

habitat[®]

THE MAGAZINE OF HABITAT FOR HUMANITY



Home equals
potential

SEPTEMBER 2023
habitat.org

Shaping a more equitable future



We are blessed to have so many friends join us in pursuing our vision of a world where everyone has a decent place to live.

Former U.S. President Jimmy Carter echoed the words of evangelist John Wesley when he said, “My faith demands that I do whatever I can, wherever I am, whenever I can, for as long as I can with whatever I have to try to make a difference.”

Since first working with Habitat for Humanity in Americus, Georgia, in 1984, through their retirement from public life in 2020, President and Mrs. Carter have made an undeniable difference as champions of our ministry. After quickly realizing that their values aligned with Habitat, the Carters traveled to New York with a group in September 1984 to help 19 families in need of decent, affordable housing. That trip was the inaugural Carter Work Project.

Next month, we are excited to hold the 37th Jimmy & Rosalynn Carter Work Project in Charlotte, North Carolina. During the week, hundreds of volunteers will come together to work alongside families as they build homes. We are grateful for everyone who has supported this impactful event started by the Carters.

I recently had the pleasure of joining another group dedicated to service in Bangkok when I met with the national directors who lead Habitat’s efforts around

the world. We discussed how to fully leverage the impact of our work by both building and influencing more, as our deep commitment to communities around the world has created the opportunity to increase our influence.

One way we are doing that is through our recently launched five-year global advocacy campaign, Home Equals. Through this campaign, we are committing ourselves to achieving policy and systems change to ensure those living in informal settlements have equitable access to affordable housing. You can learn about the life-changing gains possible in this issue and on [habitat.org](https://www.habitat.org).

From President and Mrs. Carter to our national directors, affiliate leaders, volunteers and donors, we are blessed to have so many friends join us in pursuing our vision of a world where everyone has a decent place to live. Thank you all for being a part of our important work, and may God guide us as we share His love with others.

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
magazine@habitat.org
(800) HABITAT, (229) 924-6935
322 W. Lamar St.
Americus, GA, 31709-3498

 Printed on 100 percent recycled paper

TM & © 2023 Habitat for Humanity International Inc. All rights reserved.
ISSN 0890-958X Vol. 40 No. 2

 **Habitat for Humanity®**

13



SEPTEMBER CONTENTS

Bridging the Black homeownership gap

Habitat affiliates across the U.S. are designing innovative programs that advance Black homeownership in their local communities.

PAGE 13

Home equals a better future

Our new global advocacy campaign partners with families in informal settlements around the world to shape policies and improve their access to adequate housing.

PAGE 16

Honoring the past, building the future

The former site of a revered all-Black, segregation-era school in Charlotte, North Carolina, is blossoming into a vibrant Habitat neighborhood.

PAGE 22

“What are all those empty buildings going to do?”

An approach to increasing adequate housing stock in dense areas by converting empty or underutilized buildings into livable homes.

PAGE 26



16

22



26

ALSO IN THIS ISSUE

From our CEO

Habitat CEO Jonathan Reckford reflects on Habitat’s calling to increase affordable housing around the world. PAGE 2

Transformational solution in sub-Saharan Africa

Majik Water, a participant in Habitat’s ShelterTech sub-Saharan Africa accelerator, is a social enterprise that designs machines to extract drinkable water from humid air, increasing access to clean water. PAGE 4

News and updates

Habitat partners with families in rural Haiti to achieve land tenure; Habitat Germany’s successful tool sharing program; building earthquake resiliency in Peru amid heightened risk. PAGE 6

Coming home

Don Juanito’s old home in Guatemala was on the verge of collapse before he partnered with Habitat to build a new home – and security and peace of mind. PAGE 31



Beth Koigi co-founded and leads a social enterprise that is transforming the way off-grid communities in sub-Saharan Africa access clean drinking water. Majik Water designs and builds machines that convert humid air into up to 500 liters of potable water each day, providing an innovative solution for low-income families lacking adequate access to contaminant-free water.

Its atmospheric water generators, including this large model behind Beth, currently serve nearly 2,000 people across Kenya and South Africa. Majik Water hopes to scale its impact even further as a participant in Habitat for Humanity's ShelterTech sub-Saharan accelerator, joining companies from across the region working on housing-related products ranging from green construction materials to affordable home electricity.





WM-500

MAJIK WATER



EL SALVADOR

Helping families reduce energy consumption and costs

Habitat for Humanity El Salvador’s first two eco-friendly homes have been awarded Excellence in Design for Greater Efficiencies certification by Green Business Certification, Inc. GBCI is an organization that independently recognizes excellence in green business industry performance. These two homes enjoy a reduced environmental impact and are part of Habitat El Salvador’s Vivienda Verde program.

Carlos Coto, Habitat El Salvador’s construction manager, says the design offers “healthier,

more efficient, comfortable houses” and includes a solar energy collection kit, LED lighting, low-flow showers and faucets, dual-flush toilets, and a rainwater harvesting system. These features will limit energy consumption and help reduce the homeowners’ utility bills.

“From the moment you enter, you can feel comfortable. And you notice all the components, including the solar panels. I know it will help us save resources,” says Nelson, who owns one of the eco-friendly homes. “This home is a blessing for us.”

EGYPT

In March, Habitat Egypt hosted 15 students from the American University in Cairo on a study visit to Minyet Shibin to share microfinance work that focuses on renovation and repair projects in rural Egypt. The students met with homeowners and local committee members to discuss community issues. The field visit, the first of its kind between Habitat Egypt and AUC, was designed to help students bridge the gap between academia and development.



9,649

Number of home improvement tools that Habitat Germany loaned to residents of Dernau following deadly floods. The tool loaner program ran from August 2021 to May 2023 and issued tools and materials like scaffolding, concrete mixers, compressors, milling machines and more to help flood victims recover.



**Read more
online**

Find more news,
features, photos
and videos at
habitat.org.

CAMBODIA

Building homes with families who have achieved land security

Sreang and his family have lived in an informal settlement along a public road in Battambang, Cambodia, since 1985. For decades, the 66 families living in the Ponler Prek Preah Sdach community lacked proper land titles and were under constant threat of forced eviction. The absence of land tenure also meant the local government could withhold upgrades to basic services including access to clean water, waste management and housing improvements.

As a community leader and representative of the informal settlement, Sreang negotiated with local authorities and reached a deal in 2015 to relocate the families to one side of the road. In return, each family received a 32-square-meter plot of land as well as locally issued land certificates documenting their right to possess the property. The families can apply for full country-recognized title of ownership in 2025 after 10 years of living on the allocated plots.

Sreang calls obtaining his land certificate his “biggest accomplishment” and says he was able to use his proof of tenure to secure a loan to start a mobile ice cream store. “My neighbors

are grateful to me, and I’m very grateful to them,” Sreang says. “We supported each other to get the land.”

Despite having land certificates, many families lacked the proper resources to build safe, secure places to call home. In 2017, Sreang and other families partnered with Habitat Cambodia to construct their homes alongside volunteers during a weeklong build. “I remember the volunteers who came to help me build,” he says. “I still have a photo of them in front of my new house.”

Habitat Cambodia also helped the community connect to clean water sources and the energy grid and worked with a local nonprofit to train residents on building proper drainage systems.

Today, Sreang and his neighbors enjoy the freedom and security that comes with homeownership and proper land tenure. He says when he passes away he’ll have great comfort knowing his children will inherit his land and continue to advocate for their community.





MALAWI

Assisting communities affected by disaster

Habitat Malawi joined other faith-based organizations to extend crucial assistance to communities devastated by Cyclone Freddy, a record-breaking tropical cyclone that struck southern Africa in February. The organizations visited three camps in southern Malawi across three days in mid-April to distribute food, clothing, blankets, sanitation items and other resources to those affected by the storm.

UNITED STATES

Partnering to build and sustain Black wealth



Habitat for Humanity International welcomed community members and staff from nine U.S. affiliates to Atlanta, Georgia, in June for a two-day summit on the racial wealth gap. The summit kicked off a nine-month participatory design process where representatives from the affiliates — Columbus Area Habitat (GA), East St. Tammany Habitat (LA), Genesee County Habitat (MI), Gwinnett/Walton Habitat (GA), Habitat Greater Memphis (TN), Habitat Lake-Sumter (FL), Habitat of York County (SC), Topeka Habitat (KS), Twin Cities Habitat (MN) — will create program solutions that ensure Habitat helps build and sustain Black generational wealth. At the end of the nine months, Habitat will test and implement the program design team's intervention.

“Addressing the racial intergenerational wealth gap and the lasting effects of housing inequity is critical to our work,” says Tawkiyah Jordan, Habitat for Humanity International's vice president of housing and community strategy. “We look forward to continuing to learn from the participatory design group.”

Habitat partnered with the SEED Collaborative, an organization committed to advancing equity in communities of color, to facilitate the interactive summit as well as the nine-month design process. As part of the summit, Habitat and SEED virtually convened a panel of experts to discuss housing equity and the racial intergenerational wealth gap that exists between Black and white households in the U.S.

The panel was moderated by John Powell, an internationally recognized civil rights,



PHILIPPINES

“Volunteering is a vital part of advocacy work. It transforms **awareness into action**. It’s through volunteering opportunities that we’re able to realize why we advocate. At Habitat, we say, ‘Through shelter, we empower.’ We use this in everything we do so that we stay true to our mission of building homes, communities and hope.”

BEATRICE ISABEL VIDA, Habitat Young Leaders Build participant from the Philippines.

Habitat Young Leaders Build is a youth-driven effort to raise awareness about the need for decent, affordable housing in the Asia/Pacific region.

structural racism and housing expert who heads the Othering & Belonging Institute at the University of California, Berkeley. He was joined by Thomas Shapiro, a professor at Brandeis University and co-author of *Black Wealth / White Wealth*; Jennifer Molinsky, project director of the Housing an Aging Society Program at Harvard University’s Joint Center for Housing Studies; and Brianna Bogan, director of legal services at the Center for Heirs’ Property Preservation.

The panelists emphasized the important role housing can play in helping to close the wealth gap between Black and white households. “If we can deal with the housing equation, we can close nearly half of racial wealth inequality in the United States,” Thomas said. “And it’s not just closing it, but it’s adding a tremendous amount of wealth to African American families.”

”



Planning your legacy can change the world

A planned gift can be the perfect way to **help even more families access the resources they need** to have a safe, stable home.

You can make 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



PERU

Preparing for a disaster

Lima, Peru, sits on South America's Pacific coast, where two tectonic plates converge and threaten the region with powerful earthquakes, tsunamis and landslides. In 2017, Peru's National Institute for Civil Defense published an alarming report revealing that the seismic energy accumulated below Lima could create an 8.8 magnitude earthquake — enough to make it one of the 10 strongest earthquakes in recorded history.

The impact of such a powerful blast would be devastating, particularly for low-income families living in overcrowded, poorly constructed homes. In Peru, just 30% of homes are built by certified professionals, leaving nearly 13 million people countrywide living in homes of uncertain quality. Most families live in tight quarters and build upward with low-quality construction materials on small plots of land as their finances allow.

“When I drive through the city, I think about how, if the earthquake came today, most of these homes would be destroyed. And the families with them,” explains Gema Stratico, head of Habitat's Terwilliger Center for Innovation in Shelter in Peru. “That's why we have to work fast to help families improve the stability of their homes.”

Habitat's Terwilliger Center is partnering with the Hilti Foundation and UN-Habitat to lay the foundation for a more seismic-resilient city, preparing for a disaster rather than waiting to respond after it strikes. We're bringing together civil society organizations, academia, government and the private sector to address inadequate housing through the *Manzana Segura*, or *Safe Block*, initiative. The partners collect block by block data that serves as evidence to formalize property, promote building codes and support adequate, incremental home improvements.

The initiative is also training the next generation of architects and urban planners on the risks facing low-income communities, particularly as the climate changes and disasters become more prevalent. A group of 24 students from Pontificia Universidad Católica del Perú enrolled in a *Manzana Segura* capstone course and designed diagnostic tools to collect data and create urban models that indicated the areas with the highest risk. The students also visited the communities and met with homeowners.

Gema says *Manzana Segura* is helping to create a more resilient community. “We're starting to write the story of a different city — a different Lima that can stand tall long into the future.”



UNITED STATES

Accelerating homebuilding

200+

Number of volunteers who framed the interior and exterior walls of four houses across two days as part of Habitat Greater Newburgh's inaugural Framing Frenzy. The New York affiliate also received a helping hand from its in-state neighbors, with construction teams from Ulster County Habitat, Flower City Habitat, and Habitat Dutchess teaching and leading volunteers through the homebuilding.



MYANMAR

Boosting livelihoods through job training

Livelihoods training can play a pivotal role in helping residents in Myanmar jumpstart their careers and begin earning adequate income amid recent political instability and the lingering effects of COVID-19. Habitat Myanmar partners with community development committees and local authorities to pay for residents to attend occupational training programs in areas of their interest.

Together, Habitat Myanmar and the community development committees set the application process and criteria for sponsorship and then promote the program in markets, schools, community centers and other popular areas in the community. Once the applications are reviewed and selected, Habitat Myanmar matches awardees to a training school and disburses the full cost of the course directly to the school.

Phyo Wint War Aung completed her international bakery and pastry course with financing from Habitat Myanmar. She calls it a “dream come true” to learn this new skill and plans to open a home-based bakery business. Habitat Myanmar also supported 20-year-old Khun Sat Thawdar Phyo on his journey toward becoming an electrician. Khun Sat Thawdar Phyo finished his electrical installation course and is building his skillset at a private company.





HAITI

Promoting secure landownership

In rural Haiti, 80% of households claim land rights, yet roughly two-thirds don't have formal documentation that proves they own the land on which they reside. The absence of secure land tenure leaves families vulnerable to forced eviction and conflict over property disputes. It also prevents them from fully investing in and benefiting from their land.

It can be complicated to achieve land tenure in Haiti. Government land agencies use outdated surveying methods and lack a functional land information system and digital registry of available parcels.

Habitat Haiti and Cadasta, a global leader in land rights, are collaborating with Haitian authorities to create a transparent process for land mapping and data collection through the USAID-funded Leveraging Land in Haiti project. With Habitat Haiti and Cadasta's support, surveyors are now more clearly demarcating parcels and roads and accurately logging the data.

Through the project, Habitat Haiti and Cadasta are also partnering closely with families in rural Haiti. Families in Fort Liberté, Haiti, have attended workshops to better understand the importance of obtaining a land title and helped surveyors map out their properties and communities. Many have also

started paying taxes on their land, often the last step toward obtaining their land title.

In March, the local tax office distributed the first batch of land titles to 26 homeowners. Prior to Leveraging Land in Haiti, families seeking formal land tenure documentation were required to file their paperwork in Haiti's capital city of Port-au-Prince, a costly six-hour journey from Fort Liberté.

Securing land tenure has offered peace of mind to residents like Adeleine, who is delighted she now has legal documentation to protect her and her children from eviction. "The whole process was very easy," Adeleine says. "Now I can go back and tell all my neighbors that I have papers, and if they get their affairs in order, they can, too."

Habitat Haiti and Cadasta ultimately hope to work with 22,500 households to increase tenure security in rural communities in Haiti.

Habitat Haiti and Cadasta, a global leader in land rights, are collaborating with Haitian authorities through the USAID-funded Leveraging Land in Haiti project.



ADVANCING BLACK HOMEOWNERSHIP

Preserving wealth and bridging the gap

Historic discrimination in U.S. housing policies has created an enduring disadvantage for Black families.

Beginning in the 1930s, the Federal Housing Administration implemented policies that explicitly favored white households, offering them access to affordable and insured housing loans that propelled millions of white families into the middle class.

Meanwhile, the same race-based policies controlled where Black families could — or could not — live and barred them from accessing affordable homeownership. While white families accumulated equity gains on their homes, Black families were denied the same wealth-building opportunities.

Systemic exclusion from federal mortgage programs, bank loans and communities forced Black families to concentrate in neighborhoods with limited investment. Black parents often had little wealth and few assets to pass on to their children, and Black children grew up attending underfunded schools in under-resourced neighborhoods.

Today, housing discrimination continues to perpetuate these racial inequities. The Black and white homeownership gap has hardly budged since the Fair Housing Act in 1968 — 41.7% of Black families own their homes compared with 71.7%

of white families. In partnership with communities across the country, Habitat for Humanity affiliates are working to help close that gap. Building and preserving affordable homes, advocating locally and nationally for policies that grow Black wealth, hosting free estate planning clinics and financial training sessions — these actions, and others, help shape a more equitable future.

Read on to learn how Habitat Philadelphia, Habitat Greater Sacramento and South Carolina's Habitat of York County are working to advance Black homeownership in their communities.

Addressing tangled titles in Philadelphia

Homeowners in Philadelphia are at risk of losing more than US\$1.1 billion in collective wealth due to an issue known as a tangled title. This happens when the name of the apparent homeowner is not formally listed on the deed of a property.

Tangled titles occur most frequently when a homeowner dies without a will in place. The heirs might live in their deceased relative's home, but without formal proof of homeownership, they lose their ability to unlock the property's equity and access the true value of the asset. Further, tangled titles make it difficult for families to purchase insurance and qualify for grants, preventing the residents from affordably maintaining and improving the places they call home.



More than 10,000 properties in Philadelphia, predominantly in Black communities, have tangled titles according to a 2021 report from Pew Charitable Trusts. Remedying a tangled title is usually time-consuming and expensive. The Pew report found that lawyer and filing fees for the process cost an average of US\$9,200.

In 2022 and 2023, Habitat Philadelphia hosted free estate planning clinics to help residents learn about estate planning and explore options for creating and executing their wills. Participants who had tangled titles were able to start the complex legal process of fixing their deed.

Habitat Philadelphia partnered with a volunteer lawyer organization named Philadelphia VIP and a local branch of Chase Bank to hold the clinic. Philadelphia VIP offered pro bono legal services while bank staff presented financial education sessions. Habitat Philadelphia hopes to run the clinics annually.

Cynthia, a homeowner in Sharswood, a predominantly Black neighborhood where Habitat Philadelphia held the clinic in 2022, was one of 48 residents who received free counsel. Cynthia has a leadership role in the Brewerytown-Sharswood Neighborhood Coalition and says most people in her community don't have wills. "These sessions really opened my eyes to how important a will is," she says. "I have been preaching to my neighbors about it."

Carrie Rathmann, director of strategic partnerships at Habitat Philadelphia, says offering residents access

to free legal and financial planning services is a critical component to help Black homeowners preserve their wealth and protect their assets.

"The single best way to build generational wealth is through property," Carrie says. "It's really important to maintain Black and brown homeownership, and estate planning is a piece of the puzzle."

Combating displacement and preserving homes in California's capital

Oak Park was once an economic hub in Sacramento, California, before restrictive deed covenants, redlining and a freeway expansion cutting through the neighborhood isolated the predominantly Black community and led to rampant disinvestment. In recent years, the neighborhood has undergone rapid displacement as longtime residents have struggled to keep their homes amid increasing costs and gentrification.

Since its founding in 1985, Habitat Greater Sacramento has focused much of its homebuilding efforts in Oak Park. Habitat Greater Sacramento launched its annual Rock the Block in 2018 to further its work in the neighborhood and help residents preserve their homes and combat displacement.

The two-day neighborhood revitalization event rallies more than 500 volunteers to join Oak Park residents working on home repairs and community investment projects. Rock the Block has funneled more than US\$1 million in investments into the neighborhood to assist with home preservation and anti-displacement projects.

Leah Miller, Habitat Greater Sacramento's president and CEO, says the event has created year-round and long-term relationships with residents. "We're working intentionally to make sure that we are a part of the community throughout the year," Leah says. "We're building trust by listening to residents and using our platform to speak up to city leaders to advance issues that directly impact the people in this community"

The progress in the neighborhood has drawn the attention of local partners, including the city of Sacramento. The city recently donated 10 lots of land





and funding to help Habitat Greater Sacramento spur affordable homebuilding in Oak Park.

Improving Black homeowner readiness in York County, South Carolina

The COVID-19 pandemic did not affect all communities equally. According to data from the U.S. Census Bureau, Black families disproportionately experienced higher rates of job loss, financial insecurity and food insufficiency during the pandemic. They were also more likely to take on debt to cover basic needs like rent and food.

Even before the pandemic, Stefanie Barnette, director of program operations at Habitat of York County, says Black residents seeking to join the affiliate's homeownership program faced several financial barriers. When the pandemic triggered job loss and financial uncertainty for many York County residents, Habitat of York County designed a financial training program to respond to the community's needs.

Habitat of York County launched their Financial Capability Program in 2020 to offer classes to residents seeking to improve their financial stability and mortgage readiness. Though the program is open to all community members, Stefanie says they partner closely with local coalitions active in the Black community to encourage Black individuals to attend.

Participants first join an introductory financial information course where they learn about foundational topics like credit building, debt reduction, budgeting, increasing savings and avoiding predatory lending. Then they can access one-on-one personalized coaching sessions with one of three certified financial social workers on Habitat of York County's staff.

The introductory financial information course is held four times a year and anywhere from 80-100 county residents attend each session. Between

the quarterly sessions, Habitat of York County partners with local social service agencies to host smaller, more tailored trainings to meet the unique needs of residents in the community.

They recently created two new courses under the umbrella of the Financial Capability Program: Senior Cents for aging adults and Piggy Banks to Paychecks for youth between the ages of 16 to 24. Stefanie says these courses will partner largely with Black individuals and provide financial coaching catered to a specific age group.

"We're intentional about ensuring that what we're doing as an organization advances Black homeownership," Stefanie says. "Advancing Black homeownership is integrated into all the work that we do."

Pursuing equitable access to homeownership

It's unjust for aspiring Black homeowners to not have equitable access to homeownership. Through Habitat's Advancing Black Homeownership initiative and efforts like these, we are harnessing the reach and influence of our expansive network to help close the racial homeownership gap in communities across the U.S.

Together, we can create more affordable homeownership opportunities, empower families financially for their futures, influence equitable housing policies and shape a better, more inclusive tomorrow.



Scan the QR code to learn more about how Habitat is advancing Black homeownership across the U.S.



Home equals

***a better
future***



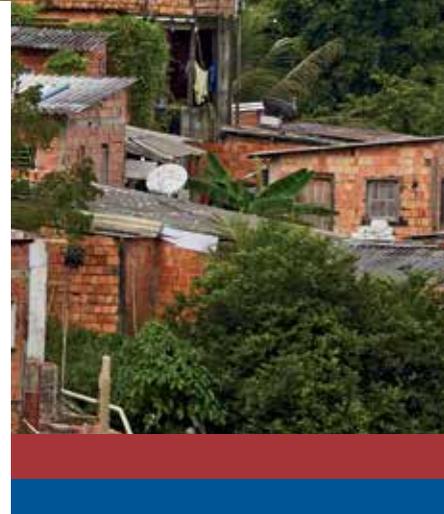
A home without access to clean water means serious risk of contracting diseases. A home without land rights means living in constant fear of eviction. A home in a disaster-prone location, without sound construction and quality materials, means vulnerability to extreme weather events and the effects of climate change. And a home in an area with few avenues for active civic participation means residents are unlikely to have their voices heard.

More than 1 billion people around the world face these realities every day. They are living in informal settlements, like slums or favelas. Their living conditions are unacceptable.

Remove the barriers standing in their way, and residents of informal settlements will tap into their ingenuity and improve the places they call home, creating benefits for themselves, their families and society.

The people living in informal settlements are already doing their part, working together to create positive change. But grassroots initiatives, while powerful, can only go so far. That's why Habitat for Humanity has launched Home Equals, a five-year global advocacy campaign. We want to ensure that people living in informal settlements have equitable access to adequate housing.

The campaign's work is already underway in communities around the world. We're working closely with partners, governments and communities to shape policies that will drive meaningful housing improvements to informal settlements.



Bangladesh: Access to basic services in Beguntila

Raje is a founding resident of Beguntila, a 700-family informal settlement in Dhaka, Bangladesh. Beguntila was formed in 1999 after thousands of protestors who feared resettlement successfully petitioned the government to donate 4 acres of public land where they could erect homes.

In the early days of Beguntila, which often flooded, families built their homes using available materials that were often substandard and were forced to purchase bottled water because they were without access to clean water.

But in 2004, Raje and fellow residents liaised with civic society organizations and local authorities to create access to the electricity grid and clean water.

Raje has remained an activist, serving as vice president of the community water, sanitation and hygiene committee and collaborating with nongovernmental organizations to help Beguntila residents increase their access to basic services. Raje and his community's successful efforts to gain water and electrical services reflect the kind of empowered participation Habitat seeks to promote through the



Home Equals campaign. “In the future, we want to live here and improve our homes,” Raje says. “We want to work and solve people’s problems.”

In 2015, Raje’s family was among 30 families who partnered with Habitat Bangladesh to replace their roofing sheets and strengthen the columns of their houses. Habitat Bangladesh recently commissioned a report on policy barriers to equitable housing in informal settlements like Beguntila, which will be used to identify solutions that they can advocate for as part of the Home Equals campaign.



Brazil: Achieving land security in Nova Vida

In Manaus, a Brazilian city tucked in the Amazon rainforest, a diverse community of 2,000 families belonging to 14 indigenous groups resides in an informal settlement called Nova Vida.

But building a new life here has proven difficult, as the community is fighting to obtain titles to the land and, subsequently, access to basic services such as water, electricity, schools and health care.

The government has even threatened the community with eviction, contending that the indigenous cemetery on which Nova Vida sits is an archeological site. Residents united against threats of eviction, arguing that their beliefs and culture give them the right to the land they currently occupy.

The Instituto do Patrimônio Histórico e Artístico Nacional (National Historic and Artistic Heritage Institute) has indicated that it plans to cede the area to the community, but the legal process is still ongoing. Residents are currently protected by a precautionary measure of the Brazilian Federal Supreme Court, but their future remains uncertain without formal land documentation.

The struggle in Nova Vida has been carried out mainly by women residents, and their main causes are legalization of houses, paving of streets, and ensuring access to water and sanitation. “It is women who are in the fight,” says Sol, a 43-year-old Nova Vida resident, mother, artisan and hospital cleaner. “We are the ones that go to the meetings. In the protests we do, women are in the front line, often with their children.”

Through the Home Equals campaign, Habitat and our partners will seek policy and systems changes that result in communities like Nova Vida improving access to basic services and tenure security through inclusive engagement that gives them real input into solutions.





Kenya: Empowered participation in Mukuru

Just a few miles from the Nairobi Central Business District, Mukuru is an informal settlement that's home to more than 400,000 people. Most families live in makeshift structures made of corrugated iron shacks. Without secure land tenure and proper planning, the area has faced complex challenges, including a lack of access to water and electricity, limited infrastructure, and poor drainage systems.

In 2017, residents of Mukuru undertook an ambitious and groundbreaking participatory upgrading process known as the Mukuru Special Planning Area. Following community-based advocacy efforts led by Jane Weru, executive director of the Akiba Mashinani Trust, the government declared Mukuru a SPA that same year. The status enables residents and partners to access funding and resources to improve the conditions of the community.

A local radio host born and raised in Mukuru, Robert Botere trained as a mobilizer when Mukuru was declared a SPA. Using radio as a platform, Robert hosted residents, government leaders and other stakeholders for conversations about the SPA. Community members were able to connect with leaders, ask questions and have their concerns heard. "I saw journalism as



a means to share the concerns and changes that my community wants and amplify them to reach the policymakers as well as relevant authorities,” Robert says.

The Home Equals campaign seeks to promote the community improvement efforts of residents like Robert who have worked together to shape their neighborhoods. Habitat Kenya has joined the Mukuru SPA effort and will work alongside residents and partners to improve access to clean water and sanitation services while also advocating for land tenure security.

Home Equals: A brighter tomorrow

In informal settlements around the world, residents like Raje, Sol and Robert are using their voices, talents and passions to reshape their communities, but the burden cannot be placed on them alone. We must step up to support policies and systems that protect and empower communities.

Habitat’s Home Equals campaign will work to ensure 15 million people worldwide improve their access to the places they call home. Together, we can help rewrite the equation so that home equals safety, security, resilience, health and so much more.



Scan the QR code and join us in advancing policies that unlock the potential of more than 1 billion people who deserve an equal shot at a decent home.

Charlotte honors past for future



Eddie Hoover, former Plato Price student, and Laura Belcher, Habitat Charlotte Region president and CEO, commemorate the past and celebrate the future during a vision-casting event at the future site of the Meadows at Plato Price in September 2021.

Eddie Hoover strolls through a field in West Charlotte, pointing to a cluster of trees representing the last few reminders of an all-Black, segregation-era school called Plato Price where future doctors, judges, artists, professional athletes and a congressman were once educated.

Eddie is no longer the 17-year-old who represented the school on its two-time national champion drill team, but he thinks often of his time at Plato Price and the profound impact it had on his life.

“This small place spawned dreams, launched careers and added to the good of a nation,” Eddie wrote in a yearbook commemorating what would have been the 50th anniversary of Plato Price’s class of 1962. Though Eddie and his classmates ultimately

neighborhood st and builds



graduated from different high schools following the integration of public schools in Charlotte, they continue to honor and celebrate their formative years at Plato Price.

Eddie's longtime friend, Nellie Ashford, was a member of Plato Price's final graduating class in 1961. She is an acclaimed folk artist with works showcased in Charlotte Douglas International Airport, which sits less than 3 miles from where Plato Price once stood. Nellie, who often expresses her cherished memories at Plato Price through her paintings, says the culture of the school helped the students believe in themselves and dream big. "The students were so close," she says. "The school gave us the feeling that you can do anything, no matter what."

The revered school temporarily continued as a junior high but was closed in 1966 and razed two decades later after the city of Charlotte took over the property. When Eddie returned to Charlotte in 2013 after a 42-year career as an academic cardiothoracic surgeon, he visited the barren site of his former school.

"I talked to some of the politicians in Charlotte, and I said, 'That land can't



just sit there and do nothing,'" Eddie says. Now, with the help of Habitat for Humanity of the Charlotte Region, that land is becoming a thriving neighborhood.

Celebrated artist and Plato Price graduate Nellie Ashford says the Habitat neighborhood will bring "a new tomorrow" to families in West Charlotte. "It's hard to have a good tomorrow without a place to call home."

Brianna, a future Habitat Charlotte Region homeowner, looks forward to moving into the Meadows at Plato Price neighborhood. Her home will be one of the homes worked on during the Jimmy & Rosalynn Carter Work Project in October.



Supporting Black families on their path to homeownership

Habitat Charlotte Region acquired the 9-acre plot where Plato Price once stood from the city of Charlotte in 2018 and is working with partners to transform the vacant property into an affordable, vibrant, 39-home community named Meadows at Plato Price.

Habitat Charlotte Region broke ground on the first seven homes in the new neighborhood in September 2021, and this summer the first homeowners moved into the single- or two-story homes they helped build. The families are residing in affordable homes on streets named after impactful former Plato Price employees that Eddie, Nellie and other alumni helped to identify. Habitat Charlotte Region reached out to past Plato Price students early on to better understand the history of the community.

“The neighborhood is going to be a boon for that community,” Eddie says. “I think that’s probably the best use that they could make of the property.”

Laura Belcher, Habitat Charlotte Region president and CEO, says it was important to include former students and honor the rich history of the neighborhood while expanding affordable homeownership opportunities in a historically underserved area.

“This is a part of town that has a particularly low homeownership rate,” Laura says. “We wanted to bring affordable homeownership to the table to anchor families into this community. We want the Meadows at Plato Price to have a sense of place and a sense of neighborhood.”



Most of the homeowners at Meadows at Plato Price will be Black, in a part of West Charlotte where the average rate of homeownership is just 26%, more than 30 percentage points lower than elsewhere in the city.

“When we talk about the Meadows at Plato Price and what we’re building, we see movement from rental to homeownership in a place that’s historically very significant to the African American community,” says Vi Lyles, Charlotte’s mayor.

A new era at Plato Price

Eddie is enjoying retirement in his native Charlotte, though he keeps himself busy mentoring local high school students across Mecklenburg County. He’s excited to watch Meadows at Plato Price grow and embrace its new era as an affordable and flourishing neighborhood.

He says the neighborhood will bring an “infusion of young families” into an area that used to abound with youthful energy. Future homeowner Brianna and her two children, 8-year-old Jordan and 7-year-old Joi, are among the young families who will soon call Meadows at Plato Price home. Brianna’s home will be one of the homes worked on as part of this year’s Jimmy & Rosalynn Carter Work Project.

Brianna is legally blind and says living in a safe neighborhood where she knows her neighbors will bring her peace of mind. “My son and daughter love to roller skate, scooter and bike,” Brianna says. “Knowing that I’ll be in a cul-de-sac and know my neighbors, I’m going to feel much safer. There won’t be people moving as much because they’re homeowners. We’ll have stability.”

Nellie shares Eddie’s excitement for the next chapter of Plato Price and says seeing

Accelerating homeownership through the Jimmy & Rosalynn Carter Work Project

Following a three-year hiatus due to the pandemic, the Jimmy & Rosalynn Carter Work Project returns in October to help accelerate homebuilding in the culturally significant Charlotte neighborhood where Plato Price once stood. Hundreds of volunteers from across the U.S. will converge on Meadows at Plato Price to build homes alongside future homeowners.

From 1984 to 2019, former U.S. President Jimmy Carter and former first lady Rosalynn Carter rallied more than 104,000 volunteers to build, renovate and repair 4,390 homes in 14 countries through the event bearing their names. With the Carters retired from public life, fellow Habitat Humanitarians and country music superstars Garth Brooks and Trisha Yearwood will host the Charlotte build.

families thriving in their new homes will bring her joy. “I know that my heart shall beat differently when I see new families living there and enjoying themselves,” Nellie says. “I’ll feel good knowing that this is going to be a new tomorrow for Plato Price. It’s hard to have a good tomorrow without a place to call home.”



Follow Habitat’s social media channels Oct. 1-6 to experience the 2023 Carter Work Project in Charlotte.



“What are all those empty buildings going to do?”

Habitat converts and renovates underutilized spaces into housing

In Hong Kong, roughly 220,000 people live in subdivided flats — apartments split into dormitory-like units roughly the size of a parking space. Subdivided flats are often windowless and lack proper ventilation and sanitation.

The Guardian reported that one 400-square-foot flat can be partitioned to accommodate close to 20 double-decker beds. These micro units have earned a notorious nickname for their grim living conditions: cage homes.

The city currently has more than 100,000 people in line for public housing, and they can expect an average wait time of 5.5 years. The government has dedicated stopgap funding toward building temporary housing structures two hours away in Hong Kong’s countryside, but residents are resistant to this approach.

“People don’t want to resettle,” says Katherine Rumble, Habitat Hong Kong’s director of growth and governance. “They’d rather stay in a subdivided flat in rundown condition next to their work, their child’s school, their community, their family.”

Habitat Hong Kong partnered with Juan Du, Ph.D., an architecture professor at the University

of Hong Kong, to explore alternative solutions to accommodating residents while they remain on the public housing waitlist. Dr. Du’s research revealed that thousands of temporarily vacant buildings could be used to generate quality housing and community spaces in high-demand areas.

“Rather than finding a bit of unused land two hours away and putting temporary structures on it, we wanted to look at existing underutilized buildings,” Katherine says.

A global paradox: Not enough homes, too many empty buildings

Many cities around the world have a shortage of adequate homes and an abundance of underutilized buildings and empty apartments. Housing deficits worldwide force people to live in overcrowded conditions while nearby buildings sit empty or await redevelopment.

UN-Habitat estimates that governments and developers need to complete 96,000 housing units every day to match the enormous global need for adequate shelter. Yet high building costs and limited available land in dense areas mean much-needed construction is lagging.

New construction alone cannot solve the housing crisis. And that's why Habitat explores innovative ways to address the housing deficit. Through pilot projects and research in Hong Kong, the United Kingdom and Poland, we've found that converting underutilized buildings and renovating vacant former residences into habitable places to call home can be a viable component to increasing the affordable housing stock.

Creating shelter and community space in Hong Kong

Through Habitat Hong Kong's Housing in Place pilot project, they worked with developers to convert four floors of a vacant building in the city's Jordan neighborhood — a district with the highest number of subdivided flats — into an 8,000-square-foot community center and emergency shelter.

Habitat Hong Kong partnered with a dozen local nonprofits to hold mental health workshops, free legal counseling and food distribution days in the airy community space. The converted space also included two floors for an emergency shelter with private beds, a shared kitchen, storage cupboards and laundry services.

The center operated for six months until Habitat Hong Kong returned the property to the original owner. Although it's no longer used for

the same purpose, Jo Hayes, Habitat Hong Kong CEO, says the center served as an important prototype to showcase the potential of these types of spaces to the government and local partners.

"We wanted to use the space to bring policy influencers, architects, designers, construction developers and all other types of stakeholders who could actually see this building conversion in action so that then they would scale that up," Jo says.

Jo and Katherine say Habitat Hong Kong plans to build on its momentum and hopes to soon convert another vacant building to house families for at least 5-10 years, matching the time they are on the waitlist for public housing.



Dr. Juan Du, a University of Hong Kong professor who partnered with Habitat Hong Kong on the Housing in Place project, welcomes community members to the opening of Habitat Hong Kong's 8,000-square-foot community center and emergency shelter in the city's Jordan neighborhood.



Habitat Hong Kong's converted center featured many bright and airy spaces for community members to convene, including this transformed dining area.

Reviving empty spaces in the U.K.

The high cost of land and construction in the United Kingdom prevents many developers from building affordable homes at scale. For years, Habitat Great Britain has focused its housing efforts on rehabilitating homes and offering them as affordable rentals to address the great need for decent, affordable shelter in the U.K.

In 2018, the council of Barking and Dagenham, a borough in east London, approached Habitat Great Britain with an opportunity to convert an unused storage unit atop an old store into an apartment for young people leaving foster care. A year later, Habitat Great Britain completed the four-bedroom conversion, which included a room for a live-in care worker who could provide wraparound services for the residents.

Habitat Great Britain's conversion helped vulnerable young people secure adequate housing and join the housing continuum. Tessa Kelly, Habitat Great Britain's director of development, says the transformation also presented a tremendous cost saving for Barking and Dagenham.

Due to the limited availability of affordable housing in the borough, the locality previously spent £1,100 (US\$1,400) a week supporting the emergency shelter and



Habitat Great Britain transformed an empty space formerly used as storage for a linen shop in Barking, London, into a four-bedroom apartment to house three young people leaving the foster care system and a live-in support person.

basic needs of the young people leaving foster care. Following the conversion, the cost to support their rent and care is down to just £150 (US\$190) a week.

Building on success and expanding to Poland

Tessa says the success of the conversion and deep interest from partners inspired Habitat Great Britain to launch a three-year project in July 2020 to research empty spaces and demonstrate the feasibility of converting buildings into livable units. The project expanded its scope to also include empty spaces research and conversions in Poland led by Habitat Poland.

Through the project — Filling the Gap: Repurposing empty spaces to prevent homelessness in Mainland Europe — Habitat Great Britain and Habitat Poland commissioned research to better understand the presence of empty spaces or underutilized buildings within their countries.

The research in both countries revealed that local authorities own thousands of empty or underutilized properties. “What are all of those empty buildings going to do?” Tessa asks. “If they’re already built and



Habitat Poland has renovated more than 20 vacant apartments across the country, including this one in Warsaw.

there's a housing crisis, shouldn't we be trying to convert them?"

While they were researching, Habitat Great Britain and Habitat Poland also adapted several empty spaces into flats. Tessa says Habitat Great Britain has transformed three vacant properties into comfortable

units with more than a dozen beds offered to people transitioning out of foster care. She expects the residents to stay for an average of 18 months before they transition to independent living. When they move, another young person leaving foster care will take their place.

Unlocking emergency accommodation in response to the war in Ukraine

When the war in Ukraine broke out in February 2022, Habitat Poland quickly sought to increase Poland's available housing stock to accommodate the sudden influx of refugees. Most apartments they brought to the market came from private owners leasing their flats through Habitat Poland's social rental program, an initiative offering subsidized rent and services like job training and language courses to refugees. But Habitat Poland also began refurbishing vacant, rundown apartments to shelter more families through its empty spaces initiative.

Mateusz Piegza, Habitat Poland's program development manager, says they've renovated more than 20 flats in Warsaw and Silesia, the majority of which have been rented to refugees fleeing Ukraine.



Most of the apartments renovated through Habitat Poland's empty spaces program are rented to refugees fleeing the war in Ukraine.

Scaling building conversions in Europe and across the world

Habitat Great Britain and Habitat Poland each released a toolkit detailing their experiences and sharing best practices for converting vacant spaces. Their hope is that governments and organizations across Europe will use the toolkits to scale the conversion of empty spaces into livable, adequate places to call home.

Rick Hathaway, Habitat for Humanity International's Europe and the Middle East area vice president, believes in the potential of empty space conversions.

"Housing development is complex in Europe with issues of infrastructure, regulations and increasing material supply costs. This work of converting underutilized spaces into housing is something we believe will help more families in Europe access affordable housing. And the reuse of existing spaces

can lower the environmental impact of buildings. We're conducting research and working with municipalities and local governments to scale up what we see as a long-term, sustainable solution for the affordable housing crisis," he says.

Around the world, Habitat is reimagining affordable housing through our innovative programs. We don't see a boarded-up building as a vacant space destined for demolition; we see it as an opportunity. By incorporating the repurposing of empty spaces into our scope of work, Habitat is able to help more families open doors to adequate housing.



Create a lasting impact to change the lives of families by leaving a gift to Habitat in your will.

It's easy and offers many benefits:

- You can ensure that your generosity is felt by future generations.
- You can provide for your loved ones first and make a gift to help Habitat homeowners.
- You pay nothing now and if your needs change you can change your mind over time.

Contact one of our gift planning professionals today to discuss how to leave a gift in your will.



**(833) 434-4438 or
plannedgiving@habitat.org**

*Scan this QR code
to learn more.*



Building a strong foundation

Don Juanito wanted to improve his home in San Agustín Acasaguastlán, Guatemala, but his meager income from working in agriculture and construction prevented him from doing so. “My little house was made of palm thatch,” Don Juanito says. “I couldn’t find a way to repair it alone. But then Habitat came with help.”

When Habitat for Humanity Guatemala arrived to help Don Juanito replace his home’s dirt floors with concrete, they quickly realized he required a more holistic intervention. The cracked wood walls of his home were on the verge of collapse and propped up by old pieces of wood.

Habitat then expanded their work with Don Juanito to help him build a new home made with high-quality construction materials including concrete, fiber cement and metal sidewalls. Don Juanito’s two-bedroom home includes a toilet, a water-purifying filter, and an energy-efficient stove that reduces cooking emissions and energy consumption.

Habitat’s work around the world helps people like Don Juanito build and improve the place they call home. Floor upgrades that improve health and well-being. Access to clean water and sanitation. Affordable construction techniques and appliances that benefit families and the environment. All bring us one step closer to a world where everyone has a decent place to live.



No matter who we are or where we come from, we all deserve to have a decent place to live.

The Bauer Foundation, a generous Habitat supporter, will **match all gifts dollar for dollar**, up to \$2 million.

Nearly 25 years ago, Deborah worked alongside volunteers to rehab the place she calls home. That home has become the heart of her family's life, providing them with decades of joy and connection. "Everybody that comes here feels loved and wanted and appreciated," Deborah says. After paying off her mortgage early, the great-grandmother is proud to be able to leave her home as a legacy that will benefit her family for generations to come.

Your gift is especially important today because it will go **twice as far**.

Please visit [habitat.org/together](https://www.habitat.org/together) and give generously before Oct. 20!