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habitat

The magazine of Habitat for Humanity®

▶
**Home
is the key**

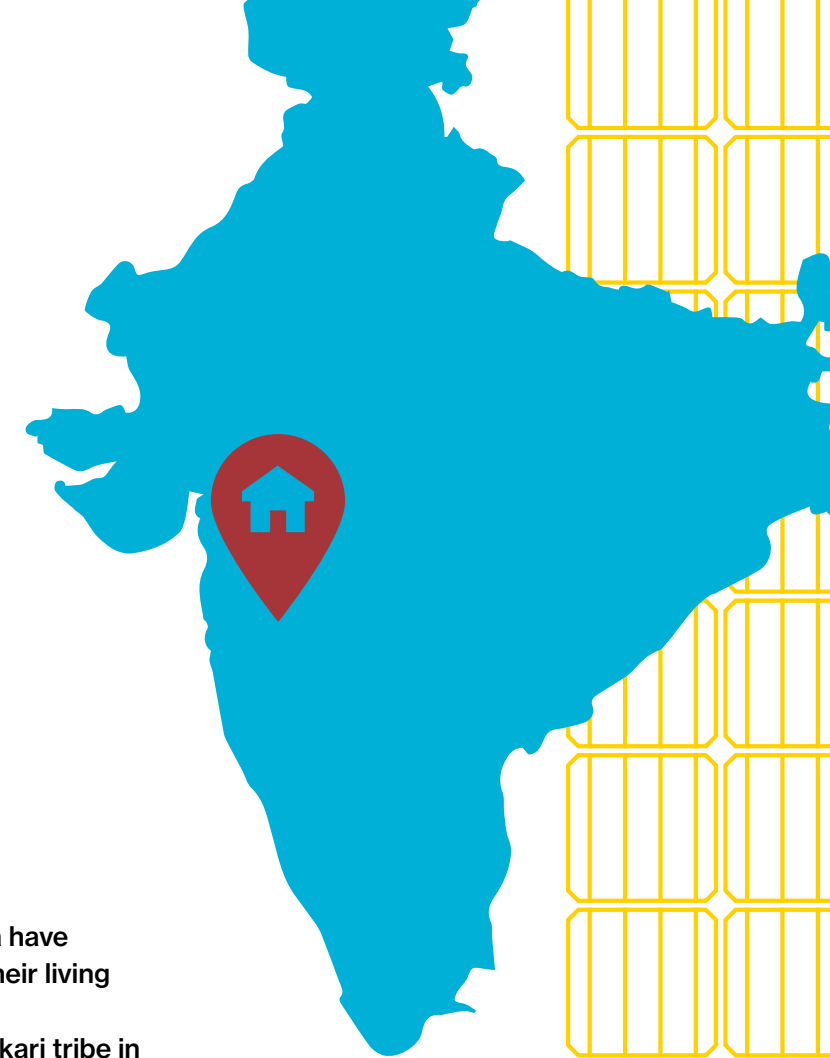
ALSO IN THIS ISSUE:

Energy-efficient homes
in Rhode Island

From rain to refuge
in Ethiopia

LOCATION
SPOTLIGHT

Pune, India



SUSTAINABLE, RESILIENT HOUSING

Families in the Pune district of Maharashtra have partnered with Habitat India to transform their living conditions.

With Habitat's help, members of the Katkari tribe in Wada village have built homes equipped with natural light and ventilation, solar rooftops, and rainwater harvesting systems.

Mangesh, Urmilla and their two young children have left behind a cramped space without electricity and running water for a home with a kitchen, bathroom, and separate sleeping and living spaces.

Solar-powered electricity ensures the children can safely play and study at night, and well-constructed walls and a solid roof mean no more rain indoors.

"I feel our lives will take off now," Mangesh says. "I feel confident we can solve all our problems, no matter what comes our way."

Building houses to be more resilient and more energy-efficient reduces the environmental impact of each home and helps families improve their long-term well-being.

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the world

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HABITAT'S VISION

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

We build homes, communities and hope. To learn more, visit [habitat.org](https://www.habitat.org).

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OUR WORK AROUND THE WORLD

TANZANIA

Microloans to finance critical home improvement

Tanzania faces a severe housing shortage, forcing many low-income families to live in substandard homes. These families can't afford the high up-front cost of repairs and – because of how traditional bank loans are structured and administered – are unable to access affordable and appropriate financing to make essential home improvements.

In response, Habitat Tanzania offers loans specifically for housing repairs and upgrades through Makazi Bora Limited Finance. The microfinance product connects families with small-scale financing: loans that are designed for low-income borrowers and have more accessible interest rates and flexible repayment options.

Creating access to a kind of credit that works for them helps thousands of families. Every roof repair and plumbing improvement is a strategic investment in better houses – and better lives.

MEXICO

Connecting workers with construction training

Much of the construction industry in Mexico relies on workers with limited access to formal training. Builders may use unsafe methods or materials, leading to structural defects. Families looking to build or repair their homes often don't have access to a pool of formally trained workers to hire, which ultimately puts homeowners at risk.

Habitat's Terwilliger Center for Innovation in Shelter partnered with *Construyendo y Creciendo*, a nationwide nonprofit that provides free job training and education, to create a course that provides construction workers with formal training.



The course teaches best practices for structural safety, correct building methods and home-design techniques. Through this training – offered online and in person – workers learn to build better, safer homes and can also advance their careers.

Habitat continues to refine the course, responding to industry needs and student feedback. We are currently pursuing new courses on sustainable, eco-friendly building. *Construyendo y Creciendo* is partnering with more builders and employers to reach even more students with these valuable resources.

CAMBODIA

Rem and her daughter, Sonita, sit on the stairs of their new home in Siem Reap, Cambodia. Before partnering with Habitat Cambodia, their home was battered from the extreme elements, unable to shelter them from the heavy rain or heat. Today, their durable zinc roof reflects heat and keeps out rain. The stilts keep them safe from flooding. They are secure, protected and proud in their Habitat home.



MACEDONIA



Achieving stability in a Roma municipality

The Roma people lived a nomadic lifestyle for centuries. While most Roma people have settled in recent decades, they face ongoing economic and social barriers because they were historically denied access to land, housing and legal rights.

They are also refused rentals and frequently experience forced evictions. This pushes thousands of Roma families into informal settlements.

In Macedonia, many Roma people have settled in Shuto Orizari, which is the only municipality in Europe with a Roma mayor and a majority of the municipal council members who are Roma.

However, this did not grant property ownership to the residents, which they need to access essential services. Families must formalize their homes one by one. Because this legal process can often be lengthy and difficult, many residents have partnered with Habitat Macedonia for support. Habitat Macedonia and the community also helped the local government create a detailed urban plan, which is the legal framework needed to formalize homes.

Recently, hundreds of Roma residents celebrated the legalization of their homes. Now that they hold property deeds, they're protected from evictions. They can access essential services like electricity and water and formally sell their homes. Residents are working alongside Habitat Macedonia to legalize all the homes in the community, and they're continuing to work closely with lawmakers to ensure community development efforts truly meet local needs.

UNITED STATES

Habitat's impact on local economies

When Habitat helps families benefit from affordable homeownership, our work also has a strengthening effect on the local economy in the communities we serve.

In 2022, the year for which we have our most recent analysis, Habitat's U.S. network invested US\$1.68 billion in building and repairing homes, creating a total economic impact of US\$2.91 billion. Our efforts across the country supported 28,751 jobs and paid more than US\$1.61 billion in labor income. For every dollar Habitat invested, the local economy saw a return of US\$1.74.



Read more about the economic impact of our work in the U.S.

Home is the **key**

AT A GLANCE

- ▶ Benjamin and Teresa helped build their own home and other Habitat homes in their community.
- ▶ As homeowners, Benjamin and Teresa have taken on the role of community leaders by starting a neighborhood association.
- ▶ The couple's three children have more space in their Habitat home to focus on their education.

After nearly 30 years of marriage, Benjamin and Teresa count building a strong and secure home for their children — 22-year-old Andrea, 18-year-old Natalia and 16-year-old Sebastian — as one of their proudest accomplishments. “I feel safe every day knowing I have my family here within these four walls,” Benjamin says.

Benjamin, a dental technician, first heard about Habitat for Humanity when he dropped off Sebastian for a music lesson at the local middle school. Habitat was hosting a homeownership information session in the school's library, and Benjamin stuck around to learn more. “That’s when I met my first angel from Habitat,” he says.

At the time, Benjamin and Teresa, a nutrition services worker, were renting a cramped apartment where their children shared one bedroom.

“It was hard to find a space for myself in that room, especially since we didn’t have room for a desk,” Natalia says.

Benjamin and Teresa decided to apply to Habitat in hopes that their family could finally have more space in a home of their own. “When they accepted us, we were deeply moved and cried,” Benjamin recalls with tears in his eyes.

BUILDING A WELCOMING COMMUNITY

Once they moved into their Habitat home, Benjamin and Teresa prioritized building neighborly relationships. Whether hosting a homeowner meetup or a pickleball tournament for neighbors, the couple is dedicated to fostering a community where everyone feels welcomed.

Benjamin serves as president of the neighborhood association, which he and Teresa co-founded with two other Habitat homeowners. He says that the volunteer hours he completed at the Habitat ReStore and local Habitat events inspired him to be more civic-minded.

“I wanted to be a volunteer president because Habitat taught me to volunteer.”

— BENJAMIN



Sebastian, Natalia and Andrea have plenty of room to grow and thrive in their Habitat home.

A LIFE-CHANGING DIFFERENCE

In their Habitat home, Natalia and Andrea have plenty of space to spread out in the room they share, while Sebastian shares his room with the family's new pet cat. Having more space helps Natalia focus on her education and enjoy her favorite hobbies.

For Benjamin, their home provides a foundation of safety and security. “It’s like being connected to the house and receiving the strength to move on the next day. That’s how my life’s changed,” he says.

A closer look at home affordability in the U.S.

AT A GLANCE

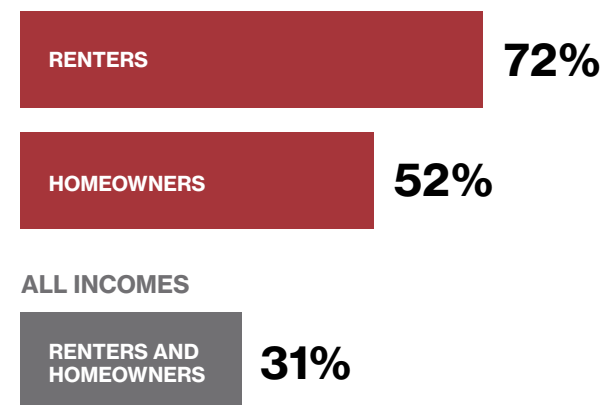
- ▶ High home prices and low housing supply make homeownership unattainable for millions of Americans.
- ▶ Habitat for Humanity has a proven track record of shaping policies that improve and protect home affordability in the U.S.
- ▶ You can join the movement and help ensure that more people have access to affordable places to call home.

In the U.S., soaring housing prices and a record-low supply have made the dream of homeownership unattainable for millions. This is especially true for low-income households and households of color.

“When the data shows us that almost 43 million U.S. households are cost-burdened by high housing costs, it’s not just a number — it’s a crisis. In my home state of North Carolina, the housing shortage has surged by nearly 270% since 2014,” says Jonathan Reckford, CEO of Habitat for Humanity International. “One thing is clear: The need for Habitat and our approach to affordability has never been more urgent.”

Share of households paying over 30% of their income on housing¹

EARNING LESS THAN \$50,000



US\$46,700

PER-YEAR MEDIAN RENTER INCOME²

US\$97,231

PER-YEAR INCOME NEEDED TO PURCHASE A MEDIAN-PRICED HOME³

70%

INCREASE IN HOUSING SHORTAGE SINCE 2014

1. IPUMS (2022 American Community Survey 1-Year Estimates).
2. Assumes a 10% down payment, 28% payment-to-income ratio, 5.3% interest (median in 2022), nationally typical mortgage insurance and homeowner insurance, and state-specific taxes (Sources: Freddie Mac, National Association of Home Builders Priced-Out Estimates for 2022, Census Bureau's 2022 and 2021 ACS 1-Year estimates, Zillow Home Value Index).
3. IPUMS (2022 ACS 1-Year Estimates).

HABITAT BRINGS HOMEOWNERSHIP WITHIN REACH

The scale of the growing housing crisis mandates that we do all we can. We build and repair, we create access to affordable financing, we partner with residents to revitalize their communities, and we advocate for policies and systems that make lasting, affordable homeownership accessible to everyone.

Our advocacy centers on increasing the supply of affordable homes, ensuring equitable access to homeownership and improving homeownership resilience.

Our network actively advocates for new and improved policies that have a direct impact on home affordability. Here's what just a few of our successes look like:



MidOhio Habitat successfully advocated for the first-ever bond dedicated to building affordable homes in the city of Columbus.



Habitat Florida and participating affiliates advocated for a statewide act that increases home affordability so that Florida workers can live closer to the communities they serve.



Habitat Clallam County in Washington state secured zoning changes to allow multifamily housing in more areas, increasing housing availability.

Each policy win makes the vision at the very heart of our work that much more accessible.



There is so much more to be done. Join the movement and find out how you can advocate, helping in your community and across the U.S.

Energy-efficient homes in Rhode Island

AT A GLANCE

▶ South County Habitat builds affordable, energy-efficient homes in Rhode Island.

▶ Homeowners have lower utility costs, freeing up money to invest in their families.

▶ Solar panels further lower bills and reduce the homes' carbon footprints.

▶ Habitat innovates affordable, sustainable housing solutions to build better homes worldwide.

Becoming a Habitat homeowner with an affordable mortgage was already life-changing for Aliyya and her family. Becoming the owner of an energy-efficient house with solar panels brought another layer of savings and excitement. “We felt it as soon as we moved in,” Aliyya says. “We feel ready for anything.”

Aliyya built her home with South County Habitat in Hopkinton, Rhode Island, as part of the neighborhood's first wave of energy-efficient houses. South County Habitat is scaling their impact with plans to build more affordable, sustainable homes just like hers.

BUILDING ENERGY-EFFICIENT, AFFORDABLY

“One thing that we hear is that it's too hard to build green. But if you build with intention, it really isn't any more expensive or difficult to do,” says Colin Penney, South County Habitat's executive director.

For South County Habitat, the key to energy-efficient homes resides in a few simple steps during construction. Builders tape each seam to make the house airtight, add extra insulation and build thicker walls. These features work together to reduce the

energy needed to heat or cool the home. This means lower utility bills for homeowners.

“Habitat as an organization is a leader in responsible building, so this was the natural next step: building in a cost-effective way that's environmentally friendly and more affordable for homeowners,” Colin says.

In addition to the strategic steps during construction, South County Habitat added solar panels to these homes, drastically cutting the household's carbon footprint. Now these homes produce as much energy as they use and meet zero-energy standards.

Some months, the homes even produce more electricity than they consume. In this case, the utility company gives homeowners a credit on their bill to use during periods of higher demand, like Rhode Island's harsh winters.

“We're hitting the best energy standards that the best builders in the country are hitting,” Colin says.

Fellow builders are taking notice. The Rhode Island Builders Association hosts workshops across the Northeast to showcase the best in the industry, and they're presenting these Habitat homes as a leading example of successful energy-efficient construction.



Aliyya and her family are saving hundreds in energy costs thanks to their energy-efficient home and solar panels.

Life under the solar panels

Aliyya and her children, 15-year-old Aaron and 19-year old Majida, enjoy all the benefits of their energy-efficient Habitat home.

The family of three used to live in a small apartment. There, Aliyya paid over US\$200 a month for electricity during the winter, just for the family to still be cold. In her three-bedroom Habitat home, her electricity bill has dropped to US\$0.

The utility savings have been a game-changer for Aliyya's financial goals. She's been able to save for emergencies, giving her huge peace of mind. She can now help her daughter with college tuition, and with her son off to college in a few years, Aliyya is proud to know she can do the same for him.

“I just feel very secure, and that stability has trickled down to my kids,” Aliyya says.

Building innovative, energy-efficient homes can be done affordably. For families like Aliyya's, the result is greater freedom to invest in their futures.

“I just feel very secure, and that stability has trickled down to my kids.”

— ALIYYA

THE GIFT OF HOME:

The legacy of Ellen Hill

Ellen Hill always brought her own tools to the build site. She was always equipped to take on the task at hand. And she was determined to bring others along with her.

Ellen was a committed volunteer and supporter of Habitat East Bay/Silicon Valley. Before her passing in 2021, the former teacher spent more than two decades helping families build safe and affordable homes.

“She was this dynamic powerhouse of a person,” says Lisa Amor, Habitat East Bay/Silicon Valley’s development and planned gift officer. “She was the first to raise her hand to volunteer for anything and everything.”

A legacy of giving

An active community member, Ellen also donated her time and talents as a tutor at the library and volunteering at a local food bank. She was very involved in her church. She could just as easily be found painting a wall inside a Habitat home as she could painting lines in her church parking lot or organizing a school supply drive. The retiree learned the importance of serving others from her father, and she carried his community-minded values with her throughout her life, Lisa says.

Today, Ellen’s legacy of giving lives on through the impact of the generous donation of her two-bedroom home in San Jose, California, which she bequeathed to Habitat East Bay/Silicon Valley in her will. The US\$1.4 million in proceeds from the sale helped the affiliate broaden their impact in the local community, including helping to fund their 42-home Walnut Creek development.



“These types of gifts are truly transformational for a Habitat affiliate and the families we serve.”

—LISA AMOR,
HABITAT EAST BAY/
SILICON VALLEY

“For donors like Ellen to donate their most valuable asset to Habitat, it provides such an enormous support. Gifts like that help affiliates to serve more families so they can build safe and affordable places to live,” Lisa says. “The amount of the sale was not something Ellen would have been able to donate in her lifetime, if it was just a cash donation. These types of gifts are truly transformational for a Habitat affiliate and the families we serve.”

Tools for change

It’s fitting that a woman like Ellen left her own home to Habitat. It’s also fitting that she left her tool collection. Today her drills, ladders, saws and gardening tools are used by volunteers and future homeowners building in her hometown of San Jose.

Real estate gifts like Ellen’s have helped make a lasting difference in the lives of families across the U.S. Whether a Habitat affiliate sells a donated parcel of land to fund home repairs, gives a donated home a few updates to prepare it for new homeowners, or a family is able to build a new Habitat home from the proceeds of a sale of a home like Ellen’s – it all helps to build a better world where everyone has a decent place to live.

To learn more about how you can leave real estate to Habitat in your will and help more families in need of affordable places to call home, contact your local Habitat affiliate or visit:



“I thank you sincerely
for supporting Habitat!”

– Xavier



Xavier and his children,
Junior, Xanae and Xaviah.



Together, we can build a
world where **everyone**
has a decent place to live.

Before partnering with Habitat, Xavier struggled with housing instability, especially during the pandemic-era rent surge. In search of a stable living situation for his children, Xavier moved from apartment to apartment.

Xavier takes pride in providing for his daughters – Xaviah, 14, and Xanae, 9 – and his son, Junior, 11. Not having a place where they could live under the same roof wore on him emotionally.

Since moving into his safe, affordable Habitat for Humanity home, Xavier is thriving. He hosts family gatherings and enjoys being with his children every day. Xavier was able

to provide safe haven to family members during a hurricane, something he couldn't have done before partnering with Habitat. He's dreaming about furthering his education so that he can continue to provide for his family and better himself.

Xavier, who moved over and over again, now has stability and has built relationships and a sense of belonging. With a decent, affordable home, he can engage with his neighbors and help improve the neighborhood.

Xavier can now be present for his children in ways he couldn't before. He's able to share the gift of stability with others and is grateful for the support that made this possible.

**Please give generously
before **June 30!****

Your support today creates positive change by empowering people like Xavier to achieve stability and security.

Rocket® has stepped forward with a generous US\$600,000 contribution, which has inspired the 2025 Habitat Challenge.

Habitat is challenging you to give what you can today, while your impact can be multiplied to help more people achieve brighter tomorrows.



Return the enclosed envelope, scan the QR code, or visit habitat.org/HC to give to Habitat today.

COMING
HOME

From rain to refuge in Ethiopia

Yiftu dreaded the rainy season.

Her damaged roof couldn't stand against the downpours. Rain would gush relentlessly into the home she and her two children shared in an informal settlement in Addis Ababa, Ethiopia.

The moisture in Yiftu's home created an environment for mold and mildew. Flooding from the heavy rains contaminated their water. This exposed the family to waterborne illnesses, a leading cause of death worldwide. Her home was not a haven – it was a health risk.

Yiftu was determined to give her children a home free from the flooding, the health hazards, the constant worry. She partnered with Habitat Ethiopia to improve her family's living conditions.

“Now we sleep without fear,” Yiftu says. “There is no rain, no cold and no dust on the floor. My children are happy.”

We are proud to be part of Yiftu's journey, but her experience is far too common. No one should have to live like she once did, yet millions do – not just in Ethiopia, but around the globe.

That's why, through our Home Equals campaign, we're working alongside informal settlement residents, community members and allies to influence local and national governments



and members of the international community to address barriers to adequate housing.

In June, we can capture the attention of world leaders at the G7 summit, a forum where global decisions are made. We're bringing housing to the table and urging them to improve the lives of 1.1 billion people living in informal settlements. People like Yiftu.

Through our petition, you can add your voice to theirs. These leaders have the power to help, and together, we have the power to make them listen.



Use your voice! Scan the QR code to sign our petition to help 1.1 billion people living in slums and informal settlements worldwide.



Former President Jimmy Carter and former first lady Rosalynn Carter shared an unwavering passion for helping others through Habitat for Humanity. For more than 30 years, they tirelessly used their own hands to build and their own voices to uplift our shared vision of a world where everyone has a decent place to live.

Decades of building alongside families and volunteers, decades of celebrating better futures and stronger communities, decades of lives changed.



Visit **habitat.org/honoringcarter** and **habitat.org/honoringrosalynncarter** to see tributes to our inaugural Habitat Humanitarians.