What does support look like for you?’ We’re not telling them what they should do. We can invest as much individualized time and energy as people want to invest in themselves,” Dustin says.

### **Forging a brighter future**

Though the Financial Opportunity Center serves all individuals seeking financial guidance, Wendy McCormick, who serves as Habitat Findlay’s executive director, says many clients have applied and been accepted into the affiliate’s homeownership program as a result of their improved financial stability.

“Since we’ve started the center, we’ve seen a tremendous change in such a short period of time. We’re seeing more families who are now ready take that next step toward owning a home,” Wendy says.

**“This program is designed to be adaptable. Support is not one-size-fits-all because we as humans are all different.”**

Dustin Brock, Financial Opportunity Center



# SIX

## practices for being a housing advocate

No matter where you live – whether you’ve advocated before or are just getting started – you have the power to impact housing policies and solutions. And it’s a lot easier than you might think.

**H**abitat for Humanity provides ways for housing advocates to make an impact in their communities in the U.S. and around the world.

For example, Habitat Wake County in North Carolina leads an advocacy ambassador program that equips residents with tools and resources to be effective

changemakers. Advocacy ambassadors attend trainings to prepare for a local lobby day where Habitat volunteers raise housing-related concerns with elected officials. With support from local advocates, Habitat Wake’s efforts have led to many notable wins, including helping to secure \$80 million for an affordable housing bond in Raleigh, North Carolina.



In South America, Habitat Brazil became a key member of the global Zero Evictions Campaign and helped rally residents across the country to draw awareness to the roughly half a million Brazilians facing the threat of eviction amid COVID. Public demonstrations, petitions, handwritten letters and media coverage influenced the country's Supreme Court to place nationwide moratoriums on evictions. Habitat Brazil estimates that this advocacy work prevented 160,000 forced evictions.

**Whether you're championing policies in Brazil or raising awareness of housing issues in North Carolina, here are [six overarching practices](#) to keep in mind as you advocate for adequate, affordable housing.**



## 1. Learn

There's no need to already be an expert on housing, but it would benefit you to have a general understanding of your local housing issues, particularly as they pertain to the most underserved in your community. **Learn more about your community** by following local news, signing up for relevant community newsletters, watching or attending meetings with elected officials, and following social media accounts that cover local issues.

## 2. Connect

Start small. Reach out to your local representative or official by email, handwritten note or phone call. Simply introduce yourself and let them know that you care about adequate, affordable housing. **Introducing yourself to policymakers** can be a powerful way to push housing up their agenda.



## 3. Share

Everyone has a relationship with housing, and it can be impactful to share why housing is important to you. **Share your housing story** with friends, neighbors and local officials and invite them to share their story in return.



## 4. Join

**Find local organizations, like Habitat,** that are already advocating for adequate, affordable housing in your community. Existing housing groups and coalitions can facilitate events, help shape policy priorities, and connect you with community members with similar interests.

## 5. Mobilize

**Encourage your friends, family and neighbors** to join in your efforts for adequate, affordable housing. More housing advocates taking action means more and better housing policies.



## 6. Celebrate and reflect



Meaningful change can often take time. Remember to pace yourself and **cherish every win** – big or small – along the way. If wins are slow to come, reflect on the relationships you've built through advocacy within your community and know that every action you take is a step in the right direction.



**Interested in becoming a housing advocate? Scan the QR code to learn how you can advocate for adequate, affordable housing with Habitat.**

# Transforming lives and through housing

Milka manages the production of TwistBlocks at Start Somewhere, a Kenyan startup that produces materials specifically designed for building amid the challenges associated with informal settlements. Born, raised and still living in Nairobi's Kibera slum, Milka has an intimate understanding of the housing challenges in informal settlements. "Kibera is my home. I want to see Kibera transformed from mud and iron sheet housing to beautiful permanent housing. This is why I go to work every day. I believe a new Kibera can be a reality."



## Advancing equity through global advocacy

The need to improve housing conditions and increase the supply of affordable, decent housing worldwide is only growing more urgent.

Globally, more than 1 billion people live in informal settlements. As urbanization continues to rapidly expand, low-income families are often the first to relocate or settle in makeshift communities marked by substandard housing and overcrowding.

Milka and Lutana are among those working hard to create positive change through grassroots initiatives, but those only go so far. Governments must listen to residents in informal settlements, and with their involvement, turn ideas into action. Habitat for Humanity and our partners can play

a role by advancing policies that bring adequate housing into reach for millions more people.

As global housing leaders, we work in 70 countries to improve housing conditions in the world's most vulnerable communities, including through policy change. From low-income favelas in Brazil to informal settlements in Kenya, we advocate for local solutions that fit the needs and contexts of each community where we work.

Drawing on our experience leading successful advocacy campaigns – more than 18 million people increased access to decent housing through Habitat's Cost of Home and

# communities

An indigenous woman of the Kokama ethnic group, Lutana was born in rural Amazonas, Brazil, in a region only accessible by boat. When she was a young child, her family moved to the city of Manaus in search of better living conditions. Today, Lutana is general chief and one of the founders of the city's Parque das Tribos Community, which is composed of residents from 32 indigenous ethnic groups. Lutana says that — through her service to the Parque das Tribos community — she is fulfilling her dream of building a place in the city that allows indigenous people access to adequate housing, drinking water, electricity and sanitation.



Solid Ground campaigns – we're excited to soon reveal big, bold plans for charting a new era in global advocacy at Habitat.

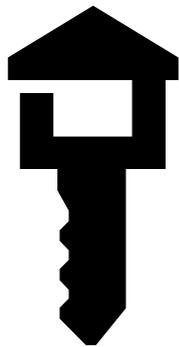
Together, we can create systemic and sustainable change in communities around the world by shaping policies, influencing systems and promoting equitable housing change.



**Scan this QR code on May 16 to learn more about our plans and how you can get involved!**



Jessica and her children, 15-year-old Amiyah and 1-year-old Noah, feel safe and happy in their rehabilitated Habitat home in Detroit's Morningside neighborhood. "I love being a Detroit resident," Jessica says. "There's no place I'd rather be."



# Home is the key to a brighter future in Detroit



New neighbors and old friends swarmed Jessica's front porch to offer warm, congratulatory hugs to the new homeowner.

A large "SOLD" sign at the edge of her lawn marked the start of a new chapter for Jessica and her two children, 15-year-old Amiyah and 1-year-old Noah. After years of living in a rundown rental Jessica described as "basically uninhabitable," the family was thrilled to finally be moving into their own Habitat for Humanity home.

Home dedications like this have become something of a norm in Detroit's Morningside neighborhood. Since beginning work in the historic Michigan community in 2006, Habitat Detroit has partnered with homeowners and local organizations to build, rehabilitate or repair more than 160 homes.

Each April, Habitat's Home is the Key cause marketing campaign raises funds and drives awareness around the growing need for affordable housing all across the United States. Thanks to generous sponsors and supporters, the campaign spurs homebuilding and repair efforts and helps residents in communities like Morningside access the undeniable advantages of homeownership.

### Rebuilding after a complex housing crisis

The global recession, paired with the decline of the revered Detroit automaking industry and a drastic drop in population, have all contributed to the city's financial difficulties. The manifestation of these struggles is most visible in the city's housing market. A staggering one-third of properties in Detroit — or roughly 125,000 unique parcels of land — have been



foreclosed since 2008, flipping Detroit from a city of homeowners into a city of renters.

With a population nearing 17,000 residents in 2000, Morningside was once a thriving community before the neighborhood, much like the rest of Detroit, dwindled in size and stability due to the city's loss of industry and sweeping housing foreclosure crisis. A report from the University of Michigan found that roughly 2,000 Morningside homes — or 46% of all residential structures — went into mortgage foreclosure from 2005 to 2014. An additional 20% of properties in the neighborhood were found to be vacant lots.

“Across Detroit, there are a lot of vacant properties and empty lots. There's also such a high demand for affordable housing,” Habitat Detroit CEO Stephanie Osterland says. “Detroit's been through some hardships, but we don't let those hardships define us.”

### Improving equity for Detroiters

Homeowners forced out of their property due to foreclosure lose the stability and wealth building opportunities that accompany homeownership.

Habitat Detroit has deepened partnerships with local organizations like the Detroit Land Bank Authority to expand affordable homeownership opportunities in Morningside and across the city. The Detroit Land Bank and Habitat Detroit work together to transform vacant lots and abandoned properties into decent single-family homes. The housing improvements have helped inch Morningside's population closer to pre-crisis levels and significantly reduced the number of vacant lots in the neighborhood.

“The work that we're doing — home rehab work, new construction and repair work — is really a way to preserve equity in this community,” Stephanie says. “That's why we do this, so that Detroiters have access to wealth and can begin building generational wealth. Something that's very important for us is making sure that Detroiters, particularly Black Detroiters, own a piece of Detroit.”



### “There's no place I'd rather be”

The scars of the city's financial troubles still exist, but Detroiters never gave up. Instead, they poured their energy into sparking the city's comeback. “I'm proud of the resilience of the city,” says Jessica, a lifelong resident. “Morningside is definitely an example. I love being a Detroit resident. There's no place I'd rather be.”

It didn't take long for Jessica and her two kids to feel right at home in Morningside. Regina and Larry, neighbors living across the street from Jessica, epitomize the welcoming spirit of the neighborhood. The couple, who moved into their Habitat home nearly a decade ago, are constantly welcoming family, friends and neighbors into their house to share a meal, a story, a laugh.

“What Habitat did for me was remind me of what camaraderie is and what community is really about,” Regina says. “Habitat is a very important piece of of togetherness.”

### A close-knit and growing community

Morningside is a close, vibrant community filled with weekend barbecues and block parties. Monthly bike rides organized by the Morningside Community Organization reveal palpable improvements in the



“Something that’s very important for us is making sure that Detroiters, particularly Black Detroiters, own a piece of Detroit.”

STEPHANIE OSTERLAND  
CEO, HABITAT DETROIT

neighborhood — new businesses sprouting up along main streets, potholes being filled with concrete, kids flocking to green spaces, homeowners gardening in front of restored homes that once seemed doomed for demolition.

In more than 15 years of working in the neighborhood, Habitat Detroit has built roughly 130 new homes and repaired 25 owner-occupied homes.

Stephanie says Habitat Detroit has also rehabbed 10 homes in Morningside, often purchasing the properties from absentee investors and preserving the neighborhood’s iconic brick structures, including Jessica’s century-old home.

On the very block where Regina, Larry and Jessica reside, Habitat Detroit is planning to build one new home and rehabilitate three unmaintained properties



on land acquired from the Detroit Land Bank. These “house by house, block by block” transformations, Stephanie says, have helped Morningside rebound from the foreclosure crisis.

### Home is the key

The proud Habitat homeowners thriving in Morningside — Jessica, Larry, Regina and hundreds more — know the importance of home. They’ve leveraged their homes to build stability, financial independence and community.

“Homeownership gives us power,” Larry says. “You can use your home to make things happen. Home is the key to success.”

Habitat homeowners Larry and Regina moved into their home nearly a decade ago and have loved seeing their neighborhood grow. “Habitat is a very important piece of togetherness,” Regina says.



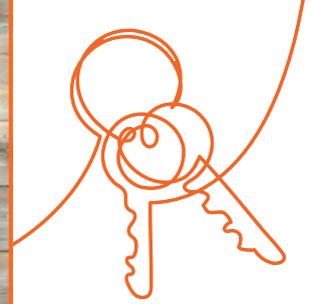
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In January, Tucker, left, became the first person to move into a Habitat Flagstaff starter home, a new housing model the affiliate created. Habitat Flagstaff's- Eric Wolverton, right, says the 500-square-foot residences will multiply affordable housing opportunities in Flagstaff, Arizona.

# Starter home model revolutionizes affordable housing in Flagstaff

**T**ucker loves his community and working as a manager at a local mission-driven thrift store in Flagstaff, Arizona. But when he was forced to vacate his run-down rental apartment, he couldn't find city housing within his budget.

Tucker feared he'd have to move and rebuild his life somewhere more affordable until he learned about Habitat for Humanity Northern Arizona's emerging starter home model. Habitat Northern Arizona is scaling its homebuilding by constructing simple and efficient 500-square foot residences called starter homes, and Tucker is the first homeowner to move into one.

## **Losing essential community workers**

Flagstaff — like many communities in the United States — is facing a housing affordability crisis. The cost of housing in the popular mountain city has reached record highs, with the median home price soaring to \$650,000.

The dearth of affordable housing has made it difficult for the city to recruit and retain teachers, police officers, firefighters and other essential community workers. Flagstaff councilmember Miranda Sweet says the city itself currently has dozens of job openings. “We are losing opportunities for these hires because applicants respond back that they can't afford to live in Flagstaff,” Miranda says. “What are we going to do if we can't have people on our police force or teachers in our community?”

## **A new approach to growing housing need**

Habitat Northern Arizona CEO, Eric Wolverton, says they designed the starter home model to keep pace with the tremendous need for affordable housing in the community. The affiliate plans to build 100 of these starter homes over the next five

years, increasing the affordable housing stock and keeping low-wage earners rooted in Flagstaff.

“We loved the idea that a small concept home would allow us to build more with the same budget,” Eric says. “We found a way to take equity and turn it into a savings program that homeowners can actually use to cash out when they outgrow their starter home.”

### Starter homes: A closer look

The open-concept house features a lofted bedroom, living area, kitchen and full bathroom. Local architect Karl Eberhard, a former Habitat Northern Arizona board president, designed the structure with vaulted 23-foot ceilings and large windows to offer a spacious feel with plenty of natural light. The homes are also all-electric and equipped with solar panels and thermal insulation to keep energy costs low.

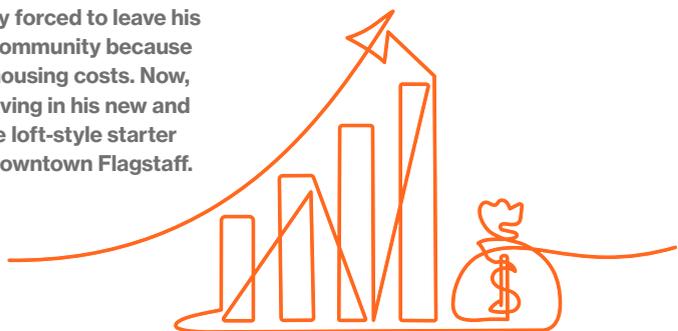
The home’s design is innovative and customizable to fit local construction contexts, but it’s the homeownership model that sets the starter home approach apart.



### Here are the ins and outs of the model:

- **Affordable down payment:** Homebuyers purchase the house with just a \$1,000 down payment, immediately reducing a major barrier to entry for many low-income home seekers.
- **Monthly principal payments funneled into savings account:** Homeowners pay \$833 in monthly principal payments. The payments — totaling \$10,000 annually — are placed into a savings account that is set aside for the homeowner to access once they move out of their starter home.
- **Occupancy for 3-10 years:** Starter homes are not meant to be forever homes, but rather serve as a medium-term place to increase savings and get low-income home seekers onto the housing continuum. Homeowners must stay for a minimum of three years and a maximum of 10 years.
- **Deed-restricted home:** Habitat Northern Arizona reserves the right to the property when a homeowner is ready to move, ensuring the starter home can then be offered to another low-income Flagstaff resident.
- **Payout upon moving out:** When a homeowner moves out, Habitat Northern Arizona cuts them a check for however much principal they’ve put into the starter home. For example, if a homeowner stays for seven years they will receive \$70,000 upon moving out (\$10,000 annually multiplied by seven years) to use as the homeowner sees fit.

Before moving into his Habitat Flagstaff starter home, Tucker was nearly forced to leave his beloved community because of rising housing costs. Now, he loves living in his new and affordable loft-style starter home in downtown Flagstaff.



“We found a way to take equity and turn it into a savings program that homeowners can actually use to cash out when they outgrow their starter home.”

ERIC WOLVERTON  
CEO, HABITAT NORTHERN ARIZONA

### Scaling through partnerships

The high cost of labor, land and construction materials have made it increasingly more expensive nationwide to build affordable housing. Habitat Northern Arizona has forged key partnerships with local organizations to help drive down building costs while increasing supply.

The first two starter homes were constructed by local Coconino Community College students and installed on land donated by the city’s Land Trust Program. Course instructor Ken Myers says his students’ role in framing the starter homes eliminates labor costs and inspires the next generation of homebuilders — two students who helped build the first starter home have already launched their own contracting companies.

More land was donated to Habitat Northern Arizona when a private developer scratched plans to build 10 affordable homes on three acres of land after learning the affiliate could leverage the same space to build 48 starter homes.

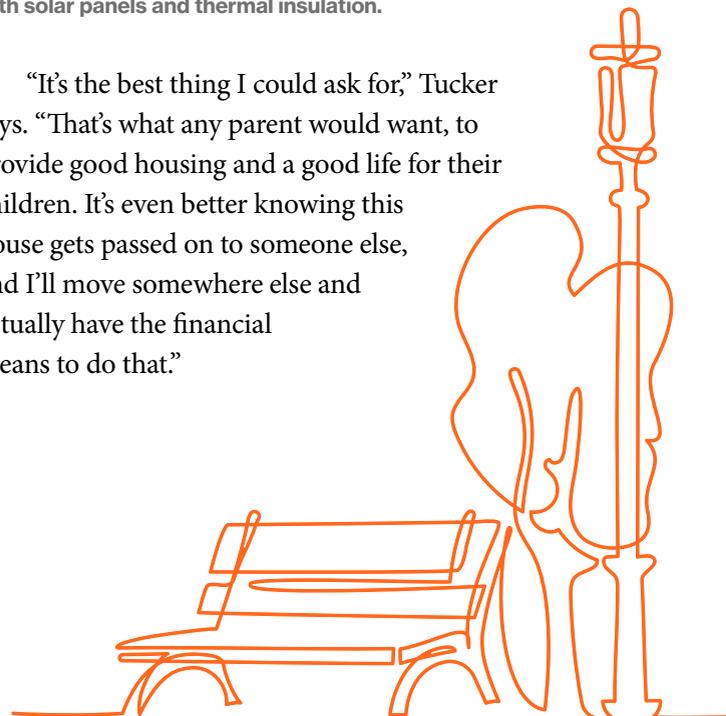
### Finding stability in Flagstaff

Now that Tucker has moved in, he describes his new space as “just perfect.” He can’t wait to share his home with Aria, his 9-year-old daughter who lives with her mother in Colorado, when she visits him for the summer.



Habitat Flagstaff’s 500-square foot starter homes feature a lofted bedroom, a kitchen, full bathroom, living area, large windows and 23-foot vaulted ceilings. They’re also equipped with solar panels and thermal insulation.

“It’s the best thing I could ask for,” Tucker says. “That’s what any parent would want, to provide good housing and a good life for their children. It’s even better knowing this house gets passed on to someone else, and I’ll move somewhere else and actually have the financial means to do that.”





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The maximum **Charitable Gift Annuity** payout rates were increased by 0.2 to 0.6 percentage points.

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Below are the maximum payout rates by age:

<b>AGE</b>	<b>64-5</b>	<b>66</b>	<b>67</b>	<b>68</b>	<b>69</b>	<b>70</b>	<b>71</b>	<b>72</b>	<b>73</b>	<b>74</b>	<b>75</b>	<b>76</b>	<b>77</b>
<b>RATE</b>	4.2	4.3	4.4	4.5	4.6	4.7	4.8	4.9	5.1	5.2	5.4	5.6	5.8
<b>AGE</b>	<b>78</b>	<b>79</b>	<b>80</b>	<b>81</b>	<b>82</b>	<b>83</b>	<b>84</b>	<b>85</b>	<b>86</b>	<b>87</b>	<b>88</b>	<b>89</b>	<b>90+</b>
<b>RATE</b>	6.0	6.2	6.5	6.7	7.0	7.2	7.4	7.6	7.8	8.0	8.2	8.4	8.6

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## Building the home of their dreams

**F**or seven years, Erika and Hermes saved money to purchase a plot of land in a new development on the outskirts of Lima, Peru. It was important to the couple to leave something of value to their children. They'd bought the land but had no idea where to start.

The couple had watched friends and family struggle to build homes without blueprints or building plans and often not necessarily with the highest quality building materials. They knew they needed guidance, but they didn't know how to locate someone with building expertise to help them. Then the couple saw a poster for a program developed by Habitat's Terwilliger Center for Innovation in Shelter that connects families with all the professional services they need to build a safe and resilient home.

Through a directory of vetted members and related resources, Erika and Hermes found an architect and a construction manager who could bring their vision to life. "The architect was very kind," Erika recounts. "She adapted and modified the blueprint at least six times. She told me, 'Don't worry. Until you're satisfied, we will keep adjusting.'" The construction manager made their custom blueprints a reality with reliable construction materials that were still within the family's budget.

In Peru, it often can take decades for low-income families who build incrementally to finish their homes. But with the access to products, services and financing options created by Habitat's Terwilliger Center, Erika and Hermes completed their home in just three months – a home built exactly as they'd dreamed.



# Give generously before June 30!

As a loving grandmother raising her three granddaughters, Kisha's priority is to provide them with a stable home. But when her rent was unexpectedly doubled, she was forced to move her family out of their cherished community and into temporary housing. Now – as she prepares to move back into a new, affordable home built with Habitat for Humanity in her previous neighborhood – her dream of having a decent home of her own where her granddaughters can flourish is coming true.

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



Your gift, along with the contribution from Rocket Mortgage,<sup>®</sup> helps Habitat **MULTIPLY** our impact, helping more families like Kisha's build better lives.

