

SEPTEMBER 2025

# habitat

*The magazine of* Habitat for Humanity®

▶ **Building  
hope after  
disaster**

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housing and improve  
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# Solio Village, Kenya

Sustainable, affordable access  
to clean water



“

In a few months,  
our village will be  
greener, our farms  
more productive, and  
our lives significantly  
improved,” says Joseph,  
a resident of Solio  
Village, Kenya.

Joseph joined with other local leaders to  
bring safe, clean drinking water to homes  
and farms in his village.

Alongside his community, he  
partnered with Habitat for Humanity  
Kenya to build new neighborhood water  
wells and rehabilitate existing ones that  
were out of service or underperforming.

They installed solar-powered pumps  
and new pipelines, bringing clean water  
directly to thousands of residents.

Before, women and children walked  
hours each day to access water — taking  
time away from school, work and farming  
— and even then, water sources weren’t  
reliable, exposing families to disease,  
contaminating crops and hurting livestock.  
Even those households with well access  
sometimes weren’t able to pump water  
because of high electricity costs.

Now, through the efforts of these  
leaders and Habitat’s help, families can  
access clean water reliably and affordably.  
When we collaborate with communities  
to help create local solutions to local  
problems, families are able to lead  
healthier lives and are freed to focus  
on education, employment and other  
opportunities. ■



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).

LET US HEAR FROM YOU

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## PHILIPPINES ▲

# Growing a network of better-equipped builders

Because homebuilders in the Philippines often don't have access to quality, standardized materials for new construction and repairs, many families live in structurally unsafe housing, leaving them vulnerable to floods, cyclones and earthquakes.

To help address this everyday reality, Habitat's Terwilliger Center for Innovation in Shelter partnered with the marketing company BrandBucket Ph to co-create a program designed to better equip and empower builders and homeowners.

**The program incentivizes participating hardware stores to offer quality materials and construction workers to purchase and use them.** Store staff also nominated construction workers to attend an inaugural workshop focused on cost-effective, high-quality building materials. Based on the response, future training will include more construction technologies and tools.

Creating a growing network of better-equipped construction workers and homebuilders means hundreds of safer, more resilient homes. This is another way we strengthen housing and communities and help families live more securely.

## LESOTHO



# Improving health and safety through smokeless stoves

Many families in Lesotho rely on traditional stoves with open flames for daily cooking and heating. But these stoves can pose serious risks. The open flames expose families to smoke that over time can lead to serious, even life-threatening illnesses. They're also significant fire hazards.

Habitat Lesotho has partnered with families to develop a practical solution: New Habitat homes come equipped with solar-powered, smokeless stoves that, in addition to being safer, use fewer resources.

**These stoves eliminate the long-term negative health impacts of indoor air pollution,** lower fire hazards and cut carbon emissions. Additionally, because the stoves run on solar energy, even rural households can use them when electricity is unaffordable or unavailable entirely.

With nearly 1,000 stoves in Habitat homes across the country, families are able to live healthier lives and are freed to redirect resources.

## PERU



# Connecting families with resources to improve their homes

Many families in Peru build their homes gradually, making improvements only when their budgets allow. For some, the process can take decades. And without access to professional builders or quality materials, many households are left living in unsafe conditions.

That's why Habitat's Terwilliger Center for Innovation in Shelter has developed a program with stakeholders across the construction industry. The Guardian Constructor program connects families with trusted businesses across the homebuilding process, including material suppliers, electricians and lenders. Through this network, families are able to access technical support, quality materials and flexible financing.

**As a result, thousands of Peruvian families have built or improved their homes to professional standards – and in months instead of years.** We continue to expand this valuable program, bringing in new partners and tailoring services to meet even more families where they are.



## ROMANIA



# Helping displaced people create stability

In response to a European Union call for member states to help those displaced from Gaza, Habitat Romania has worked to offer both short-term and longer-term housing solutions.

In cooperation with government institutions, national and international humanitarian organizations, and community partners, **Habitat Romania has helped 69 people find homes**, including those who have required medical evacuation, and offers resources as they adapt to life in a new country, seek jobs, enroll in training and build a new chapter.



# Disaster recovery and resilience around the world

## AT A GLANCE

- ▶ Habitat is one of the only nonprofits responding to disasters that has affordable and safe housing as our core mission.
- ▶ In partnership with communities impacted by disasters throughout the world, our local teams deliver shelter solutions and unique expertise in disaster resilience and recovery.
- ▶ We collaborate with and work to understand the needs of affected communities. We empower local leadership and build capacity through education, hands-on training and advocacy.

When Michael returned to New Orleans' Lower Ninth Ward after Hurricane Katrina hit in 2005, there was only a cinderblock foundation left where his home once stood.

"I felt rudderless, like I had no roots," Michael says. "But I knew I was coming back to New Orleans. That was never in doubt."

The American Red Cross estimates that 1.5 million U.S. Gulf Coast residents evacuated ahead of Hurricane Katrina, and almost half of those had no house to return to. The storm also laid bare and exacerbated

deep-rooted systemic inequities in New Orleans and the surrounding region.

As Gulf Coast residents launched their long-term recovery efforts 20 years ago this fall, local Habitat affiliates mobilized quickly, working alongside residents like Michael from the very start.

In partnership with the community, we ultimately helped build, rehabilitate or repair more than 6,000 homes along the Gulf Coast. Local Habitat affiliates have helped communities recover from more recent storms,

“

I knew I was coming back to New Orleans. That was never in doubt.”

including through resilient building techniques, advocating for affordable insurance, and disaster preparedness training.

Katrina's devastating impact on housing required an approach that integrated early recovery, long-term reconstruction and disaster-resistant rebuilding — an approach we successfully implement around the world. The most vulnerable among us are disproportionately impacted when disaster strikes because disasters often exacerbate existing housing affordability, accessibility and inequity issues in communities. That's why we are so committed to helping communities build back better — stronger, more resilient and able to withstand future disasters.

"We try to be very intentional about what the needs of the community are," says Chris Monforton, executive director of Habitat for Humanity of the Mississippi Gulf Coast. "Each family has a different circumstance and different needs. We pride ourselves on being responsible lenders and doing our best work with families in a way that enables them to be successful."

## A strategic response to global disasters

After the December 2004 tsunami, we responded with on-the-ground assessments of shelter needs in the four hardest-hit countries — Indonesia, Sri Lanka, India and Thailand — and worked side-by-side with residents and other international organizations to help rebuild. We focused on creating permanent housing solutions that involved community members in decision-making and emphasized disaster mitigation and preparedness.

Our work was governed by strategies designed to leave communities stronger than before, leveraging alliances with donors, government agencies and other nonprofits to increase housing that could be incrementally expanded or improved upon as a family's resources allowed and to create access to hygiene solutions, education and employment. Twenty years on, more than 25,000 families have secure homes, as well as opportunities for secure land tenure, new skills, access to better hygiene, and the ability to continue to build onto their homes incrementally.



After losing their homes during the 2004 Indian Ocean tsunami, 15 residents of the Lambhuk area of Banda Aceh in Indonesia built stronger, more resilient homes with Habitat. This resident, photographed in 2005, was proud to have helped construct his own home.



After the devastating 2015 earthquake in Nepal, we worked with the government, communities and families to help people rebuild their own homes using construction techniques designed to withstand future earthquakes. As we rebuilt, on-the-job training in masonry became standard, so families gained new knowledge and skills that helped them build structurally sound homes and communities and to collectively make informed choices about construction, water, sanitation and other shared resources. In the 10 years since, we have helped more than 43,700 families through various programs, including reconstruction, skills training and education in acquiring loans to continue to improve their lives.

“Safe and resilient housing is at the core of our mission as the foundation on which people rebuild their lives and their communities,” says Jonathan Reckford, CEO of Habitat for Humanity International. “Our work is to help residents return to safe, decent places to live after disasters. From tornadoes to wildfires, from earthquakes to floods, we help communities rebuild and thrive once again.”

## A place to call home

Twenty years after Michael lost his home in Hurricane Katrina, he sits on his front porch and takes in the sound of the violinist next door, happy and at peace. He lives in Musicians' Village, a community that New Orleans Area Habitat and local musicians built together. The homes use a FORTIFIED building method that helps protect them from severe weather, ensuring the city's music-makers could return home to a place designed to offer more resilience during future storms.

“After all of that trauma, to have a place to come back to — and the added blessing of being in a place called the Musicians' Village — it felt like a justification for all the years of struggle,” Michael says.

Working with Habitat and volunteers from around the world to build this community was what restored his strength after tragedy, he says.

“I'm just so thankful. Who would have thought? I'm 71 years old. God blessed me to make my living playing music. And here I am, and I have a place to call home.” ■



*When an earthquake hit Nepal in 2015, Kancha's roof collapsed. Ten years later, Kancha says he feels safe and secure in his Habitat home built with durable materials.*



*Homes built in partnership with Habitat of the Mississippi Gulf Coast reflect the region's traditional architecture but are elevated to protect from flooding.*



“I am beyond grateful to become a part of this wonderful organization.”

— Sally

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

“I call it my little cottage in the woods. It's just a really cozy spot. I love just everything about it.”

These are the words of Sally, a Habitat homeowner. She had read about Habitat for Humanity and former President Jimmy Carter's work with us over the years. She had no idea that she'd one day live in a home she built with help from volunteers and the generosity of donors like you.

Sally worked as a stay-at-home mother, raising five sons, four of whom were adopted. She later worked in her local school district and volunteered at her church. However, as she began to look toward retirement, Sally realized she needed to live more affordably in a home that could fit her needs as she gets older, so she contacted Habitat.

Sally has lived in her “cozy cottage” for three years now, and her affordable mortgage is significantly less than the rent she paid previously. “It's helping me feel more stable. And it's helped me be on a very, very solid budget, which has been really good,” she says. She's also opened her home to a foreign exchange student and given her sons a safe place to land when needed.

With less money being spent on housing expenses, she can serve others in her community. She also says she now has peace of mind.

“Since God gave me such a beautiful space, it's my way to share the beautiful space and a way to give back,” she adds. “I am beyond grateful to become a part of this wonderful organization.”

Give by **Oct. 17** and your gift will be **MATCHED** dollar for dollar!

Your support today creates positive change by empowering people like Sally to build homes, communities and hope.



Return the enclosed envelope, scan the QR code, or visit [habitat.org/FM](https://www.habitat.org/FM) to give to Habitat today.

**The Bauer Foundation**, a generous Habitat for Humanity supporter, will match all gifts dollar for dollar, up to **US\$1.5 million**. That means when you give before **Oct. 17**, you can have **TWICE** the impact. Please give **TODAY** before the **2025 Fall Match** ends!



# Mapping our impact

Habitat for Humanity has helped more than 62 million people throughout 70 countries around the world build their lives on their own terms through safe, affordable housing.

We partner with families as they build, repair and finance their homes. We're constantly innovating approaches to make sure home is within reach for more of us. We advocate for policies that open doors to housing for all.

With people at the center, we create a lasting impact in communities across the world. Take a look at where, together, we're building better futures.

United States  
and Canada

Latin America  
and the Caribbean

Europe and  
Middle East

Africa

Europe and  
Middle East



Visit [habitat.org/wherewework](https://habitat.org/wherewework) to explore a list of countries where Habitat has a presence.





# Women upgrade housing and improve health in Argentina

## AT A GLANCE

- ▶ Health and housing are inextricably linked.
- ▶ Meet two women who took action to build their own bathrooms and improve their family's health.
- ▶ We advocate for policies that improve housing health around the world.

For busy families like Patricia's, home should be a place of rest and safety. But for years, their home in Misiones, Argentina, put their health at risk.

Like millions across the South American country, Patricia's family didn't have an adequate bathroom. The family of five had no shower, sink faucet or toilet tank and relied on

buckets for everyday hygiene, leaving the family vulnerable to waterborne illnesses.

Patricia was determined to provide a functional bathroom for her family, so she partnered with Habitat Argentina. Habitat paired Patricia with the training and materials she needed; equipped with the right tools,

she installed a full bathroom system herself.

Thanks to the upgrades, the family now lives in a home that truly supports their well-being. "If I could do it, many others can, too," Patricia says — and across Argentina, with Habitat's help, they are.

“

If I could do it, many others can, too.”

## Simple upgrades with lasting health benefits

Elsewhere in Misiones, Alejandra and her family faced strikingly similar challenges to Patricia's. Their home had no proper bathrooms and the family had growing health concerns. To improve her four daughters' quality of life, Alejandra partnered with Habitat.

There are many girls who don't have the benefit of having a bathroom, of privacy," Alejandra says. "Of course, this has a huge impact on women.

## Research: Adequate housing is critical for women's health

Our research shows women and girls are disproportionately impacted by unsafe living conditions and that targeted improvements have the power to improve women's health. Our Home Equals campaign advocates for upgrades — like those Alejandra and Patricia made — which could help prevent 20 million illnesses globally in just one year.

Homes have a huge impact on our well-being. When residents partner with us to improve their living conditions, the health benefits are clear, especially for women. And when homes are safer and equipped with basic services, families and entire communities benefit. ■



Visit [habitat.org/home-equals](https://habitat.org/home-equals) to learn more about the ways we advocate for healthy housing through Home Equals and see our research.



# A tax-saving way to help everyone have an affordable place to call home

1 in 3 people on Earth  
still don't have a decent,  
affordable place to live.



## YOU CAN HELP CHANGE THAT.

If you're 70½ or older, you can contribute up to US\$108,000 from your IRA this year directly to Habitat and avoid paying income taxes on the distribution. This is known as a qualified charitable distribution or QCD.

Together, we can help even more families build their lives on their own terms.



Visit [myhabitatlegacy.org](https://myhabitatlegacy.org) to learn more and connect with our planned giving experts today.



## A foundation for the future: Built at home

“

I tell my girls, ‘We have a home. You have a garden. You can plant. You can grow whatever you want.’”

When Nicole first learned about Habitat, she signed up to be a volunteer. As a mother of three daughters, she strives to lead by example. “I’m teaching them how it’s good to give,” she says. “No matter what, we have to find ways to give.”

When the team at Habitat North Central Georgia asked her if she was interested in becoming a Habitat homeowner herself, Nicole didn’t hesitate: “I said yes!”

Earlier this year, she helped build her home in Gainesville, Georgia – a place where new memories quickly began to take root. One of the first was celebrating her oldest daughter, Paris, graduating from high school.

Now the family continues to look ahead. Paris is applying to colleges, while her younger sisters, Karmen and Evyve, have the space to focus on their own educations and futures.

“I tell my girls, ‘We have a home,’” she says. “You have a garden. You can plant. You can grow whatever you want.” And they are. Their lives are blooming, filled with family nights, graduations and the promise of many more celebrations to come. ■





# Health starts with a home

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Isabel María has lived in her home in Cartagena, Colombia, for decades but now celebrates a critical upgrade: concrete floors. Isabel María's grandchildren — like so many children across Latin America and the Caribbean — would often get sick because of the dirt floors in her home. A World Bank study showed that **a concrete floor can eliminate the parasites, bacteria and insects that cause illness and can help to improve a family's overall well-being.**

Habitat for Humanity, in collaboration with the Inter-American Cement Federation, helps thousands of families like Isabel María's make this crucial change to concrete. We tackle these systemic health issues because we know that healthy people and healthy communities start with healthy homes.