SEPTEMBER 2026

# habitat

*The magazine of* **Habitat for Humanity®**

## Celebrating 50 years *of* open doors

SEPTEMBER CONTENTS




Habitat for Humanity 50 YEARS

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**.



**LET US HEAR FROM YOU**

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# Fifty years of building together

In 1976, a compassionate, dedicated group of people came together with a common goal: to build a world where everyone has a decent, affordable home. Fifty years in, thanks to millions of volunteers, advocates and supporters like you, that vision has grown into a global movement and helped more than 65 million people build or improve their homes.

As we celebrate our past and look to our future, we honor the people, partnerships and moments that make us who we are today.

## 1976

**Habitat for Humanity is founded in Americus, Georgia.** Here, a small farm community had pioneered a new approach to affordable housing: build homes at no profit alongside volunteers, then use the homeowners' payments to fund future builds.

## 1984

**President Jimmy Carter and First Lady Rosalynn Carter join volunteers in New York City for the first of their many Habitat builds.** Their decades of hands-on leadership elevate our mission globally, and their legacy continues to inspire us today.

## 1991

**We launch our first Habitat ReStores in Winnipeg, Canada, and Austin, Texas.** Today, our Habitat ReStores are a global network of more than 1,000 locations that sell donated items and reinvest the profits into local builds, diverting tons of materials from landfills every year.

## 2000s

**We expand our impact by advocating for policies and systems that make housing easier to access — everywhere.** Our advocacy is focused on removing systemic barriers to homeownership and securing land rights.

## 2010

**We formalize our work supporting locally led neighborhood revitalization**, partnering more directly with residents and leaders to improve neighborhoods through community-driven projects.

## 2012

**We launch the first MicroBuild® Fund**, working with financial institutions worldwide to expand access to housing microfinance and reach families at an entirely new scale.

## 2017

**We create Habitat Capital, our mortgage lending arm to support our network of U.S. affiliates.** With flexible funding, affiliates can buy land and manage loans more efficiently, helping Habitat partner with more families.

## 2026

**Habitat turns 50.** For five decades, we have helped people around the world build, improve and finance their homes, laying the foundation for better health, education and economic opportunity.

## Looking ahead

**We've set an ambitious goal: helping 50 million people over the next three years access affordable housing. With years of innovation, experience and expertise behind us, we're ready to meet this moment.**

OUR WORK AROUND THE WORLD

*After heavy rains destroyed her home in Lilongwe, Malawi, Lizineti worried for her four children. She partnered with us to build a disaster-resistant home on land she owns. "Now I have a certificate for my land and I'm not afraid of being moved," she says.*

**MALAWI ▲**

## A blueprint for safer, climate-resilient communities

What started as a local win is now shaping national policy across Malawi. In Lilongwe, we partnered with 400 residents living in an informal settlement to secure official land certificates. This community-led success provided the real-world model the government used to design a new national strategy for upgrading informal settlements across the country.

With legal documentation in hand, families gained the security to invest in safer, permanent home upgrades like concrete floors and reinforced walls to protect against increasingly severe disasters. Once the community was officially mapped, we also worked alongside residents and the city council to add paved roads and storm drains that channel floodwater away from homes.

While this pilot transformed one community, over 70% of Malawi's population still lives in informal settlements. We used what we learned in Lilongwe to help shape the government's national framework for upgrading these settlements so that future projects prioritize secure land rights, safer housing and protection from climate disasters.

**BOSNIA AND HERZEGOVINA**

## Sectorwide approach scales energy loans to thousands

Through our MicroBuild® Initiative, we partner with local lenders to help low-income families access affordable home and energy loans.

In Bosnia and Herzegovina, we scaled this work across the entire sector at once. Instead of working with lenders individually, we partnered directly with the national microfinance association, which includes nearly every lender in the country. This single partnership allowed us to equip more lenders nationwide with energy loans that low-income borrowers can actually use. At the same time, we launched nationwide campaigns to make sure families knew these upgrades were affordable and available.

This shift transformed our impact, helping us put energy loans within reach of 250,000 households — a massive milestone since so many low-income residents in the country live in older buildings with poor insulation but are often locked out of the financing needed to fix their homes.

Now we're working to replicate the partnership in Albania and preparing to bring this model to other neighboring countries to reach even more families.



**UNITED STATES**

## Equipping our affiliate network with strategic tools

Habitat affiliates are expert builders who handle complicated real estate financing every day. But as more opportunities arise to take on larger, complex development projects, our network has shared the desire to grow their financial sophistication and readiness.

That's why we're expanding Habitat Capital, our dedicated funding arm that offers low-cost loans and financial tools built exclusively for our network. We're offering technical assistance that includes in-person workshops, online tools and financial templates for our affiliates.

This is just the start of an ongoing rollout of support that will include online classes and peer learning groups. By investing in the skills and financial expertise of the local leaders in our network, we're equipping them with the tools to scale their impact and partner with more families to build more homes.

COMING THIS FALL:

## One of the most inclusive global housing studies to date

This October, we're releasing a major global study that uncovers new data on the state of housing. Spanning 22 countries, our research examines how having a decent, affordable home shapes a family's health, finances, stability and future opportunities.

We've surveyed people in countries around the world, including lower-income and multilingual communities whose voices are often missing from standard data. These findings will add to the evidence we use to push for policy changes and inspire action. Dive into the full report when it launches on **habitat.org** next month.

**◀ GUATEMALA**

## Families build a safe, reliable water network

For decades, residents of Hierba Buena, a remote mountain community in San Agustín Acasaguastlán, Guatemala, dealt with a failing water network.

The issues were manifold. To start, the natural spring wasn't treated, making it unsafe to drink. Pipelines didn't reach most households, and the ones that did broke down constantly. Residents had to walk 50 minutes round-trip to get water that ultimately posed serious health risks.

To bring clean, reliable water to the area, the community partnered with Habitat to equip the spring with a purification system, reinforce existing lines and lay nearly two miles of new piping. As the work progressed, the project expanded to include even more families, connecting a total of 97 households. Residents have been trained to run and maintain the system, ensuring safe, efficient water access for the long term.

## NEPAL

# Advocacy clears the path to more affordable, safe bamboo homes

We recently achieved a major housing policy win, resulting in the government of Nepal formally approving bamboo as a standard construction material. This milestone is the direct result of years of our sustained research and advocacy. Leading up to this success, we partnered with communities to evaluate bamboo housing and compiled extensive data to prove its safety and affordability to government officials, providing policymakers with the evidence needed to approve the new guideline.

Despite being cost-effective, locally grown and disaster-resilient, bamboo had previously lacked the national guidelines needed for widespread use in mainstream, formal construction.

Nepal faces a massive housing shortage, and nearly half of all families live in substandard housing. Now, this guideline opens the door for families and local builders to construct safe, affordable bamboo homes on a large scale. Because bamboo is a low-carbon, fast-growing material, this win provides low-income families with an affordable housing option that also helps protect the environment.

> “My bamboo home is affordable and feels strong. The rooms stay cool in the summer. This guideline means more families like mine can build safely,” says Laxmi, who built her home with us.





## BUILDING A MOVEMENT

With the global housing crisis as urgent as ever, we're bringing our mission directly to the public in new, highly visible ways. This year, we launched a traveling art exhibit that brought the realities of housing into the heart of nine major cities. The display featured pop-up doors that pair original artwork with hard-hitting housing data and firsthand stories from Habitat homeowners. Together, they weave a tapestry of why our mission matters: With an affordable home, families can build their lives and futures on their own terms. Thousands of people gathered in parks and plazas to experience the exhibit and join the conversation.

Visit **habitat.org/open-door** to see the installation up close and learn more about how we're opening doors to safe, decent housing for all. ■


# 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$111,000 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 to learn more and connect with our planned giving experts today.**

FROM OUR CEO

# BUILDING ON THE FOUNDATION OF OUR FIRST / 50 YEARS /

**JONATHAN RECKFORD**
*Chief Executive Officer*

This year marks 50 years of Habitat for Humanity — five decades of faith in action, shared vision and lives transformed. As we celebrate this historic milestone, I am struck by the sheer scale of what God's grace and your partnership have unlocked.

You have been the heartbeat of this mission every single step of the way, turning a small, local vision into a vast global movement. Because of your unwavering support and partnership, we've helped more than 65 million people build or improve the place they call home.

Building at this scale over the past five decades has taught us a lot. Every single home we build matters deeply, and construction will always be at the core of who we are. But long ago, we realized a sobering truth: We cannot simply hammer our way out of the housing crisis. Having traveled the world to work alongside and be in conversation with experts; sector actors; and people simply trying to secure a decent, affordable place to live, I can tell you that the gap is too wide and the need is too urgent. We've realized through the years that we had to start building in even more ways to fix the dynamics that keep people locked out of safe housing.

To pave the way for better housing, we work to change the enabling environment and address the housing policies that create obstacles to homeownership. Today, across the U.S., we have achieved more than 400 policy successes that unlock land, expand housing investments and reform restrictive zoning laws. Globally, we partner with residents in informal settlements to accelerate locally led advocacy, ensuring communities can improve their own living conditions.

But better policies only work when families have the financial tools to use them. That is why we have grown our MicroBuild® Initiative, expanding training and funding for local lenders around the world and helping families access small loans to build their homes incrementally. It's also why we are driving financial innovation in the U.S. To solve for rising land and construction costs, we've created Habitat Capital, providing low-cost funding to help Habitat affiliates secure properties, scale construction and build more homes.

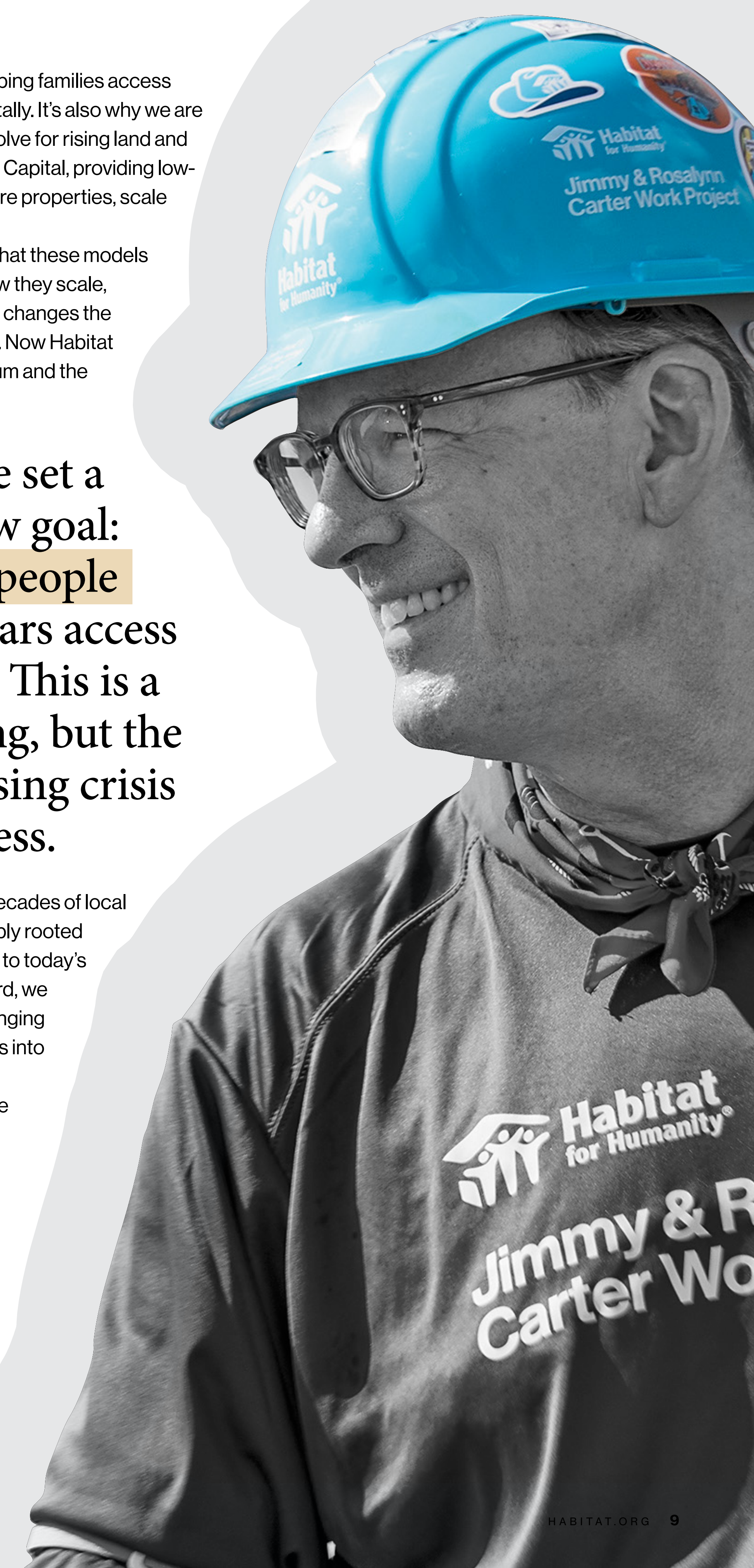
We have spent five decades proving that these models work. We know they change lives, we know they scale, and we know they create opportunity that changes the trajectory of families' lives for generations. Now Habitat enters our next chapter with the momentum and the capacity to scale like never before.

> That is why we have set a bold, ambitious new goal: helping 50 million people in the next three years access affordable housing. This is a massive undertaking, but the urgency of the housing crisis demands nothing less.

We are ready to meet this moment. Decades of local lessons, continuous innovation and a deeply rooted global network have prepared us to adapt to today's changing realities. And as we move forward, we are intentionally growing that network, bringing new partners, advocates and communities into the fold to power our global movement.

For the next 50 years, together, we are building not only with our hammers, but also with our voices, our vision and our innovation as we work toward a future where everyone has a decent place to call home.

We need your continued partnership as we take this ambitious new leap. Thank you for your steadfast support. You've brought us to this moment, and I can't wait to see what we achieve together next. ■



# Responding to Ukraine's housing crisis: A model for long-term recovery


BEFORE


AFTER

Four years into the war in Ukraine, **14 million people** have fled their homes, and **3.7 million** remain internally displaced inside the country. After years of conflict, most of the population must shelter from harsh winter temperatures in damaged buildings, with limited or no access to heat, electricity and clean water.

Habitat launched a response the moment conflict began, meeting displaced people at border points with emergency travel supplies and helping families find immediate shelter. As needs changed in real time, we adapted, shifting our focus toward stable, long-term housing.

Beyond repairing damaged homes, we are converting empty, unused buildings into safe, decent apartments — an approach that is faster, more cost-efficient and more resource-conscious.

## Modernizing for comfort and safety

Together with local partners, Habitat Ukraine transformed a former preschool in Kalush that sat empty for more than 20 years. The space now has 48 apartments that can comfortably house up to 150 residents.

We completely overhauled the structure from the inside out, adding a new roof, updating the insulation, and installing brand-new plumbing and heating. These energy-efficient upgrades help protect families from freezing winters while also keeping long-term utility costs affordable.

The community named Zirochka, meaning "little star," sits in a walkable neighborhood close to local shops and schools. Here, formerly displaced families like Yuliia's are settling in.

## Shaping a new national standard

Yuliia fled to Kalush with her teenage daughter when the war made their hometown in eastern Ukraine unsafe. Today, she says their new apartment has brought them the stability and comfort they longed for.

"We were so delighted that my daughter would have her own room — everything new, clean and thoughtfully prepared, even the little things," Yuliia says. "We're slowly making Zirochka our home — hanging curtains, ordering furniture and finding it easier day by day."

The Zirochka community is showing what is possible for housing reform in Ukraine. As the government works on rewriting its laws, we're at the table, sharing what we've learned with officials and key housing experts. By providing a real-world example of what works, we are helping the government create a framework that other cities can easily follow, helping thousands more families like Yuliia's find safe, long-term housing.

With a reliable place to call home, those families can look toward building their futures. Plans are underway in Zirochka for a playground and a community greenhouse.

"I really want to plant a tree here," Yuliia says. "Because if I'm going to live here, I want to grow something of my own." ■

THE WEALTH-BUILDING

# POWER

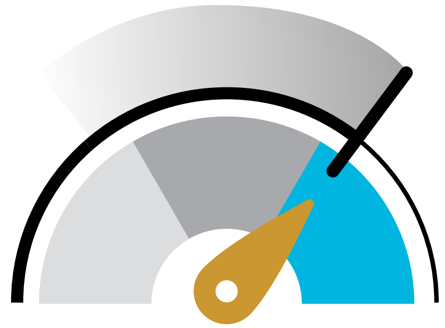
## of Habitat homeownership

**A new national research report conducted in partnership with Washington University in St. Louis demonstrates how Habitat equips families to achieve long-term housing stability, financial well-being and wealth creation.**

This study compared low- and moderate-income Habitat homeowners with non-Habitat households over time, reviewing the financial records for both while conducting direct surveys and firsthand interviews with Habitat homeowners.

Findings confirm what we've seen on the ground for decades: Habitat homeowners build wealth more quickly and are more likely to keep it.

> "Every time I make a mortgage payment, we're one step closer to having a place nobody can take from us. And that's a form of wealth you can't count."
>
> **– Habitat homeowner**

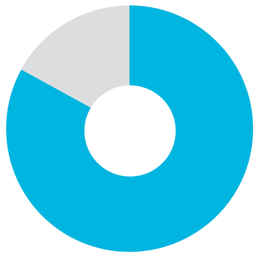


**22 pts.**

On average, Habitat homeowners' **credit scores increase by 22 points** relative to their neighbors. Credit improvements begin before purchasing, driven by Habitat's prepurchase education and coaching. **These gains compound over time and peak in the eighth year of homeownership, when credit scores increase by 43 points.**

Habitat homeowners accumulate **$1,800 more in liquid assets**, like savings, than comparable neighbors. Growth builds over time and **reaches $4,400 more by the sixth year of homeownership**. And **Black Habitat homeowners see some of the largest gains in the study,** building up to **$8,000 more on average by the sixth year of homeownership** compared with Black non-Habitat homeowners.

**$1,800+**



**83%**

Habitat homeowners report significantly higher levels of satisfaction with home and life, including an **83% home satisfaction rate**. They also express the highest level of confidence about their future of any group studied, reflecting a deep, lasting belief in their ability to achieve their financial and personal goals.

**56%**

Even if Habitat homeowners miss a mortgage payment, they are **56% less likely to lose their homes** to foreclosure than similar non-Habitat homeowners.

By pairing affordable mortgages with targeted financial support, Habitat fosters the stability homeowners need to **save, build wealth and leave a foundation for the next generation.**


"Without your donations, we wouldn't be in this position. You change people's lives. You change people's futures." – **Billy**

Habitat for Humanity® 50 YEARS

Together, **we are opening doors**, transforming lives and building stronger communities.

Billy is an overcomer. Though enrolled in remedial classes as a youth, he graduated from high school. Though he was unable to play football in school, he played in college, while earning a college degree – two in fact – and went on to play football professionally overseas. He returned to the U.S. and later enlisted in the Army National Guard. One of his toughest battles was adopting his three younger siblings after his stepfather died. An injury during service and the need to secure stable housing added obstacles to his five-year journey to gain custody of the children. They were living with his grandmother when a friend suggested they apply to their local Habitat.

Billy jumped right into the process, taking financial management and home maintenance classes. He says he really enjoyed building his home and four others. He was especially inspired by the Bible scriptures that volunteers wrote on the walls. "One of my favorites was 'I can do all things through Christ who strengthens me,'" Billy says.

He laughs, thinking about their home dedication, when Little Billy ran from room to room like a tour guide. "He's like, 'Let me show you. This is my room, and this is my sister's room.' I thought that was really cute," he says.

"Every day I get up and I just thank God for allowing me to be put in this position. Someone believed in me and helped put me in position to become a homeowner. Habitat has changed my life, teaching me discipline and consistency," Billy says. "Giving to Habitat helps others build a daily routine that leads to sustainability and long-term success. I'm a living testimony of that."

## Give by Oct. 16 and your gift will be MATCHED dollar for dollar!

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

**Return the enclosed envelope, scan the QR code, or visit 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$2 million.** That means when you give before **Oct. 16**, you can have TWICE the impact. Please give TODAY before the **2026 Fall Match** ends!






# Behind the doors we build together

Home is where muddy pawprints track across the floor and joyful laughter echoes down the hall. It's where a burnt dish becomes a family joke, and the next one becomes a tradition. It's where crayon family portraits and painted handprints cover the walls. It's where the bike squeals to a stop and the helmet hits the ground. It's the place your daughter drives past with her own kids, decades from now, points out the window, and says, "That's where I grew up. That's my home."

It's birthdays, celebrations and neighbors who become friends.

This is the life that unfolds in the homes we build alongside families. A home is all of these small, sacred things, and it is the foundation for everything else. Because when a family finally has a home they can actually afford, the real building begins.

They're building safety, both physical and mental. A safe home means a roof that keeps you dry, a warm bedroom, and the breathing room to rest without the constant anxiety of displacement. With that stability comes the freedom to root. Families can keep their kids in the same school, see the same doctor and watch the trees they planted grow.

When the stress of survival lifts, parents can build their savings, go back to school or launch a business. And with an affordable mortgage or loan, they're building equity and generational wealth — a legacy they can leave behind.

For 50 years, this has been our driving purpose: partnering with families so that they can build their lives on their own terms. These are the teachers, nurses and workers at the very heart of our communities. These are the students looking for stable housing to study, the mothers seeking safety from conflict, the grandparents looking to stay in their lifelong homes. These are the people who turn houses into homes and ordinary days into a lifetime of memories. They are the reasons we celebrate the past 50 years — and the reasons we look forward to the next 50. ■

Habitat for Humanity®
50 YEARS

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# Global Village opportunities are back!

Volunteers are at the heart of everything we do. Every home we build, every community we strengthen and every life we touch at Habitat is made possible thanks to the dedication and drive of our volunteers. We are so proud to celebrate them during the Year of the Volunteer!

And there's even more to celebrate: Global Village open teams are back! With opportunities in countries around the world, you can get your hands dirty on the build site, work alongside local homeowners, and make a global network of friends. Every Global Village build supports long-term goals set by local teams, so your work leaves a lasting impact in the community.

The success of these local partnerships can be seen in places like Cambodia. There, families routinely face severe flooding that destroys homes and extreme heat waves that threaten their health. At a build in Siem Reap, volunteers worked alongside homeowners to construct elevated stilt houses with heat-resistant roofs so that families can stay safe and cool during dangerous weather.

When you join a Global Village experience, you get to be part of this kind of local, high-impact momentum. ■


*Sophie, a Global Village volunteer from Australia, helps build disaster-resilient homes alongside homeowners in Siem Reap, Cambodia.*

**Visit habitat.org/gv-schedule to learn more and get involved today!**