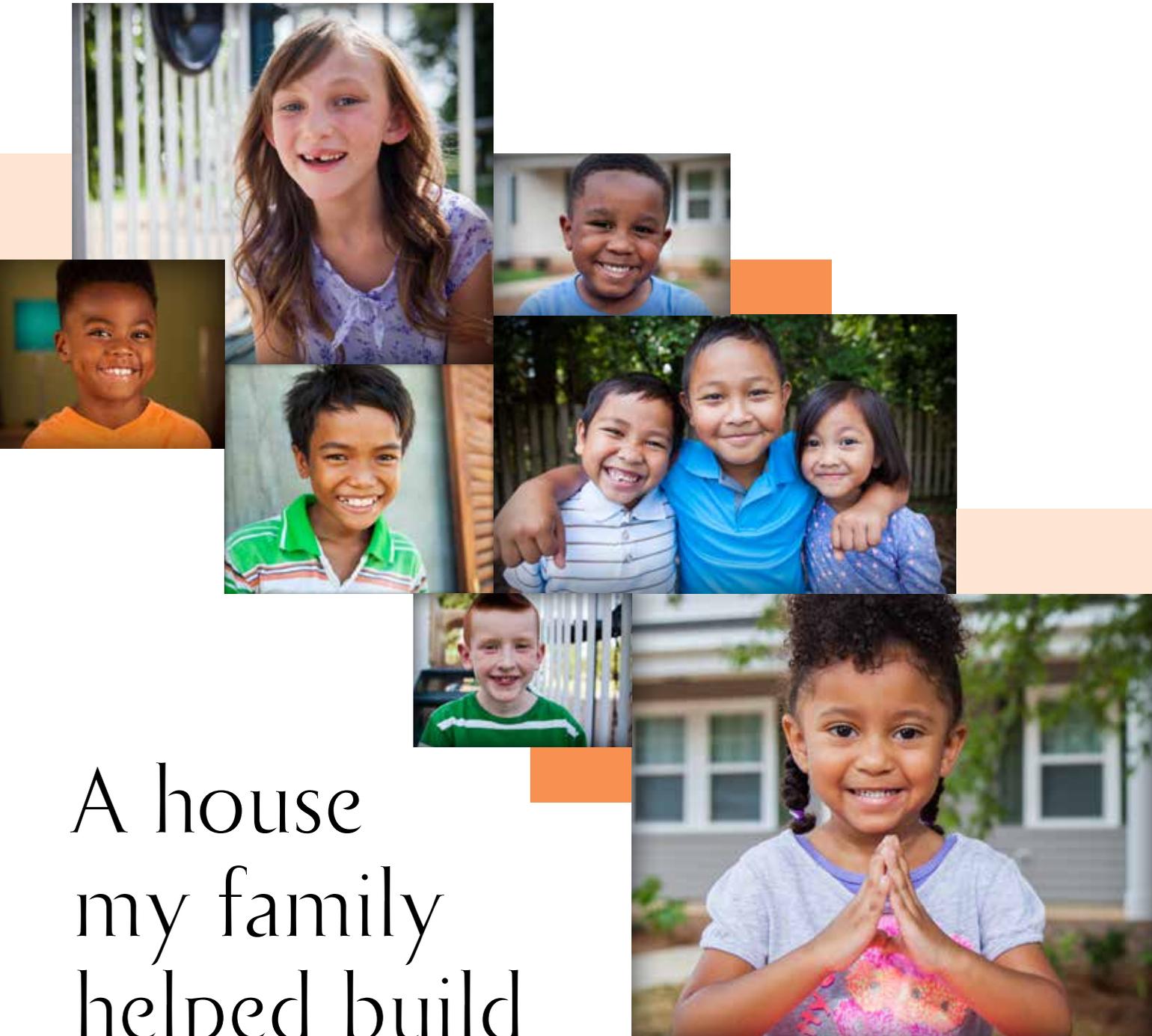


Habitat World

THE MAGAZINE OF HABITAT FOR HUMANITY INTERNATIONAL



A house
my family
helped build

DECEMBER 2015
habitat.org/magazine

Shelter empowers parents



Habitat surveys show improved grades, better financial health, parents more sure they can meet their family's needs.

Every child needs a decent place to call home. Instinctively, we all know that. Mario Fourney knows it from experience.

You'll meet Mario in this issue and hear how his children have blossomed in their Habitat for Humanity home.

The quiet street where the Fournays now live is a big change from the sounds of gunshots that used to keep the kids up at night — and fearful. Now that they have plenty of space, the children are discovering their strengths and, maybe more importantly, their passions. Art, math, reading. What's more, the family is finding things vital to building a better life: health, optimism, stability.

These are the opportunities that follow when a family partners with Habitat to build or improve a place to call home. We know that safe and decent shelter is absolutely critical to creating a cycle of possibilities and progress. The Fournays are living proof, and I've met so many more like them in my more than 10 years with Habitat.

We all have treasured stories that make Habitat's impact personal and powerful. But there's also research to reinforce the positive results of stable housing. Habitat surveys show improved grades, better financial health, parents who are more sure that they can meet their family's needs. Studies conducted by academics

and experts draw a straight line between housing quality and the well-being of children.

Shelter empowers parents, and every single child deserves to feel that strength and stability day after day. That's what we envision when we talk about a world where everyone has a decent place to live.

With your help, we can move one step closer to that world. Your gift — \$20 a month or any amount you can afford — will help put a roof over a child's head. And not just any roof.

Eight-year-old Kevin Ksor, who also shares his story in this issue, knows how important a good roof can be. Kevin once lived with 16 other relatives in a three-bedroom rental. When it rained, he remembers putting bowls out to catch the water that leaked into the living room.

Today, Kevin lives in a Habitat house. No more bowls. Kevin has noticed another big change. His parents smile now.

We all know that children like Kevin need a decent place to call home. Your help makes that happen. **HW**

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Mission Vision
A world where everyone has a decent place to live.

What we do
Habitat for Humanity International's vision is a world where everyone has a decent place to live. Anchored by the conviction that housing provides a path out of poverty, since 1976 Habitat has helped more than 5 million people through home construction, rehabilitation and repairs and by increasing access to improved shelter through products and services. Habitat also advocates to improve access to decent and affordable shelter and offers a variety of housing support services that enable families with limited means to make needed improvements on their homes as their time and resources allow.

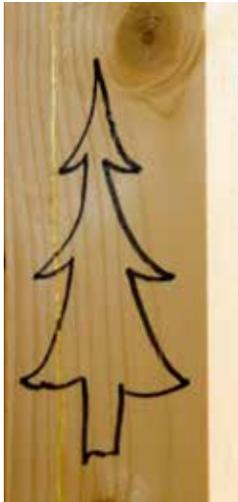
As a nonprofit Christian housing organization, Habitat works in more than 70 countries and welcomes people of all races, religions and nationalities to partner in its mission. To learn more, donate or volunteer visit habitat.org. For a full list of locations where Habitat is at work, visit habitat.org/where-we-build.

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6 Job Kalulu shares how his family's circumstances have improved for the better in a Habitat house.



A new start

Eight-year-old Kevin Ksor knows the difference a **22** Habitat house has made in his life.



Habitat. We build.

With Habitat's **31** help, homeowners achieve stability and self-reliance.

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From shade to shelter

Once again, the magic of the most famous Christmas tree in the world will live long past the holiday season.

Each year since 2007, lumber milled from the Rockefeller Center Christmas Tree has been used to help a family build their Habitat for Humanity house. Tishman Speyer, the owner and operator of the Rockefeller Center, generously donates that lumber to Habitat. Company staff members then build alongside a family, turning a Christmas tradition celebrated by millions into a place for smaller, but no less joyous, celebrations.

Tracey Davison and her four daughters have lumber from the 2007 tree in their home in Pascagoula, Mississippi. Each year, on Christmas Eve, the Davisons gather on their front porch with hot cocoa to exchange their first gifts. It's a scenario of warmth and stability that would have been hard for the Hurricane Katrina-affected family to anticipate in those first jumbled months after the storm.

Years later, the 2013 tree became part of Dale Shaw's home in Connecticut. "We think about it all the time," he says. "When you help build from the bottom up, you remember where everything is."

Shaw calls Habitat "a family that gets bigger and bigger." In 2016, we continue to grow — the lumber from another very special tree will help another family build a very special house: their own. [HW](#)





Twenty-one-year-old Job Kalulu lives in a Habitat house in the village of Bugoya, east of Kampala, and works as a carpenter, thanks to training made available by Habitat Uganda.



Collegial construction

UNITED STATES

Orientation for incoming freshmen at Virginia's Roanoke College includes building a brand new home alongside a Habitat family.

The college's "R House" program — a collaboration with Habitat in the Roanoke Valley — has been a required service component for freshmen since 2006. This year's build was extra special, resulting in Habitat Roanoke's 200th house.

"For students, it's not just banging nails in a board," says Jesse Griffin, who directs the school's Center for Civic Engagement. "They meet the family, and the family gets to know the whole freshman class. It's a real community builder."

In August, more than 500 freshmen and about 100 faculty and staff members joined construction supervisors and volunteers to frame the house, which was then moved to its permanent location, roofed and finished around Thanksgiving.

Self-reliance and stability

UGANDA

When Job Kalulu was still in primary school, his family lost their home.

As sometimes happens around the world, Job's mother was evicted from their home by extended family when Job's father died. The family fled to a nearby village, where they found shelter in a single-room structure but lived among goats and chickens, battling fleas and a leaky grass-thatched roof.

Today, however, Job's family lives in a four-room Habitat home, with improved sanitation, a rainwater collection tank and solar panels on the roof. "We could not believe that we were finally moving from the single room forever," Job recalls. "We had never stayed in a cemented house before."

When a vulnerable family like the Kalulus partners with Habitat Uganda, one family member also is selected for vocational training to help ensure the economic sustainability of the family. Job, who learned to be a carpenter, earns enough making furniture to pay school fees for his younger siblings. He also is teaching carpentry to several of his friends — "I want them to succeed and live better" — and dreams of expanding his business to neighboring villages.

Since 1982, Habitat Uganda has built, repaired or improved more than 8,100 houses, helping families like Job's to achieve stability and self-reliance through shelter.



Read more online

Find this issue and more news, features, photos and video at habitat.org/magazine.



In September, Habitat Philippines opened the first Habitat ReStore in Asia. Located in Las Pinas City, the store — like its peers in the United States, Canada, Australia and New Zealand — will sell new and gently used furniture, appliances and building materials, all in support of Habitat's local work.

Recent reading

Millions of women around the world live with a fear of eviction — and a fear of its negative repercussions on housing, safety, health, social status and other areas of their lives.

For the majority of the world's women, secure tenure for land and property is still out of reach, either due to cost or to laws and systems that prevent them from owning in their own right, without depending on a spouse or male partner.

Habitat's 2016 Shelter Report, released on World Habitat Day, explores the importance of secure land tenure, including its particular impact on women, and provides policy recommendations that can improve land rights for women around the world.

Find the Shelter Report at habitat.org/advocate.

“The rooms stay warm, it feels like forever. I feel I have really done something for my family, and I'm proud to be the warmest man in town.”

Robert Kamcevski, who renovated his home with help from Habitat Macedonia and microfinance partner Moznosti



Hard work builds homes

GUATEMALA

In November, Habitat Guatemala marked a major milestone: the dedication of its 75,000th house.

Hember Meija is just one of those 75,000 homeowners who have achieved their dream of adequate housing. Meija and his wife, Ana Cuellar, see each day as a new opportunity to improve their children's quality of life.

Early each morning, Hember and Ana go to the city market in Izabal, Guatemala, to set up their shoeshine box. All of their years of hard work paid off, they say, when they were able to build their Habitat home.

Now, their three daughters have security and a place where they can study, play and rest. “I feel proud of my parents,” says Ana. “They have taught us to work hard and to achieve our dreams.”

Founded in 1979, Habitat Guatemala was the first Habitat organization in the Latin and Caribbean region.

shelter.



Deeper partnership

UNITED STATES

This summer, a Global Village volunteer team from Latin America traveled to the United States to help build Habitat homes in Longmont, Colorado.

The visit was the latest installment — and a strengthening step — in a four-year relationship between Habitat of the St. Vrain Valley and Habitat Paraguay. As part of Habitat’s international tithing program, St. Vrain Habitat has financially supported building in Paraguay and, in 2013, put together a Global Village team that traveled to build in the Latin American country. This past July, Habitat Paraguay decided to follow suit.

The team from Paraguay spent its week in Colorado working alongside families who had been affected by flooding in Boulder County. “The chance to be of service to our partner in the States when they were in need was very meaningful for the whole team,” says Mary Lechenuk, executive director of Habitat Paraguay and leader of the visiting volunteer team.

“Just as our homes transform the lives of our families,” says Julie Gallegos, St. Vrain Habitat’s director of homeowner services and international development, “building strong relationships with our friends in Paraguay has transformed our affiliate and community.”

New hope and community

ETHIOPIA

Tegegn Bogale Selegn was diagnosed with leprosy when he was 12. He remembers that people were so afraid of coming close, they would toss food at him.

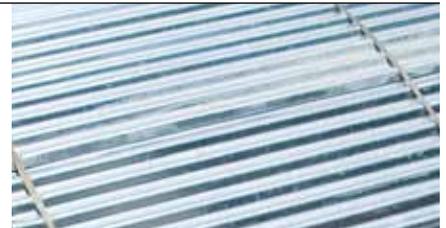
Selegn was cured after seeking treatment in his mid-20s, but his hands had been permanently deformed. “Being healed didn’t mean life was much better. People didn’t talk to us, wouldn’t greet us,” he recalls. “We faced many risks in the shack we were living in. We always had to fear the hyenas at night.”

Habitat Ethiopia works with families affected by leprosy to improve their housing conditions and also to reintegrate them into the community.

When construction on his Habitat house began, Selegn was always on site, running errands or carrying wood and water. He soon discovered that he could plait rope and now sells strands at the local market. “I realized that even though these hands are disfigured, they are still hands,” he says, “and I can still do something.”

Habitat also conducted sessions with neighbors to help dispel mistaken information about leprosy, conversations that have had a noticeable impact.

“We have people over, neighbors invite us to their house, and we participate in all kinds of events,” Selegn says. “Now we do what other people do.”



Pathway to permanence

In September, Habitat Nepal completed distribution of more than 5,000 temporary shelter kits to families hardest hit by the spring earthquakes. The kits contain items such as corrugated iron roofing sheets, iron rods and coiled wire, all of which can be reused in the construction of permanent houses.



Stay up-to-date on news and happenings and help us spread the word about Habitat for Humanity’s mission. Connect with us on Facebook, Twitter, Instagram and other social networks, and visit habitat.org to subscribe to email updates.



“Give, and it will be given to you. A good measure, pressed down, shaken together and running over...”

LUKE 6:38



50

States in which Habitat RV

Care-A-Vanners George and Diane Gravlee have helped build Habitat homes. The duo has worked with Habitat in 94 different locations and doesn't plan to stop any time soon.

96

Number of children who have grown up in Teton Habitat homes, as the Wyoming affiliate marks 20 years of construction. Each Teton Habitat homeowner family performs 500 hours of sweat equity to help build their own homes.

TEN

Years of mission partnership that Habitat celebrates with Thrivent Financial and its members this year. Since 2005, Thrivent members have committed \$213 million and 4.4 million volunteer hours to help 4,000 Habitat homeowners in 34 countries.

448.2

Length, in feet, of the new Guinness World Record picnic table, constructed in August by 80 Habitat Durham and Region of Durham volunteers in Ontario, Canada. After a picnic lunch with seating for more than 500, the table was dismantled and the lumber donated for use in Habitat homes.

commitment

90

Families receiving credit counseling from Michigan's Habitat Huron Valley in the

past year. A staff member counsels applicant families one-on-one to help strengthen their credit rating as a step toward Habitat homeownership.



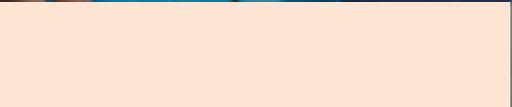
Every child needs a place

where they can grow up healthy,
learn and be safe.

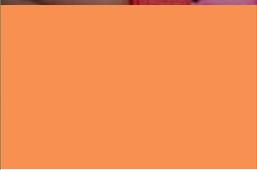
Every child needs
a place to call home,

a place where they can play and
dream and plan for their future.





Visit [habitat.org/webuild](https://www.habitat.org/webuild) to see the video.





In the Habitat house my mommy
and daddy helped build,

I study. I grow. I learn. I live.

A house, a chance, a future are all in your hands.



Your support can help
put a decent roof over
the heads of a family



like
mine.

HABITAT HOMEOWNER MARIO FOURNEY

“One of the biggest steps I have ever taken”



I always knew I wanted a family. I didn't know it would happen so fast.

When I had my daughter and my sons, I didn't know how little old me was going to be able to take care of them. I always wanted to be the kind of dad they looked up to, the way I looked up to my father.

I feel like a great dad now. I have provided my kids with a great home. I see how happy they are in our home and able to go outside and play in the yard. The simplest things make them so happy. And that makes me happy.

The most important thing in my life is my family.

My wife, Laquesha, and I went to high school together, and, at first, she didn't like me. Then we got to know each other. She is my backbone, my everything.

My daughter, Demetria, who is 10, is the light in my life. She is the most intelligent person I know. I argue with her just to see how good she is. I tell her she should be a lawyer or a judge. My 8-year-old son, Lamario, is a gift. He can sing and dance and draw. He wants to do everything, and I love that about him. He is going to be something great. Damauri, who is 4, is the reason I knew I had to have a home for the children. Every day, I see that baby boy getting bigger and bigger, and I keep pushing. He is my strength.

We had been living in a two-bedroom apartment. All three children shared a room. That gave them a good bond, but it also confined them.

My daughter was getting older and needed her own space. The apartment was in the middle of a rough area. At night, we would hear gunshots, fights, loud parties. The school was crowded, even the bus. The kids would come home and say, "I couldn't sit down today."

We didn't know how our kids would turn out because we didn't know what kind of friends they would be with or what kind of activity they would get involved in.

My daughter told me there was a girl at her school in the eighth grade who was pregnant. That blew my mind. My wife and I didn't know where we were headed. It seemed like all of that went away when we moved into our own home.

When I turn onto my street, most of the time I'm coming from work, maybe from a hard day. I see my house, and it just puts a smile on my face.

All the children love their new school. The bus isn't crowded, and the teachers are nice. It is a fun place, but they are getting a good education. The neighborhood is quiet — no gunshots, no violence, no kids running around in the street. People care.

My daughter has asthma. There was a lot of dust that accumulated at the apartment. Since moving here, she hasn't used her asthma pump once. I don't even think she needs it anymore.

Continued





The thing I like most about our house is the space.

I teach my children to be themselves. If you are on top of each other, you are not going to be able to experience who you really are. Space gives kids the opportunity to grow.

Since moving here, my 4-year-old has become more responsible. He loves his room and his things, and he takes care of them. When he shared a room with his brother and sister, he didn't really feel as if it was his. I see him owning his room, owning his toys and owning the responsibility of being part of a home.

My daughter does more around here than I do. She is just so responsible and is really stepping up.

My middle child is expressing himself more. I always thought he would be the one who was shy and timid and misunderstood. Having his own space has given him his own identity.

The house has taught us to be more together than ever before. There are the simple things, from doing the dishes to having family over to having a common love for the home. We can have our own space and all still be together in the living room. That gets me every time.

My wife was the one who told me about Habitat. It was one of the biggest steps I have ever taken. I grew up in a loving family, and my mom and dad had a home. They were probably the only one of their brothers and sisters who did. I always felt that a home was important. Kids are going to make their own decisions, but you want them to have a loving home they want to come home to.

My wife chose this lot. She brought me here, and it was nothing but trees. We would dream about this home being here. I picked the color. I always liked blue.

“I feel like a great dad now. I have provided my kids with a great home.” MARIO FOURNEY



Probably the best part about being with Habitat is being able to put the hammer and nail into your own home.

We used to bring the kids around to see the progress. When they saw the foundation, the boards and the roof go up, they started to see that this really could happen. One of the biggest things that my wife and I did for them was to show them that it is possible to make a change in your life, to come out of a bad situation.

My father actually came and helped us build on the house. He is really good at carpentry, and he showed me certain measurements and kinds of saws. It was amazing.

When I was growing up, my father always fixed things,

and he tried to teach me to be hands-on. My dad had two or three jobs, and he worked so hard every day. I didn't know what that was like for him, but I knew he was great. He always fixed problems. From a broken chair to a light bill, he took care of it.

Now, Habitat has given me the opportunity to be my dad. He always told me, "Be better than me." I don't think I'm better, but I'm on the way to being just as good.



**Meet the Fournays at
[habitat.org/magazine.](https://www.habitat.org/magazine)**

“This is my house”

If I hadn't found Habitat, we would still be in that one-bedroom apartment. And it wasn't the best of conditions.

There was an old electric stove, and depending on what you were doing, you'd get shocked. The dryer was always going out, and we had to hang clothes all over the house. It seemed really quiet when we were looking for a place, but then over time, there was a lot of violence. There was actually a homicide in our building. It's those things that put a lot of stress on people, and we were definitely feeling that.

I didn't think I was going to qualify. But they considered that a need: four people in one bedroom, having the issues that we were having.

I had no idea that I was capable of doing a lot of the things we ended up doing. I loved it.

For almost a year, I was working seven days a week, plus doing sweat equity. Depending on my shifts, I would work a morning shift, then go to the Habitat ReStore and work an evening shift there. Monday through Friday, I took Habitat classes in the evening, and I put in my construction hours on the weekends, every Saturday possible.

While constructing the house, I got to know my neighbors. We built each other's homes, and you can't get much closer than that.





The biggest difference overall is that general sense of security. Just knowing that it's ours, and we make all the decisions — it's been really comforting for our family.

I think the kids knowing that they won't have to move is very comforting. We've made a lot of moves over the years — 13, in fact.

I know my son really appreciates having his room. Having his space, his own room — he really likes it a lot. He's trying to convince me to turn the basement into a room, which I don't know if I'm keen on yet. But it's definitely a possibility. Just knowing that we have possibilities, it's really awesome.

You know, I think I was more scared buying a car than buying the house. And the only reason for that was Habitat for Humanity. I feel really comforted knowing that, if anything were to happen, Habitat would work with me. So I didn't feel scared, just willing.

When I went to sign all the official paperwork, and they hand you the real keys and the title and everything, that's when I was like, "This is happening. This is now my house, and these are my keys." We moved in right away, that next weekend, and even with boxes all over the place it felt like, "This is my house."





My wish

was to have a house to live like other people. I had to think about my daughter's future. She is wonderful and smart and talkative. Although she is only this big, if you ask her for help, she'll help you. My hope is to see her have a bright future. If she has a great future and is happy, I am already happy.

If we kept renting, we would have to keep moving, and that would affect my daughter's school. It's better that we have our own house. It's easy for my child to study. Having a house like this, I believe it can provide better education.

Without a house, we would be floating wherever the wind takes us.

When we have a house, even if it's small, there's a sense of warmth. That makes the house very big to me.



“A new start”

Planting watermelon out back with mom. Tossing the football in the front with dad. Riding scooters in the driveway with little brother Andy and even littler sister Laura.

Eight-year-old Kevin Ksor lists these seemingly ordinary moments as the big and fun changes to come with the new Habitat house. But the biggest and the best change is that his parents smile now. “I can tell they are happy because they are smiling,” Kevin says. “And that makes me happy.”

Kevin is a super-smart kid, but he is still way too young to understand how far his parents have traveled to get to their new home, both literally and figuratively, separately and together. Y’Thao Nai and Chan Ksor were teenagers when each fled their small village in central Vietnam and the religious persecution they faced for their Christian beliefs. Both spent the next several years in different refugee camps in Cambodia.

As serendipity would have it, Y’Thao and Chan met on a flight to the United States in 2002 and were resettled into apartments next door to each other. “Flushing a toilet and lighting a stove were new, and scary, experiences for us,” Chan now laughs. “We had to learn English and try to make money at the same time. It was tough.”



The place they rented before becoming Habitat homeowners was the worst. “That old house was creepy,” says Kevin, who remembers a leaky roof and putting a bowl on the living room floor when it rained to catch the water. “When it was full, I had to get a new bowl,” Kevin says.

He counts with his fingers the number of relatives who lived in that small house: 17. “My family members were always mad at each other because we didn’t have enough space,” Kevin says.

And then there was a mouse. “At night, I heard squeaks. When I tried to sleep, I kept thinking about the mouse.”

The mouse was actually a rat, Chan says. “It was huge. I kept saying, ‘Why is there a rat in the house where my children are living?’” she says. “So many things worried me. It was not safe for my kids. I kept pushing my husband. We tried to save money. We wanted to move out.”

It now pains Chan to hear Kevin talk about how unhappy and frustrated she was back then. “It is not good for my kids to feel all this anger,” she says. “They are not supposed to hear all of this adult stuff.”

While in the refugee camp, Chan used to dream of having a home of her own where she felt safe. “In the camp, I was afraid all the time,” she says. “I just prayed that God would give me one place of my own.”

While pregnant with Laura, now 4, Chan struck up a conversation with another expecting mom in the obstetrician’s office. The woman’s husband managed a company that sells flags. One

“I just prayed
that God would
give me one
place of my own.”

HABITAT HOMEOWNER
CHAN KSOR



thing led to another, and Y’Thao now works installing flagpoles for the man, who also told him about Habitat. The family moved into their tan and gray house a year ago.

“I love cleaning. I love cooking. I decorate everything I can,” Chan says. She has affixed different colored sticky notes with inspirational messages, mostly from the Bible, to the walls, doors and mirrors. The family is very involved with their church.

The kids love their new school where Kevin, an enthusiastic student, was elected president of his second grade class. He likes to study in the room he shares with his brother, Andy. “My favorite subject is history and science and math and reading,” Kevin says.

When he isn’t traveling for work, Y’Thao spends a lot of time in the yard with the kids. Having grown up playing soccer, he has been trying to master the rules of American football, which Kevin loves. “Seriously, I just don’t get it,” Y’Thao laughs.

Y’Thao and Chan’s ability to grow eggplant, tomatoes, watermelon, chili peppers, Chinese cabbage and lemongrass in their backyard garden is the envy of the neighborhood. They are experimenting with rice and are teaching their kids to garden. Kevin is growing watermelon



**Meet Kevin’s family at
[habitat.org/magazine](https://www.habitat.org/magazine).**

and Andy cucumbers. Laura helps with the watering.

“I learned to grow vegetables from my parents,” Chan says. “It is just so great to teach my kids. It reminds me where I came from.”

But the garden also reminds Chan of how far she has come. “I am just so happy to make a new life,” she says, “to have a new start.”

I believe security, safety and stability are important for a child.

For me, growing up, my family made sure I had those things. I always knew I was safe, and I had a place that wasn't going to go away.

Since I had those things, I wanted to pass that on to my son. So hopefully one day, he can provide those things for his family.

I'm praying that it will motivate him and push him to succeed in life. And to look back and say, "Hey, my mom provided these things for me. I want to do great things in my life so I can make her proud."



Williams'
son Troy

HABITAT HOMEOWNER LUISA ALCIRA RUIZ SALAZAR AND HER GRANDSON MAICOL

Before, I lived in a very drafty house. It rained a lot on me. I would put out bags when it rained hard, buckets to catch water.

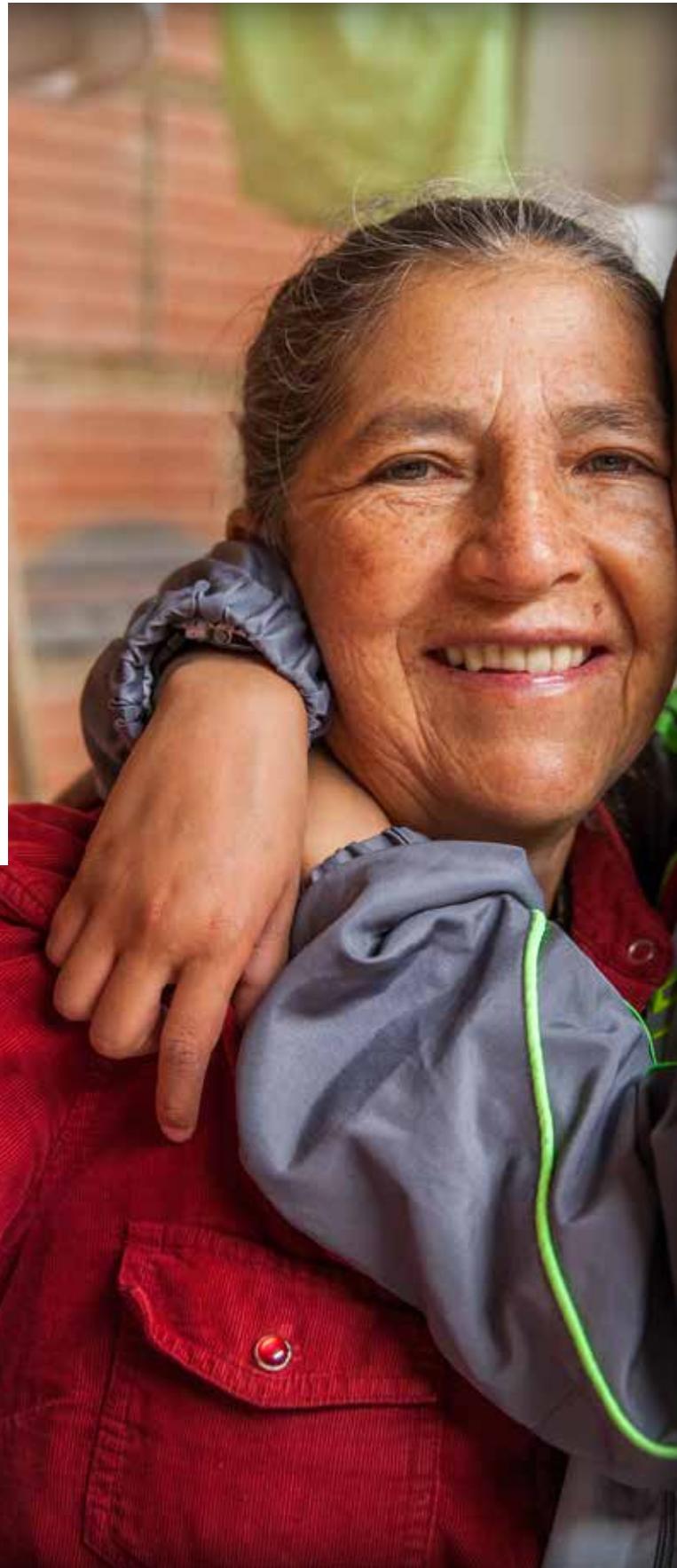
I've truly been a fighter all my life. I found some roofing, and I put it up to stop the rain. Then it got a little better. Still and all, the water would leak in on the sides. Because of the leaks, the room stayed damp.

My feelings at the time were very sad because I couldn't fix it. I cried to see my boy. He was always very sick. It was all the time at the hospital. He had bronchiolitis that went on to asthma.

Terrible. Moisture makes my child sick. From the rain that's normal. God's rain. I like it to rain; it's a blessing that God sends us. But I had that roof so I couldn't live well.

Because of Habitat, I have this house with everything better than it was before. They gave me a head start. I feel happy now and content with my child healthy. I feel better with my pretty roof. I'm happy for having made this improvement. It's a total change, yes sir.

What I feel now is a lot of joy and a future. I am happy, and I thank you very much. God bless you to all the people who have helped.





Your support —
\$20 a month or any
amount you can
afford — helps
families like these
build a decent
place to call home.

Visit [habitat.org](https://www.habitat.org)
and give today!

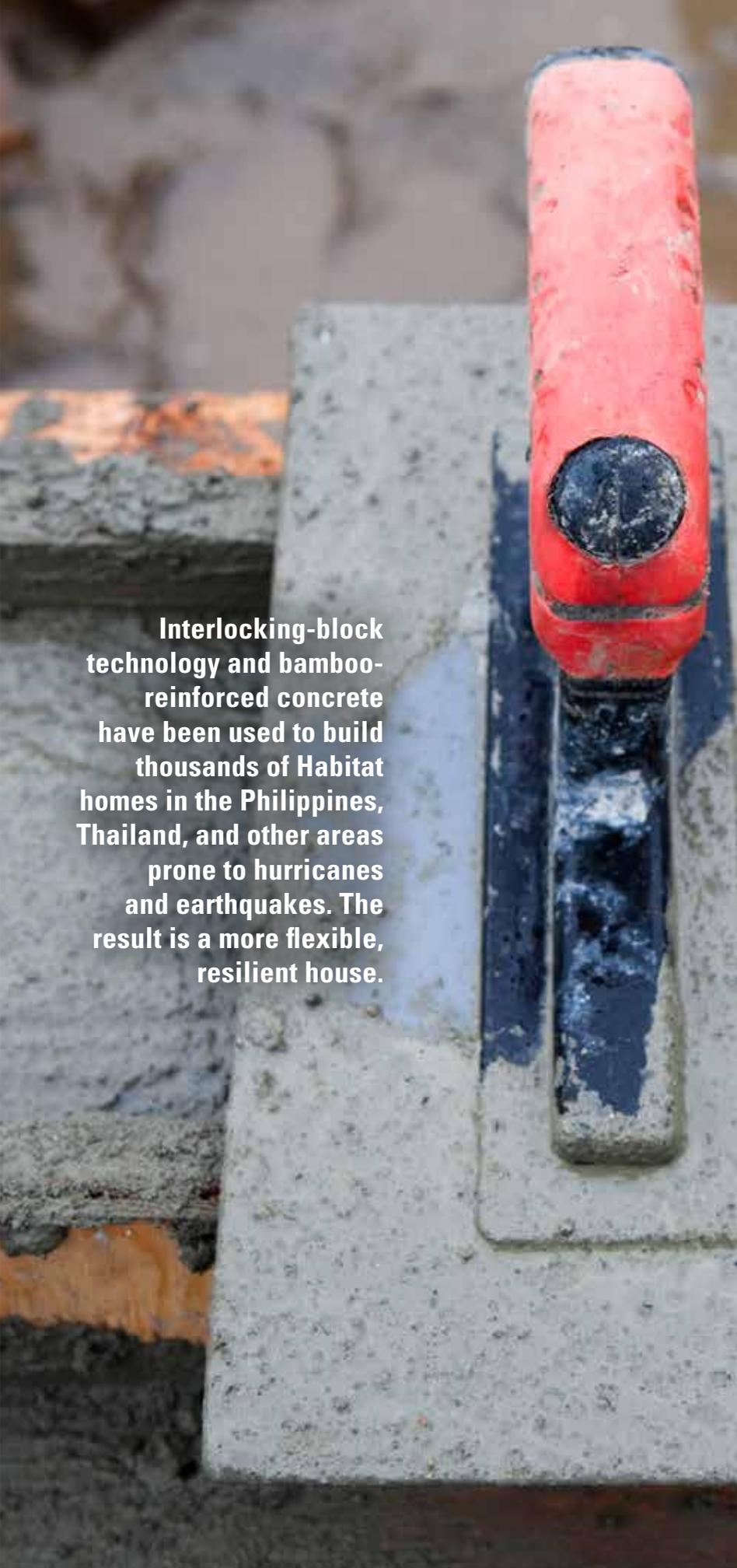
WHAT BINDS US

The word “concrete” is from the Latin verb *concrecere* which means “to grow together” — a perfect description of Habitat for Humanity’s work.

The families who build Habitat homes, the volunteers who work alongside them, and an entire world of generous donors and supporters come together to lay every solid foundation.

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

Your support is the solid foundation on which we build. Put yourself in the mix, and help a family achieve strength and stability today!



Interlocking-block technology and bamboo-reinforced concrete have been used to build thousands of Habitat homes in the Philippines, Thailand, and other areas prone to hurricanes and earthquakes. The result is a more flexible, resilient house.



Twice as much concrete is used in construction around the world as all other materials put together.

Concrete is one of the world's oldest building materials, and for good reason: it's among the most useful. It can be poured as a liquid but hardens like rock, resists fire and water, and can be recycled.



The Charitable Gift Annuity

Making plans you can count on.

Are you 70 and earning at least 5.1 percent on your investments?

If not, a charitable gift annuity might be for you. In exchange for a gift of cash or appreciated securities, you can

receive a partially tax-free, fixed quarterly payment for life, in addition to immediate tax savings.

Single-life annuity rates* (sample)

AGE	RATE
65	4.7%
70	5.1%
80	6.8%
85	7.8%
90+	9.0%

* The annuity and tax deduction are slightly lower when two annuitants are designated.

Call us at 1-800-HABITAT, ext. 5281, to learn the current rates and to explore whether a charitable gift annuity is right for you.



**Habitat for Humanity
is excited to welcome these
new corporate and foundation
partnerships to the family.**

AIG Property and Casualty, Inc.

The AMES Companies, Inc.

Florida Georgia Line/Omaze

Fund for Shared Insight

Paul Mitchell - Andrew Gomez Dream
Foundation

Prudential Foundation

Saigon Broadcasting Television
Network (SBTN)

Samsung Electronics America

Sony Computer Entertainment
America

The Conrad N. Hilton Foundation

The Lemelson Foundation

Travel and Transport

With their support, we will help build homes side by side with Habitat partner families, fostering that strength, stability and self-reliance that allows families and communities to thrive.



HABITAT. WE BUILD.

Habitat for Humanity partners with people in your community — and all over the world — to help them build or improve a place they can call home.

With our help, these homeowners achieve the stability and self-reliance they need to build a better life for themselves and their families.

What does that better life include? Firmer financial footing. Improved health. Personal empowerment.

Stronger families living in stronger communities.

Deepika's family now knows the security of a Habitat home after a natural disaster. Rebekah's brighter future includes academic success and community support. Zoe is warmer and healthier in a newly insulated home. Ana Maria and her siblings no longer live in a crowded, one-room structure with no ventilation, bathroom or kitchen. Habitat's work has changed all of their lives. **HW**

Meet these children — and a handful of the other individuals your support has helped — at habitat.org/2015annualreport.

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Our corporate
partner

NISSAN

has given
Habitat a
generous gift
to establish

our **2015**

**Nissan
Challenge.**



Nissan challenges you and other loyal supporters to give what you can today at 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.*

Habitat.
We build.



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