Because of this house...

Habitat homeowners share their stories of transformation

BREAKING NEWS
1 million+ families served!

DECEMBER 2014
habitat.org/magazine
The whole package

When a Habitat for Humanity partner family receives the keys to their new home, we often talk of new beginnings. We see all over the world how having a safe, decent and healthy home leads to new opportunities and a ripple effect of positive changes.

That ripple effect continues to grow. I am thrilled to share with you that this year we marked more than 1 million families served since Habitat was founded in 1976. Every one of those families has a story of renewal and transformation.

Take homeowner Angel Meza, whom I had the pleasure of building with last fall. For Angel, receiving her key was the culmination of hard work that had finally paid off. She was so excited on moving day that she remembers swirling the big As and capital Ms in her name as she was signing all the final documents.

Angel describes her new home as “a whole package of success” for her family. The stability of homeownership has opened the doorway to a better future for her children, and it has meant the end to so much uncertainty. She no longer has to wonder whether or not they will have to move again. With expenses more predictable, she has been able to save money and think about college.

In this issue, you will find more stories like Angel’s, stories that describe how our work together builds hope.

Many families tell us that because of their new home, their children have quiet places to study and are doing better in school, they no longer rush to the emergency room because of asthma attacks or other illnesses brought on by unhealthy housing, and they enjoy the company of their neighbors because they feel safe in the communities they have built together.

Many volunteers tell us, almost always as they finish a project, that they have received more than they have given.

At Habitat, we like to say, “Home is where the start is.” We believe that both new and improved homes are intricately tied to better opportunities for children and their parents. We are convinced that housing provides a critical path out of poverty. It is that important.

Thank you for believing in our mission and supporting our bold efforts to draw closer to a world where everyone has a decent place to live. Because of you, more than 1 million families have started their own success stories. Because of you, more will join them. HW

Jonathan T.M. Reckford
Chief Executive Officer
Habitat for Humanity International
Forward momentum
Habitat marks a major milestone in our history.

Because of this house ...
Hear from Habitat families whose futures have been forever changed because of the blessings of homeownership.

Heart of all
Habitat helps thousands in Zambia build better lives.

What’s new at habitat.org/magazine
Revisit Carter Work Project 2014, see multimedia features, and more.

IN THIS ISSUE

From Our CEO
Jonathan Reckford shares why we build. PAGE 2

News
“We are all neighbors” in Brazil; Habitat Northern Ireland partners with Habitat India; healthy housing in Honduras. PAGE 6

Spotlight
Drive and determination. PAGE 30

Coming Home
Peace of mind, stability and energy efficiency for the Long family. PAGE 31
Forward momentum

A safe and affordable home firmly places families on an upward path. For so many around the world, building with Habitat is a crucial step toward graduations and personal milestones, stronger and safer neighborhoods, freedom to lead healthier and more productive lives.

In our most recent fiscal year, Habitat served nearly 1.6 million people — an estimated 300,000 families that now have a stronger foundation on which to build better lives. This means your support has helped us partner with more than 1 million families since our founding in 1976.

Through other efforts last year, like training and advocacy for better policies and systems, an additional 3 million people now have the potential to improve their shelter conditions.

Together, we touched the lives of more than 4.6 million people in our last fiscal year.
When you help Habitat create more decent places to live, you offer a hand-up to a brighter future.

Help create the momentum that every family should have. Find out more at habitat.org/webuild and give today!

Photo by Ezra Millstein
Broadening horizons

BRAZIL

Earlier this year, Habitat Brazil partnered with young volunteers from Guilherme Dummont Villares and Saint Francis high schools to improve the living conditions of 18 families in the favela of Heliopolis.

After attending Habitat-led workshops explaining housing issues in the community, the group of 15- and 16-year-olds raised funds and awareness, painted houses and murals, and engaged local youth in a soccer match, highlighting the event’s tagline: “We are all neighbors.”

“Sharing with these people, helping them, it’s a good way to see a different side from where we live,” says student Gustavo Bueno Soares. “This contact and this experience were very important for me.”

Returning to serve

UNITED STATES

This fall, Amarillo Habitat celebrated the completion of its 100th home, a milestone made even more special by help from an organization that helped with its first.

The American Jewish Society for Service, which sends high school student volunteers around the country for service-learning experiences, was the first organized group to work with Amarillo Habitat. AJSS sent volunteers to Amarillo’s first build in 1985, and adjusted project schedules to come back and be a part of building house 100.
Racing to build

**CHINA**

Hong Kong investment banker Mo Yee Lam combines her love of extreme sports with her passion for good causes. Whether racing or fundraising, the only question is how far she can go.

When Lam competed in a 250-kilometer, seven-day ultramarathon in Madagascar this year, she surpassed her initial goal of raising 1 million Hong Kong dollars (US$129,000) for two organizations, including Habitat China. In previous years, Lam has helped build Habitat homes in Vietnam, China and Thailand, raising funds for each.

“A house is more than a house,” Lam says. “It’s where a family grows together. It’s where people can cultivate their dignity and plan for the future. It gives them a springboard out of poverty.”

Lam considers herself to have received more than she’s given. “Inspiration, reward and fulfillment are some of the things I receive by giving. This is why I’ve continued to support Habitat.”

Advocacy, affordable housing and land rights

In late September, representatives from Habitat’s Europe, Middle East and Africa region attended the Southern African Housing Foundation conference in Cape Town. The forum aims to bring international perspective to local housing issues and to highlight important issues related to affordable housing. Habitat attendees presented their advocacy strategy for the region and discussed land rights problems that often prevent cohesive urban development in African countries.

Recent reading

Researchers at Johns Hopkins University have found that how much low-income families spend on housing can have a dramatic effect on their children’s cognitive ability.

The study revealed that families spending most of their money on housing spent less on books, computers and educational experiences. Researchers also found that those families not investing enough in housing — 30 percent of income is ideal — likely settled in neighborhoods and houses whose distress and inadequacy may have long-term effects on children.

“People are making trade-offs,” one researcher observed, “and those trade-offs have implications for their children.”

Forging friendships

**HONDURAS**

When businessman Emilio Larach traveled to San Juan village in the Montana de la Flor indigenous reserve to inaugurate the first phase of a Habitat Honduras construction and home improvement project, he made a friend.

Young resident Nery Martinez asked, “Sir, do you know how to play spinning top?” The boy took an artisanal top from his pocket, set it spinning on his own palm, then placed the toy on Larach’s.

He insisted that the 84-year-old entrepreneur and hardware chain owner take the toy with him when he departed. “Keep it, and I will make another.” Larach keeps the gift on his desk, calling it one of the most valuable he has ever received.

The healthy housing project funded by Larach is now in its second phase. Over five years, 250 families in Montana de la Flor will improve their homes and 250 residents of the capital Tegucigalpa will build new ones.

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Partnering to improve housing

NORTHERN IRELAND, INDIA

Habitat Northern Ireland has launched a three-year partnership with Habitat India to build homes and toilets in the South Asian country.

It’s estimated that an additional 18 million homes would be required in India for every family to have a decent place to live, and lack of access to clean, enclosed sanitation facilities puts families at risk of disease and leaves women and girls vulnerable to attack.

The partnership will result in healthy homes and 100 toilets in both rural and urban areas.

Collaborating to create community in South Africa

Habitat South Africa is partnering with contractor the Power Group to help change the lives of new homeowners in the Western Cape community of Pelican Park. The Power Group oversees engineering and construction in the community, while Habitat works to equip homeowners with information and practical skills, to cultivate relationships among neighbors, and to formulate a community action plan to support small-business strategies.

Connecting communities

UNITED STATES

Choosing to put aside rivalries, Wisconsin seniors from seven high schools raised more than $110,000 to build a home with Greater Fox Cities Area Habitat.

In addition to fundraising, the group spent more than 450 hours building the house, which was dedicated in August.

“We’re all similar kids with similar goals. It’s actually been really easy to come together,” says participating student Kitt Richards. “It proves it doesn’t really matter what school you go to — we’re all willing to work together to make the Fox Valley a better community.”

“You think you’re out there helping other people, but you’re really benefiting yourself in personal growth. You find out a lot about who you are.”

Volunteer Kristen Cumming, Dallas, Texas

Responding to disaster in Romania

This summer, severe flooding struck more than 250 towns in Romania, killing four people and forcing 1,800 to evacuate. Week-long rains caused rivers to burst their banks, destroying more than 100 homes and damaging many more. Habitat Romania partnered with a local television station to broadcast updates from the affected areas and call for donations. In its first weeks, the campaign collected more than 30,000 euros (nearly US$40,000) to assist affected families.
“Give, and it will be given to you. A good measure, pressed down, shaken together and running over…”

LUKE 6:38

Bricks of red dirt in the first compressed-earth block home in Oklahoma. Tests on the Habitat house suggest it is much quieter than frame houses and may be more energy-efficient as well. The bricks, covered by traditional siding, took about a year for volunteers to make, says Linda Banta, Cleveland County Habitat executive director.

Total number of emergency water packs distributed to Habitat families in Guatemala, Honduras, Nicaragua, El Salvador and Haiti. The packs allow families to carry water safely and hygienically to homes or shelters when disasters strike.

Length in years of Habitat Fiji project that will build, repair and retrofit homes in partnership with sugar cane growers. The project launched with a three-day Sugar Build, sponsored by the European Union.

Estimated annual health cost of poor housing in Great Britain according to ECOTEC and the National Housing Federation. The U.S. dollar equivalent is just under $4.2 billion.
Every day, volunteers representing Habitat for Humanity’s corporate partners put their hearts and hands behind Habitat’s mission, bringing international partnerships to life.

Because of these volunteers in the United States and countries around the world, thousands of low-income families have new places to call home. The partners below donated the highest number of volunteer hours this year.

Since 2005, **Thrivent Financial** and its members have committed more than $200 million and more than 4 million volunteer hours to help Habitat create affordable housing worldwide.

**Thrivent Financial**
- Lowe’s
- Bank of America
- The Home Depot Foundation

**Delta Air Lines**
- Dow
- Nissan
- Greystone

**P&G**
- Infor
- Travelers
- Whirlpool

**We thank these partners and their volunteers** – and everyone who helps build a world where everyone has a decent place to live.
at habitat.org/magazine

Find special presentations of the stories in this issue — as well as more news, features, photos and videos — on our webpages.

- HABITAT. WE BUILD.
  Meet families who have experienced the life-changing impact of Habitat’s work.

- “LOOK AT US NOW”
  Walk through a Florida neighborhood revitalized by residents and their partner organizations, including Habitat.

- WHY WE BUILD.
  The results of the MacArthur Foundation’s 2014 How Housing Matters survey highlight the need for affordable quality housing. See how Habitat’s work helps to address these issues in our special series of posts on the Habitat World blog.

- BUILDING WITH THE CARTERS
  See highlights of this year’s build in Dallas and Fort Worth.

- BECAUSE OF THIS HOUSE …
  Hear more from the homeowners featured in this issue.

- WHERE WE WORK: ZAMBIA
  View a slideshow of Habitat’s work in southern Africa.

Sign up to receive email updates at habitat.org/hwemail.
Each Habitat homeowner has an individual, highly personal story of transformation. About one thing, though, they speak with a single voice. Again and again, families rejoice in the brighter future they see before them — because of the Habitat houses you help build.

Earlier this year, in a series of in-depth conversations, Habitat homeowners shared with us the details of their lives before and after partnering with Habitat and the deep difference their home has made.

In the distillation of these days filled with laughter and tears and hope, in the inspiring testimonials that unfold on the pages of this issue, you will see a story of change. A story whose happy ending you help shape when you donate, volunteer and advocate.

These families, their futures and the lives of all those who help them achieve homeownership will never be the same. “Because of this house.”

Habitat. We build.
My name is Angel Meza. I’m a Habitat homeowner.

Having four kids and trying to find a decent, affordable place to live is extremely difficult. It’s probably one of the hardest tasks as a single parent — to find a location that is big enough, that you can afford and that is safe.

As the kids were getting older, being a homeowner was always that ultimate goal. We’re really good about checking off our goal list, but it was that one goal that kept getting pushed off — “maybe next year, maybe next year.”

My family and I, we believe in giving back to the community. It’s one of our best pastimes as a family, and we love it. A couple years ago, we were looking into new volunteer opportunities, and we found Habitat for Humanity. After a few weeks out on the construction site and getting a real feel for what Habitat was, I thought to myself, “I think we actually might qualify for this program.”

With Habitat, right away, they ask you a lot of questions of where you are at that moment. The whole process is making sure that you’re ready for homeownership. I was really grateful that they were able to help me understand the whole process. What is a credit score? What can you do to save money? Where can you cut back? What are the necessities? I felt like it went from the unknown to the known. The wisdom of, “I get it, I know exactly what it’s going to take to be a homeowner.”

My neighbors, we went through the Habitat process together. We went through the same struggles. We all have the same goals and the same dreams for our family. To me, I feel it’s like that small little village. We know each other so well. I don’t think you can really get that feeling any other place except for Habitat for Humanity.

Because of this house...
The day I moved in, Rebecca and I — my oldest — we got up really early. I could not sleep the night before because it was “The Big Day.” I guess I had the best penmanship that day because I was just swirling those big As and the capital Ms, and I felt so happy.

When the key was placed in my hand, it meant the world to me. I don’t think it was just a key opening my dream home, but also the key to opening other doors, other opportunities for myself and for my children. I was able to start focusing on other things, like education and saving up for college and saving in general. It’s stability. It’s a whole package of success for your family and for the community.

I feel extremely blessed. I feel like every volunteer that has hammered a nail into this home has left a part of themselves and a blessing for my family.

This house has changed my life in so many ways. It’s given me empowering thoughts and ideas about how to become a better parent, how to become a better community volunteer, how to become a better person. I feel like this home has shaped who I am. But to have a home and be sitting in it and to realize that I built this and I worked with so many amazing people to help me build this — how could that not change you and empower you in so many ways?
Building these walls and this home tore down the walls of failure and limitation in my life.

I was in a nutshell that I couldn’t imagine even getting out of, like a cage. But now the door is open, and whatever I can imagine or dream, I can go after it, and I can accomplish it.

I have always been a positive person, but at a different level than I am now. Before, it was positive with fear. Now, it’s positive with freedom.

Now that I’m in my new home, it’s peace, calm, freedom. It’s a life unimaginable.

LIZZIE THORNTON, HABITAT HOMEOWNER SINCE 2014
had to do a lot of different things to keep the house warm.

Watching my kids suffer, watching them not grow as they should, I felt very bad. I many times cried myself to sleep because I felt like I wasn’t providing for my kids. I wasn’t allowing them the childhood they deserved.

I just had to do something different.

When I first heard about Habitat for Humanity, I didn’t know what to think. Unfortunately the first time, I was denied. And so I spent the next 12 months paying off all my debts. Every dime I made.

I felt so relieved when my Habitat house was finally done. There were times when it was hard. But I looked at my kids and where I was living, and I knew I had to do it.

I helped in so many pieces of this house and other people’s houses. The bathroom, the bathtub, was the first piece of the house where I could see a home being built. The rest of the place was just bare walls, but there was a bathtub and a showerhead, and it really looked like a home. At that
Your employer could match gifts to Habitat for Humanity made by employees, retirees or employee’s spouses.

HELP BUILD MORE HOMES by filling out a simple form.

Double your gift today. Visit habitat.org/match to find out if your company matches donations to Habitat or contact your human resources department.

point, I knew that this was right where I was supposed to be.

The very first moment that I was in my home that I owned — my own home — I walked through each room just so I could envision what I wanted that room to be about. Not just what I wanted on the walls, but what that room meant to me, what that wall meant to me, and that window and that bedroom door.

The changes that this house has brought my family: a sense of worth, self-esteem, a sense of belonging to a community. Before, when we were bouncing from place to place, we just didn’t feel like we fit in anywhere. Everywhere we went, it wasn’t right.

Once we moved into this house, my children flourished. They were happy. They weren’t afraid. Their schoolwork improved. Their social life improved. They had goals for the future.

Because of this house, my kids have been able to go to school, I’ve been able to complete my education, and I’ve been able to move on in my career. I would never have wanted my grandkids to come to where I used to live. I am so thankful that I have this place.
I remember running up the white steps — I remember they were white — and I was so eager to go into what was going to be my room because I was only going to have to share it with one sister. You know, not all three of us.

And I ran into the room and I can remember, vividly, the smell of fresh paint and the color of the carpet, which was an off-white, beige carpet. And to me, that signified wealth. I started yelling to my mom, “We’re rich! We’re rich!” She looked at me from the bathroom, and I remember she just smiled. She didn’t tell me otherwise.

Habitat allowed the 4-year-old me to dream, to really know that I could achieve. It’s truly hard to express what having a Habitat home has done for my family, but I know I would not have gone on to a great four-year university, I wouldn’t have the same aspirations, I wouldn’t be as ambitious as I am without having had that home. That home has blessed me with a wonderful life.

There’s life circumstances in which families aren’t able to elevate themselves on their own. And with a little support and guidance, you can truly uplift a family. You can uplift them from poverty. You can
help their children succeed. You can help parents feel as though they’re providing in ways they never could have. Sometimes, people just need a little help.

I know this because it’s happened for my family.

Adriana Resendez was 4 when her family moved in to their Habitat house. The Fulbright scholar has an undergraduate degree from USC and a masters degree from NYU. She now works for the Pan American Development Foundation.
Because of this house

The struggle is behind me now.
No more stress, no more pressure.
I’m independent.
I can live more freely.
I can go forward.
I have a new outlook on life.
I feel very empowered.
I know who I am, and I know I matter.
I’ve been able to complete my education.
I can save more.
I have financial freedom.
I am no longer in a poverty mindset.
We are much healthier.
My children flourished.
Everything changed.

I am home.

Because of the houses they help build, more families are home. Because of the houses you help build, more families can know everything that “home” makes possible.
The struggle is behind me now. No more stress, no more pressure. I’m independent. I can live more freely. I can go forward. I have a new outlook on life. I feel very empowered. I know who I am, and I know I matter. I’ve been able to complete my education. I can save more. I have financial freedom. I am no longer in a poverty mindset. We are much healthier. My children flourished. Everything changed.

“Each part of this house has somebody’s sweat, somebody’s prayers, somebody who gave. This was built with love.”

REBECCA FERNANDEZ
“It’s so easy to stay stuck, to be stuck in poverty. Some people inherit money, some people inherit houses, but some people inherit poverty. To think outside of the scope of poverty is hard. So when you have a hand-up, what Habitat offers, that hand-up turns out to be a different type of inheritance. You pass along hope.”

Jose Tobar, who moved into his Habitat house when he was 15.

Because of you...

Doors of opportunity are now open to Angel and her children. Lizzie feels freedom. No more failure, no limitations. Tammie and her family enjoy a newfound security. Adriana is realizing her dreams. Jose has a new inheritance.

Every gift you give multiplies hope in the lives of families like these — and so many more.

Visit habitat.org/webuild.

• Learn more about Habitat’s life-changing results.
• Explore new ways to support work in your community and around the world.
• Share our vision of a world where everyone has a decent place to live.
At the center of southern Africa, Zambia — from the Zambezi, “heart of all” — is aptly named. The country boasts rich farmlands and was once the world’s third largest copper producer. Today, though, unemployment and poverty are widespread. Three-quarters of the population lives on less than US$2 a day.

THE HOUSING NEED
Zambia’s housing needs are great. More than one-third of its citizens live in urban areas, where UN-Habitat estimates a 1.3 million-unit housing shortfall. Rural areas are in need of another 1.5 million units, and roughly half of rural residents lack clean, convenient water and sanitation.

Many houses in Zambia are constructed of mud and wattle, with grass thatch roofs.
HABITAT BUILDS

Since 1984, Habitat Zambia has built 3,000 houses and served more than 50,000 people with water and sanitary facilities, home locks, and community education. The average Habitat Zambia house can be expanded as needed and replaces mud, wattle and thatch construction with burnt brick and corrugated iron roofing.

Fifteen-year-old Ronica Njobvu sweeps the steps of the Habitat home in the Kamanga community where she has lived with her grandfather since 2013.

The Twapia community in Zambia’s copper belt is part of a Habitat program that builds low-cost houses with the working poor.
WORKING WITH VULNERABLE GROUPS

Habitat Zambia builds with orphans and vulnerable children, widows and widowers, the aged, and people with disabilities. Habitat Zambia created this program in 2005, with support from Irish Aid through Habitat Ireland, in response to the overwhelming number of children orphaned by the HIV/AIDS epidemic.

CREATING ACCESS TO CLEAN WATER

One of Habitat Zambia’s areas of emphasis is water and sanitation — 2015 goals include building hundreds of ventilated latrines and wash areas, as well as installing water points to serve more people with clean, safe drinking water.
FOSTERING SAFETY AND STABILITY

Working with local partners, Habitat helps thousands of Zambians know the security of decent shelter, as well as providing training in home maintenance, wills and land tenure. The security and stability of those homes can enhance a family’s economic activity.

WITH YOUR HELP, HABITAT — IN ZAMBIA AND NEARLY 70 COUNTRIES AROUND THE WORLD — BUILDS WITH FAMILIES, GIVING THEM A CHANCE FOR A SAFER, HEALTHIER, MORE HOPEFUL FUTURE.

Visit habitat.org/magazine to see more of Habitat’s work in Zambia.
Shopping With a Purpose

You never know what you might find — or who else is shopping — at a Habitat for Humanity ReStore. Proudly owned and operated by local Habitat affiliates, ReStores help build homes, community and hope. Whether you’re renovating, rebuilding or just reimagining your home, Habitat ReStores can offer a solution. Donate, or become a ReStore shopping pro like …

WHO

Angela Amoatey, Habitat Newark homeowner and social studies teacher

WHAT

An amazing use of local ReStores to furnish her Habitat home.

“My experience with Habitat has been more than I hoped for,” Amoatey says. “Working those sweat equity hours taught us so much and gave us a passion for volunteering. It has turned us into maintenance and construction workers. We painted the whole house, and my husband built our picket fence.”

Her Habitat experience also turned Amoatey, a former interior designer, into a ReStore regular. “I sprayed my dining room table silver, reupholstered two dining room seats and stained two side chairs,” she says. “My favorites are the chandelier and the leather couch.”

WHEN

Since July when she and her husband completed their sweat equity and became homeowners.

WHERE

Amoatey frequents six or seven ReStores in the Newark area, including Paterson, Morris “and the one in Freehold where my grandmother lives.”

• Contributions from the Paterson ReStore have helped its local affiliate build hundreds of homes in the area.
• The Morris ReStore has kept nearly 4,000 tons of usable building materials and home goods out of landfills since 2007.

Angela still makes the rounds to look for new items for her home and family, including children Gabrielle, 6, and Israel, 2.

WHY RESTORE?

“My husband and I were ready to spend a lot of money at a furniture store,” Amoatey says. “But we canceled our order and started going to ReStores. We spent less than a quarter of what we were going to spend. And that’s for beautiful furnishings — tables, chairs, cribs, decorations. Basically everything in my house is from a ReStore.

“I am blessed with an amazing story because of Habitat.”

“My experience with Habitat has been more than I hoped for.”

Shop like Amoatey — visit habitat.org/local to find your area ReStores.

Check out the Why ReStore? blog at habitat.org/restores/blog for do-it-yourself projects, reuse/recycle ideas, vintage furniture and more.
Drive and determination

The humble nail has existed in basically the same form for more than 5,000 years because it does a simple job so perfectly.

It’s just one of the many formidable tools that Habitat has, right alongside the hope and sweat equity of future homeowners, the enthusiasm and time of volunteers, and the generous gifts of donors and supporters.

Some 300 kinds of nails are made in the U.S., where a Habitat house can use as many as 22 varieties. Your $10 donation could provide one box of nails for Habitat construction.

The term “penny” for nails goes back to the 1600s: 100 small nails selling for 4 pence were called four-penny nails, while larger ones costing 16 pence per hundred were 16-penny nails.

The 2014 Carter Work Project required six tons of nails, as volunteers built and repaired more than 100 houses in the Dallas-Ft. Worth area.

An average three-bedroom Habitat house in Australia uses anywhere from 20,000 to 25,000 nails.

With your help, Habitat for Humanity is determined to create a world where everyone has a decent place to live.

Every hammer, every nail, every level, every trowel plays its part. Lend your hand today, and help us build!
Jennifer Long sits in the nearly finished living room of her soon-to-be Habitat home. As sun streams through the open windows, she calls it all a dream. “It seems almost surreal,” she says. “Like a dream to me, but it’s a dream that is coming true. We’re almost there!”

“There” is away from the apartment she’s been renting with her two boys, 5-year-old David and infant Richard. It’s off a busy highway in a neighborhood that doesn’t allow Jennifer the peace of mind every mother should have.

“There” is away from a poorly insulated apartment where energy bills are unpredictable and “skyrocket high,” stressing the budget for other necessities.

“There” is “more than just a house,” Jennifer says. “I want to show my boys that you can do anything you want to do. You’ve just got to put your heart and your mind to it.” HW

“Coming Home”

See more of Jennifer’s story at habitat.org/magazine.
Our corporate partner **NISSAN** has given Habitat a generous gift to establish our **2014 Nissan Challenge**.

Nissan challenges you and other loyal supporters to give what you can today at [habitat.org/challenge](http://habitat.org/challenge).

Your gift, along with Nissan’s, helps Habitat double our impact by providing: more stability, more financial security, more hope, more homes.