

# habitat<sup>®</sup>

A young girl with two high pigtails, wearing a white long-sleeved dress and white tights with pink shoes, is captured in mid-air, jumping on a bed. The bed has a vibrant red bedspread and white pillows with a dark floral pattern. The background is a plain, light-colored wall.

THE MAGAZINE OF HABITAT FOR HUMANITY

**“We always  
have to  
share what  
we have  
with others.”**

# The gift of sharing our blessings



**Our ministry's work does more than put roofs over heads; it promotes health, education and brighter futures for children and families.**

For many of us, the holidays are a time not only to reflect on our blessings, but to also share our blessings with others. This season is filled with many gifting traditions, but as we give to those we know, it's also important to remember those in need – especially those in need of affordable housing.

Millions of families here in the U.S. and across the globe are still in need of safe, affordable housing, and we are so thankful for our Habitat friends who continue to support our vision of a world where everyone has a decent place to live. Our ministry's work does more than put roofs over heads; it promotes health, education and brighter futures for children and families.

In this issue, you can read about how Habitat New Zealand is partnering with a carpentry school in Tonga to train students in homebuilding and how Habitat Ethiopia is working with families to provide clean cooking sources. Habitat is also invested in tackling energy poverty issues, helping provide families access to basic services not just during the cold winter, but year-round. There is still much work to be done, but together, we are increasing our impact as we continue to build homes, communities and hope around the world.

For me, the holiday season is about gratitude, family and togetherness, and I am grateful for the millions of families who now get to spend this special time of year together in safe, healthy Habitat homes. This includes people like U.S. Army veteran Robert and musician Paula in Austin, Texas, and two-year-old Evelina and her family in Romania, who are featured in this issue. When you think about the lives being changed, just remember Evelina's smile.

I am also grateful for all of our supporters who have given throughout the year, whether through donations, volunteer time or advocacy efforts. Because of you, these families, and so many others, truly get to be home for the holidays.

May God bless you and your families this holiday season, and may He continue to use us as vessels to share His blessings with others throughout the year.

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

## HABITAT'S VISION

**A world where everyone has a decent place to live**

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

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

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

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

## LET US HEAR FROM YOU

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High housing prices threatened to displace a musician from Austin, Texas, until she partnered with Habitat to stay rooted in the city where she's built her career.

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### Holiday shopping the Habitat way

From fuzzy blankets and sweaters to water bottles and workout towels, Habitat's online retail store has many options for your gift-giving needs.

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### Share your feedback with us

Complete our survey to help us learn more about you as a reader of Habitat magazine and be entered to win a gift certificate to The Habitat Store.

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Improved health through smokeless stoves in Ethiopia; using art to engage and empower residents around affordable housing in Cambodia; training carpentry students in New Zealand; and more. PAGE 6

### Coming home

A young family eagerly moved into their Habitat Romania home last Christmas Eve with nothing but a mattress and a Christmas tree. "We were so excited to start the new year in *our* home." PAGE 31

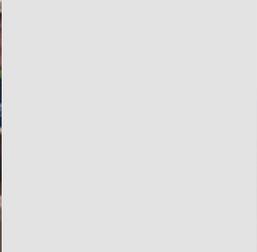
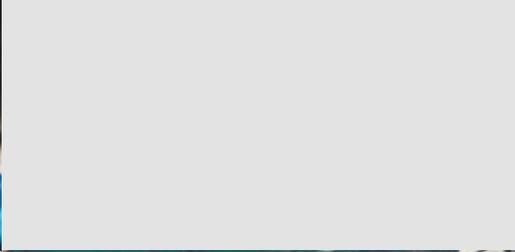
Hundreds of volunteers converged in Charlotte, North Carolina, in early October to build 27 homes alongside future homeowners during Habitat's 37th Jimmy & Rosalynn Carter Work Project. Habitat Humanitarians and country music superstars Garth Brooks and Trisha Yearwood hosted the build that took place in two west Charlotte neighborhoods.

Visit [habitat.org/cwp](https://habitat.org/cwp) to see more.



Habitat for Humanity  
Jimmy & Rosalynn Carter Work Project  
Hosted by Garth Brooks and Trisha Yearwood  
Charlotte, North Carolina | 2023







ETHIOPIA

## Improving health through smokeless stoves

Etagegn spent years cooking for her family of eight using an indoor wood-burning furnace. Globally, an estimated 2.4 billion people — more than 30% of the world’s population — cook with these furnaces, which create hazardous air quality in homes, because they lack clean-energy alternatives.

Firewood was costly for both the environment and Etagegn’s financial well-being. To fuel her cooking fire, Etagegn went through the time-consuming process of collecting firewood. When deforestation in her community made collection difficult, she was forced to purchase the material, spending roughly a quarter of her family’s monthly income.

Habitat Ethiopia partnered with 100

families like Etagegn’s in rural communities near Debre Berhan, a city in central Ethiopia, to install clean-energy stoves. The eco-friendly stoves are smokeless and use heat emitted from biogas digestion by compressing animal dung and human waste.

“The new stove saves not only firewood but improves my family’s health,” Etagegn says.

Now, Etagegn cooks stews, brews coffee and bakes injera, a traditional Ethiopian flatbread, without smoke filling her home. She’s also able to invest the time and money she saves into tending her farm and raising cattle.

“The stove saves time to do other activities,” Etagegn says. “We just light it and cook any time. It lightens our burden.”

# US\$60,707

Scholarships and entrepreneurial grants awarded to 51 Atlanta Habitat homeowners and community members through Vision. Goals. Action! Atlanta Habitat launched VGA in 2015 to offer continued career and life advancement opportunities to families partnering with Habitat. Opportunities for scholarships and grants are set aside for Atlanta Habitat homeowners as well as graduates of the affiliate's financial education program.

VGA scholarships are offered to roughly six families each year and can be used toward college degrees and professional development courses. VGA grants are rewarded to entrepreneurs seeking capital.

POLAND

## Rediscovering home

Sergij and Tetiana dance in the living room, chat over a cup of coffee at the kitchen table and unwind by reading books beside each other in bed. Where they call home may have changed in the last two years, but the meaning of home will always remain the same. "For us, home is about family," Sergij says.

When war erupted in 2022, Sergij and Tetiana were living in Ukraine close to the Russian border and witnessed intense shelling, rocket attacks and alarms. Tetiana was a teacher, and Sergij worked for the government as an occupational safety and health specialist, but the couple ultimately decided to flee Ukraine to seek safety and shelter in Poland.

After arriving in Poland, Sergij and Tetiana partnered with Habitat Poland to find accommodation. Habitat Poland rented the couple an apartment and has provided wraparound services like grocery vouchers and access to language courses to support their transition to a new country.

In response to the war, Habitat Poland scaled its social rental program to match the needs of refugees from Ukraine. They're now partnering with more than 200 families to provide mid-term accommodation as the displaced families resettle in Poland.

Sergij and Tetiana have adjusted well to their new life. Their son lives nearby, and he has helped



the couple explore the country and meet new people. "The people here are incredibly hospitable and kind. We strive to integrate, learn the language, make connections, and engage in many conversations to understand daily life in Poland. It's not easy for older people like us, but we feel mentally prepared to settle here permanently," Sergij says.

Tetiana has cancer and is receiving treatment in Poland. She's grateful to have access to health services without fearing for her safety. The past few years have tested Tetiana, but she's remained unshakeable. She's living life to the fullest in her new home in Poland. "We don't postpone matters for later. We live here and now, finding the joy in every moment," she says.



CAMBODIA

## Showcasing the vision of residents in informal settlements

Habitat Cambodia unveiled four new paintings in four informal settlements in Cambodia's Battambang province to celebrate the launch of Home Equals, Habitat's global advocacy campaign. Artists connected with a resident from each of the four informal settlements, using their story to create a work of art proudly displayed in the community.

At the unveiling, residents were able to add to the art to illustrate their hopes and dreams for their communities, painting images like hospitals and buses. Together, the murals show residents' visions of a more equitable future — one with access to basic services, safe and secure places to live, and avenues for active civic participation.

Home Equals messages were spread in English and Khmer when the artwork was revealed, maximizing reach and informing more residents about housing issues. Following the event, Habitat Cambodia hosted a radio talk show with local government representatives to discuss the need for adequate housing in informal settlements. Habitat Cambodia also convened two workshops with eight informal settlement communities and local authorities to kickstart policy conversations.



Melenaithe is a first-year carpentry student at the Tonga Institute of Science and Technology in Nuku'alofa, Tonga, following in the footsteps of her grandmother and father, who were both carpenters. "Growing up, watching my grandma and dad, it just gave me the passion. I wanted to be like them," she says.

In August 2022, TIST and Habitat New Zealand signed a partnership agreement enabling carpentry students like Melenaithe to gain practical homebuilding experience. A team of qualified builders, electricians and project managers from the Home Foundation, a Habitat New Zealand partner, visited Tonga twice to train the students. The student's first experience in home construction was a meaningful





Izaak Reed, TheCreator agency

NEW ZEALAND

# Carpentry students learn homebuilding amid disaster response

one, helping eight families affected by the volcanic eruption and tsunami of January 2022. In these builds, Habitat New Zealand emphasized techniques to ensure the homes are resilient to future disasters. The carpentry students built the homes using secure cyclone straps and other weather-resistant considerations. The homes also feature an outdoor ramp to accommodate accessibility needs.

One of the eight homes belongs to ‘Eseta and her family. Prior to the powerful tsunami, she lived in a three-bedroom home in Sopus, Tonga, with her elderly mother and her sister, who has a disability.

The tsunami severely damaged the family’s home and washed away all their belongings. ‘Eseta and her mother and sister

were displaced and sought safe shelter with family nearby, but the living conditions were overcrowded. Habitat New Zealand learned about ‘Eseta’s situation and partnered with the family to rebuild their home on higher ground away from the seaside.

The eight new homes are helping families like ‘Eseta’s recover from the tsunami, and the training is inspiring a new generation of homebuilders like Melenaite on the small island nation. “We are looking forward to the future, not only by pushing our children in academics, but also in helping build up our country,” says Sione Tau’ataina, head of the carpentry department at TIST. “Habitat for Humanity New Zealand is helping us build a better future.”



LATIN AMERICA AND THE CARIBBEAN

## Replacing dirt floors with concrete

Habitat and the Inter-American Cement Federation have partnered with 3,500 families across six countries — Colombia, Ecuador, Guatemala, Honduras, Nicaragua and the Dominican Republic — to replace the dirt floors in their homes with concrete.

The partnership seeks to install 100,000 concrete floors in the region by 2028, helping families to eliminate the health and hygiene risks of dirt floors, especially in households with young children.

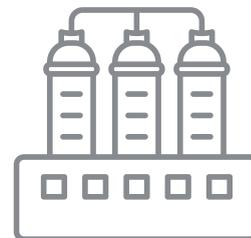
INDIA

# 1.5 billion

Liters of clean water converted from sewage thanks to a waste treatment technology created by ECOSTP. Habitat's Terwilliger Center for Innovation in Shelter invested US\$250,000 in India-based ECOSTP in September 2020 through our Shelter Venture Fund.

In India, 80% of sewage is untreated. ECOSTP uses anaerobic bacteria in underground chambers to transform sewage into purified water. The result is a sustainable and inexpensive system capable of treating millions of liters of sewage per day. This scalable, groundbreaking solution improves access to clean drinking water while reducing the environmental impact of sewage.

Since its launch in 2017, the Shelter Venture Fund has invested more than US\$3 million in 12 companies globally, enabling companies like ECOSTP to grow.



EL SALVADOR

**Habitat El Salvador helped residents in Rancho Viejo improve their access to better hygiene and proper sanitation, installing 50 toilets in female-headed households and homes with children and people with disabilities. Prior to Habitat El Salvador's work in Rancho Viejo, a remote island home to 175 families, residents had limited access to usable toilets.**

EUROPE

## Addressing energy poverty in Central and



For nearly 15 years, Habitat has worked in a dozen countries across Europe — Armenia, Bosnia and Herzegovina, Bulgaria, Croatia, Greece, Hungary, Lithuania, North Macedonia, Poland, Romania, Spain, and Ukraine — to improve the energy efficiency of hundreds of buildings and help thousands of homeowners save money and improve their quality of life. The work combats energy poverty, a situation that occurs when families lack access to affordable, quality, environmentally safe energy services. More than 50 million people in the European Union live in energy poverty, the effects of which are

HUNGARY

## Helping neighbor recover from a house fire

In 2022, a fire on László's property made his home uninhabitable. When he lacked the funds to rebuild, his neighbors rallied together to raise enough money to help László purchase a new prefab home. Through its home repair and improvement program, Habitat Hungary contributed cooling and heating equipment and helped connect the home to electricity. "It's a true miracle," László says.



## Eastern Europe

magnified during summer and winter months when cooling and heating needs and costs skyrocket.

"Energy poverty is not an energy issue; it's a housing issue and a social issue," says Besim Nebiu, Habitat's director of housing programs and regional operations for Central and Eastern Europe and the Commonwealth of Independent States. "We know how impactful it can be to have access to affordable energy services. We're well positioned to continue bringing actors together and making affordable renovations available to homeowners."

# This year give the gift of hope



**In this season of giving, consider making a gift with long-lasting impact for families seeking affordable housing.**

**Donating your required minimum distribution (also known as a Qualified Charitable Distribution) to Habitat can:**

- **Minimize your tax liability on IRA withdrawals.**
- **Increase your charitable giving and impact without increasing your income or income tax liability.**
- **Help families build strength and stability through shelter.**



Contact our planned giving professionals today at (833) 434-4438 to discuss donating your required minimum distribution and other simple ways to give.

ZAMBIA

**A farmer and Habitat homeowner in Makululu, an informal settlement in central Zambia, Noreen harvests vegetables from the garden plot that she's created next door to her home.**



HUNGARY + POLAND

# Ukraine responses receive recognition



Habitat Hungary and Habitat Poland recently received awards for their impactful work with people displaced from Ukraine. Since the beginning of the war in 2022, Habitat has helped more than 37,000 refugees address their short- and long-term humanitarian and housing needs.

Habitat Poland won best NGO initiative at the City of Warsaw's 2022 S3KTOR competition. Habitat Poland expanded its housing support services to refugees entering the country, serving as a mediating agent to lease units and rent them to refugees at subsidized rates.

Habitat Hungary won the Special Award at the 2023 Civil Society Awards for its Solidarity Accommodation program. The program was launched shortly after the start of the war and helped 38 families from Ukraine find short- or mid-term housing in Budapest.





Home repairs and energy efficiency in Ukraine.

Climate-resilient construction in El Salvador.

Empowered participation in Malawi.

Community-led neighborhood development in Louisiana.

Increased microfinance capacity in Asia-Pacific.

Partnerships around the world driving impact and changing the housing sector.



Learn how Habitat works around the world and read more about what we accomplished in fiscal year 2023. **Our annual report goes live on [habitat.org](https://www.habitat.org) on Nov. 21. Mark your calendars!**



BANGLADESH + NEPAL

## Raising awareness through street performances

Habitat Bangladesh and Habitat Nepal have used folk songs, lively dances and street drama to raise awareness and encourage change in communities.

In Bangladesh, more than 1,200 people attended performances emphasizing the importance of reducing arsenic contamination of water and preventing waterborne diseases. In the far west of Nepal, youth street performers used upbeat music, choreographed dances and street theater to highlight climate resilience and disaster risk reduction.

By incorporating memorable and culturally relevant elements into performances, Habitat Bangladesh and Habitat Nepal engaged a broader audience to raise awareness of important issues like WASH improvements and climate change.



LATIN AMERICAN AND THE CARIBBEAN

# Housing Forum tackles housing resilience

Habitat and the Urban Housing Practitioners Hub convened international housing experts, local government authorities and other stakeholders during the 5th Housing Forum in Latin America and the Caribbean. The forum, held in Bogota, Colombia, centered the region's most pressing housing challenges, including housing resiliency in the face of climate change.

Since 2000, more than 1,200 climate-related disasters have swept across Latin America and the Caribbean, affecting more than 152 million people across the region.

“It is necessary to recognize that the effects of climate change on the housing sector are drastic and directly affect the homes of the region's most

vulnerable families,” says Ernesto Castro, Habitat's area vice president for Latin America and the Caribbean. “We need to create housing solutions that are sustainable, at affordable prices, and allow for more resilient houses where families have safe shelter from the effects of climate change.”

Forum participants also emphasized the urgent need to advocate for adequate housing and services within informal settlements, where — according to the Development Bank of Latin America — more than 120 million people in the Latin America and the Caribbean region live.

Ernesto says cross-sector collaboration is the best way to build better policies and create widespread change. “We must unite national governments with local governments, civil society, NGOs, academia and communities, without forgetting the private sector, in order to provide the right solutions. Together, we must seek solutions that are innovative, sustainable, resilient and affordable.”



# 80,000

Households that will gain access to affordable loans to make energy-efficient retrofits within the next three years through a partnership between Habitat and the Association of Microfinance Organizations in Bosnia and Herzegovina. With the loans offered through the partnership, residents can invest in energy-efficient household upgrades like window replacements, eco-friendly cooling and heating sources, roof improvements, and more. The partnership will educate residents on the financial and health benefits of residential energy upgrades and invite them to join Bosnia and Herzegovina's clean energy transition.



### Read more online

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



CÔTE D'IVOIRE

## Creating better living conditions

In the rural village of Dida N'Glossou, Habitat Côte d'Ivoire built 48 eco-friendly homes and installed a motorized solar-powered water pump to supply clean water. They also provided training in brickmaking and pig farming as part of their holistic approach to helping residents improve their living conditions and employment opportunities.

Before Habitat Côte d'Ivoire's work in Dida N'Glossou, residents lived in homes that were eroding and often on the verge of collapse. Habitat Côte d'Ivoire trained brickmakers to create fortified ecological bricks to make new homes more structurally sound.

The community also lacked access to safe drinking water, with many residents forced to collect polluted water from the nearby N'zi River. Now, Dida N'Glossou residents have easy access to clean water through a sustainable source.

# KEEPING THE

# MUSIC



Paula has loved music all her life. She remembers sneaking downstairs early in the morning as a 4-year-old in her native Rio de Janeiro, Brazil, to listen to classical records while her family slept. Her early interest in music bloomed into a decorated three-decade career as an award-winning pianist, singer, songwriter, recording artist and music teacher.

She moved to the U.S. in 1993 and settled in Seattle where she was immersed in the local music scene. She recorded several studio albums, regularly performed, hosted a radio show and even created her own record label and publishing company.

In 2011, Paula decided it was time to move back to Brazil. Her plans changed, however, when she met Robert at a music festival in Austin, Texas.

“They say love at first sight doesn’t exist, but that’s what it was with us,” she says. “We looked at each other and that was it.”

Paula moved to Austin and immediately became engrossed in the city’s bustling music scene. She secured gigs across town, established a monthly residency at a popular worldbeat venue and began teaching music as a private tutor and an instructor at Austin’s School of Rock.

## “We’re losing what makes Austin so special”

Austin is among the fastest growing areas in the U.S. and recently became the country’s tenth most populated city. The city’s growth and subsequent spike in housing costs have made it difficult for many artists to afford

# ALIVE

# I N

# AUSTIN

living in the city. The median price of a single-family home rose to a record US\$536,000 in 2022, more than double the US\$216,000 median sales price for a home in 2011.

If exorbitant housing costs in Austin threaten to displace those in the music business, then Austin stands to lose its identity as a mecca for musicians and music. Michele Anderson, Austin Habitat for Humanity's CEO, believes increasing the affordable housing stock will help sustain "the vibrant soul of the city."

"Musicians are the heartbeat of Austin, and ensuring they can afford to stay rooted here is vital," Michele says. "It's more than housing; it's about preserving the essence of Austin and enabling the artists who make our community the unique place we all cherish."

Last year, Paula and Robert, a U.S. Army veteran and retail supervisor, feared they would soon be priced out, just like many of their friends in the

music industry. "The construction is out of control, and everything is becoming more expensive," Paula says. "The musicians are getting kicked out. We're losing what makes Austin so special."

Paula and Robert had many tearful conversations about the possibility of leaving Austin. They felt unsafe in the small duplex they were renting, and they expected the landlord to raise their rent at the end of their lease.

"The idea of leaving Austin and starting over again was devastating. I've worked so hard," Paula says. "I felt terrified. Anywhere you move is not going to be Austin. I felt like my career was going to be over."

### Staying rooted in Austin

Paula and Robert discovered Austin Habitat when exploring affordable housing options that could anchor them to the place they love. Austin Habitat helped Paula and Robert become mortgage ready through their homeownership program, and soon the couple was on the way to building their own Habitat home.

Just half a mile from where Paula and Robert lived, the affiliate has partnered with families to build 60 homes in a thriving community called Scenic Point. The affordable homeownership opportunities have enabled Austinites to preserve the special feel — and sound — of their community.

Robert and Paula moved into their new three-bedroom home in August 2023. One of the bedrooms doubles as Paula's recording studio. When she's not recording music, the couple tends their backyard garden where they can enjoy views of downtown Austin. "It's such a relief knowing that we are able to stay here," Paula says.



**Michele Anderson,  
Austin Habitat for  
Humanity's CEO,  
believes increasing  
the affordable  
housing stock will  
help sustain "the  
vibrant soul  
of the city."**

# Recognizing innovative design solutions

## Winners of the annual Habitat House Design Contest



**H**abitat for Humanity designs homes that are as unique, creative and strong as the people who live in them. Whether it's creating veteran-inclusive spaces in New Jersey, maximizing land use in California or constructing hurricane-resistant residences in Florida, Habitat affiliates in the U.S. design innovative homes to best serve their communities.

The annual Habitat House Design Contest, generously sponsored for a third year by Simpson Strong-Tie, recognizes Habitat affiliates for their excellence in design across a range of categories, including accessibility, affordability, durability and many more.

Read on to learn more about seven of this year's winning designs.

### **Best in Accessibility: Helping homeowners age in place**

The rugged, mountainous landscape in Asheville, North Carolina, has forced developers to build multi-level homes on steep grades. As a result, the city's housing stock is often not suitable for aging adults. Asheville Area Habitat launched its Aging in Place program in 2019 to build accessible homes that enable older adults to "stay in their homes as long as possible," says Sumaya El-Attar, the affiliate's construction administrator.

The affiliate worked with an architecture company to design a one-bedroom single-story townhome with wide doors, an accessible bathroom and several turnabouts for wheelchairs to easily maneuver around the home. The model is set aside for residents who are at least 55 years old.

The first eight of these townhomes were built in Asheville Area Habitat's New Heights neighborhood, a diverse 20-acre community that will be home to 97 homes of varying designs when construction is complete.





### **Design of the Year: Achieving new lows in energy efficiency**

In 2022, the average American home scored a 58 on the Home Energy Rating System, a standard that assesses residential energy efficiency. Dallas Area Habitat built a home that earned a HERS score of -13, meaning the home is putting more energy back onto the power grid than it is consuming.

Carmen Holmes, Dallas Area Habitat’s senior vice president of development, says the affiliate achieved this by using eco-friendly design features, including advanced foam insulation, solar panels on the roof and smart window configuration to maximize natural light.

The home’s energy-efficient design will potentially help the homeowner save significantly on utility bills each year, freeing the family to invest in other areas of their lives.





## **Best in Multifamily: Maximizing space and building with density in mind**

The San Francisco Bay Area experiences a host of affordable housing challenges, including high construction costs and limited availability of undeveloped land. “It’s hard not to be emotional about the housing crisis in California,” says Melanie Mintenko, project manager at Habitat East Bay/Silicon Valley. “The idea of homeownership is well beyond reach for many people.”

Esperanza Place, the affiliate’s new multifamily development in Walnut Creek, California, will bring 42 affordable units to an area with a dire shortage of affordable housing options. Phase 1 is scheduled for completion in 2024, and the entire development is expected to be finished in early 2026. The project will include a mix of energy-efficient one- to four-bedroom apartments ranging from 800 to 1,400 square feet. The 2-acre property abuts an expansive recreational trail and is within walking distance to a transit center, hospital, schools, restaurants and shops.

Melanie says building with density in mind is the best way to expand affordable homeownership opportunities in the region. “In an area like this, where there isn’t a lot of space left to do new construction, the more density we can fit in, the better.”





### **Best in Sustainability: Revitalizing an aging property**

Habitat Greater Boston is partnering with Adaptiv, a local planning and architecture nonprofit, to reimagine an aging property in the city's Roslindale neighborhood. The two organizations are repurposing an existing single-family house into two units and building a second two-family home in the back of the property. Construction is underway on the four units, which will feature solar panels, electrical heat pumps and energy recovery ventilators to maximize energy efficiency.

While Habitat Greater Boston and Adaptiv focus on building the sustainable homes, the city of Boston is constructing a boardwalk adjacent to the homes to connect the neighborhood directly to the Roslindale Wetlands, a public wetland bordering the property. The project included extensive input from the community, who advocated for the redevelopment to include affordable housing and a walkway to the urban wild.



### **Affiliate Choice: An eco-friendly alternative to concrete**

Concrete is one of the construction materials with the highest carbon footprint in the building industry. Greater Jackson Habitat's quest to build a carbon-neutral home meant the affiliate had to find an alternative to building the foundation with concrete. David Behnke, Greater Jackson Habitat's construction director, explains that the Michigan affiliate designed a wood foundation that sits atop strong and compacted cut stone. A strong foam layer is then laid on the wood foundation to further fortify the flooring structure.

This alternative reduces the environmental footprint of construction while still adhering to Habitat's high standard for quality homebuilding. "We want to be all green. The younger generation is concerned about what's going to be down their path. We build these houses so that they'll be here for 150 years," David says.



### **Best in Hazard: Preparing for a disaster**

Habitat of the Middle Keys in Marathon, Florida, built eight new affordable homes designed to withstand Category 5 hurricanes and sustained winds of up to 181 miles per hour. The duplex-style homes are all-concrete and elevated more than 12 feet off the ground. They're also equipped with metal roofing and strong trusses designed to protect the homes during intense storms.

“We’ve got to build as strong as we can,” says Chris Todd Young, the affiliate’s executive director. “By us taking that leap in the beginning and paying more to have the homes be resilient, we’re saving the homeowners in the long run.” The eight homes will make up the Bell Haven community, which also includes a new Habitat ReStore, the first for the affiliate.





### **Best in Innovation: Revamping an integral community space**

When a brick fell from the Albert Lawson Veterans of Foreign Wars Hall in 2019 in Passaic, New Jersey, the VFW members called Passaic County Habitat to investigate the building's condition. They surveyed the building and deemed the hall unsalvageable. The city, the VFW post and Passaic County Habitat came together to form an ambitious plan: Demolish the dilapidated structure and build a new VFW hall, this time with four affordable housing units on top of it.

Passaic County Habitat led construction on the multi-purpose building, which includes a mix of one- and two-bedroom apartments atop a spacious VFW Hall equipped with an industrial kitchen and ample meeting space. One of the homeowners is a member of the Albert Lawson VFW Post, offering him a short commute down the stairs or elevator to link up with fellow veterans.



**Scan the QR code to see the full list of this year's design contest winners.**

# Gift-giving in support of affordable housing

Show your loved ones how much they mean to you with a gift from **The Habitat Store**. Our convenient online shop serves several of your shopping needs. These Habitat-branded items will have your loved ones looking and feeling good while you support a cause close to your heart.



- 40oz insulated tumbler with straw
- Heathered mesh back cap
- Cuff beanie
- Habitat horizontal T-shirt

## Small gifts for a big smile

Wrap your presents with confidence knowing that your loved one will treasure the Habitat gift inside.

100% of store profits support our work because everyone deserves a decent place to live.



## Escape to paradise

Even though summer may feel far away. Put the beach in reach with these stylish essentials.

Waterproof beach tote

Malibu sunglasses

Beach towel

Ombre reversible bucket hat

32oz water bottle with silicone sleeve





Tri-fleece crewneck sweatshirt

Oversized plush blanket

*Our Better Angels*, written by Habitat's CEO Jonathan Reckford

12oz insulated camper mug

Soy candle

## Relax and unwind

Comfort is key in the wintertime. Sip cocoa out of a Habitat mug and cozy up with our candles and ultra-soft blankets.



## Break a sweat

Get your gym reps in while representing Habitat and workout in style.

Cooling towel

40oz insulated water bottle

Belt bag

Tri-blend wicking 1/4-zip pullover

There's more to explore!

Scan the QR code or visit [habitatshop.org](https://habitatshop.org) to shop and support Habitat today.



# We want to hear from you!

Let us know how you engage with Habitat magazine.

You can share your view by:

- Mailing these survey pages to Habitat magazine, **285 Peachtree Center Ave. NE, Suite 2700, Atlanta, GA 30303.** *Note that the survey questions do not need to be completed to participate.*
- Scanning this QR code or visiting [habitat.org/magazine-survey](https://habitat.org/magazine-survey) to complete the survey online.



**We will select 10 random entries received by midnight ET, Dec. 15, 2023, to receive a \$25 gift certificate to Habitat's online store.**

## How often do you read our magazine?

- Every issue       Some issues
- Most issues       Never

## When you read our magazine, how much of each issue do you read?

- All       Some
- Most       None

## How much time do you spend with each issue?

- Less than 30 minutes
- 30 minutes to 1 hour
- More than an hour

## What aspects of Habitat magazine do you value the most? Please indicate all that apply.

- CEO column
- News and updates from around the world
- Feature stories about program innovations
- Feature stories about homeowners and communities
- Volunteer and supporter profiles
- Facts and numbers related to Habitat's impact
- Articles that illuminate the issues that affect housing affordability around the world
- Recognition of Habitat's partnerships and companies providing financial support
- Photography

**Would you prefer to read this content online?**

- Yes, on desktop / laptop
- Yes, on tablet
- Yes, on smartphone
- No, I prefer print

**What actions have you taken as a result of Habitat magazine? Please indicate all that apply.**

- Shared your copy with someone else
- Visited habitat.org
- Made a donation
- Contacted your local Habitat affiliate
- Volunteered
- Participated in advocacy opportunities
- Followed Habitat on social media
- Shared Habitat's posts on social media

**Do you follow Habitat for Humanity International on social media? Please indicate all channels that apply.**

- Facebook
- X / Twitter
- LinkedIn
- Instagram
- Threads
- I do not follow Habitat on social media

**Do you regularly visit habitat.org?**

- Yes
- No

**When you visit habitat.org, what is your purpose?**

- Learn more
- Find my local affiliate's contact information
- Make a donation
- Other: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

# Thank you!

Name: \_\_\_\_\_  
 \_\_\_\_\_

Email: \_\_\_\_\_  
 \_\_\_\_\_

Mailing address: \_\_\_\_\_  
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For official rules, please visit [habitat.org/magazine-survey-rules](https://habitat.org/magazine-survey-rules). You do not need to fill out the survey questions to enter or win. Please make sure your name and contact information is complete.



# THANK YOU

Habitat for Humanity is proud to celebrate the generosity of our corporate partners donating US\$1 million or more.

**50 million+**

**AbbVie**

**10 million+**

**Williams-Sonoma**

**5 million+**

**Bank of America**

**The Home Depot  
Foundation**

**Lowe's**

**Wells Fargo**

**Whirlpool Corporation**

**Yale**

**2.5 million+**

**Autodesk  
Foundation**

**Schneider Electric**

**Thrivent**

**1 million+**

**Arhaus**

**DuPont**

**GAF**

**LEVOLOR**

**MaxLite**

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**Novelis**

**Uponor**

**Wayfair**

**Zurn Elkay**



## Happy and healthy in a Habitat home

**T**he moment their Habitat for Humanity home was completed, Gabriela, Valentin and their 2-year-old daughter, Evelina moved in – even though it was Christmas Eve. “We were so excited to start the new year in our home,” says Gabriela. So excited, in fact, that the young family only brought a mattress and Christmas tree with them on move-in day.

Gabriela and Valentin were leaving the overcrowded house they’d been sharing with Gabriela’s parents. Before that, the family rented a small apartment that had offered independence, but was covered in mold. Evelina had been hospitalized due to allergies, and the only way they could warm the studio was by steel fireplace, which presented an additional danger to the toddler.

The family reached out to the City of Berceni for assistance and learned that the city had donated land for Habitat Romania to build 12 affordable apartments and also provided free connection to all utilities to ensure that the families moving in would have access to basic services.

Gabriela and Valentin were thrilled to learn they qualified for Habitat homeownership. Valentin works in construction; his supervisor and colleagues built alongside him and Gabriela.

Christmas this year will be much different for the family. Evelina is healthy and thriving. They have a puppy and are expecting their second child. They’ve put down roots and have formed close relationships with neighbors, with whom they often share meals, something deeply important to Gabriela, who feels so blessed to live in her Habitat home. “We always have to share what we have with others,” Gabriela says.

**W**henever Xochitl's home needed repairs, her husband of 30 years, Robert, was able to fix it. But, after he passed away, the mother of two could not afford much-needed repairs to the kitchen, back porch and home exterior. Now – thanks to Habitat and Lowe's – Xochitl's kitchen is fixed, inspiring her to expand her baking business, the back porch is repaired, and her home has a fresh coat of paint. The repairs have given Xochitl peace of mind, and she and her children are flourishing in their forever home.



## Lowe's has made a generous US\$3 million contribution to establish the 2023 Year-End Challenge.

Visit [habitat.org/lowesgift](https://habitat.org/lowesgift) or fill out the enclosed reply form before December 31 to give today and multiply your impact.



Scan to learn more.



*Your gift, along with a generous contribution from Lowe's, helps Habitat double our impact and make **life-changing differences** for families, individuals and older adults who are building better lives in decent, affordable Habitat homes.*

