

habitat[®]

THE MAGAZINE OF HABITAT FOR HUMANITY



DECEMBER 2016
habitat.org

Gratitude for your support



Families still struggle each day and often only need a helping hand. That hand is yours.

As we celebrate another successful year of helping more families build and improve places to call home, our hearts are filled with such gratitude. Above all, I am tremendously joyful when I think about the families I have met and built alongside this year, from Memphis to Addis Ababa. Working with them has only enriched my appreciation for the many miracles that happen in Habitat's world every day.

How wonderful that these families — and families just like them in your community and around the world — will now experience the truly life-changing outcomes that decent and affordable housing can create. Improved health, more educational opportunities, financial stability, confidence, empowerment — the list goes on.

So many people who have partnered with Habitat are experiencing a better quality of life because of wonderful supporters like you. Thank you for your generosity! This year, you have responded in impressive numbers, and you have truly proven that every hand does make a difference. As a direct result of your support, Habitat continues to exponentially increase our impact in communities.

As we enter this holiday season, I hope we all will take the time to look around at our many blessings. If you are like me, you will be reminded that others still struggle each day to provide adequate housing for their families and often only need a helping hand. That hand is yours.

Indeed, as you pause to offer your own expression of thanksgiving for the good things in your life in the days to come, I hope you will also increase your commitment to helping us empower families and strengthen communities. As author and pastor William Arthur Ward has said, "Feeling gratitude and not expressing it is like wrapping a present and not giving it." Every action matters, whether you're sending a generous gift, volunteering on a build site or raising your voice in support of affordable housing.

Only in partnership with you can we continue to grow and build in 2017 and beyond. Thank you for sharing our vision of a world where everyone has a decent place to live.

Jonathan T.M. Reckford

Chief Executive Officer
Habitat for Humanity International

HABITAT'S VISION

A world where everyone has a decent place to live

Driven by the vision that everyone needs a decent place to live, Habitat for Humanity began in 1976 as a grassroots effort on a community farm in southern Georgia. The Christian housing organization has since grown to become a leading global nonprofit working in nearly 1,400 communities throughout the U.S. and in nearly 70 countries.

Families and individuals in need of a hand up partner with Habitat for Humanity to build or improve a place they can call home. Habitat homeowners help build their own homes alongside volunteers and pay an affordable mortgage.

Through financial support, volunteering or adding a voice to support affordable housing, everyone can help families achieve the strength, stability and self-reliance they need to build better lives for themselves.

Through shelter, we empower. To learn more, visit habitat.org.

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Habitat for Humanity®



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Decent shelter

At Habitat for Humanity, this is what unites us: a vision of a world where everyone has a decent place to live.

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Every child deserves a stable start in a safe and secure home. PAGE 31





Decent shelter is something we all need to thrive.



every hand
makes a difference



Thank you for your continued support!



BRAZIL

A healthier home for Bia

Maria Lucia works full time as a hospital janitor to support her 7-year-old daughter Bia. They live in a one-bedroom house in Bomba do Hemeterio, a low-income neighborhood in Recife, the sixth-largest metropolitan area in Brazil.

Before Habitat, their house was small and dark, with little ventilation and natural lighting. The roof was badly damaged from the rain, and the inside of the house was hot and moldy. Bia often had to miss school due to respiratory problems, a common affliction among children who grow up in these kinds of conditions.

Through a small loan from Habitat Brazil, Maria Lucia was able to renovate and improve her house, with long-term impact. Her water and electricity bills have been cut in half, thanks to home improvements like installing new windows; repairing and raising the roof and painting it white; changing faucets; and installing mechanisms to harvest, store and reuse water.

Bia's health has improved, and she has a place to study, play and spend time with her mother. "To me, it is such a relief," Maria Lucia says. "I wanted my daughter to have a safe place to live. I wanted to provide a better life for her. I am so grateful to Habitat for what they've helped us achieve. Our house looks and feels so much better, and we're even saving on our bills. Our life has improved tremendously."

h



This fall, Dow celebrated the 50,000th Habitat home that the company has supported through product or volunteer contributions.

For the milestone build, Dow partnered with Saginaw Shiawassee Habitat for Humanity to build a new home alongside future homeowners Doug and Sue in Freeland, Michigan. Volunteers from Freeland Area churches and Thrivent Financial also lent helping hands on the project. "Dow's partnership with Habitat remains strong because we are like-minded in our desire to ensure that every family, everywhere in the world, has a safe, comfortable, energy-efficient home," says Rob Vallentine, Dow's director of global citizenship and president of The Dow Chemical Company Foundation.

Dow's 34 year partnership with Habitat has positively impacted more than 50,000 families in more than 30 countries.



Read our annual report online

Learn more about the work that you support, and meet just a few of the families who have partnered with us this year through our online, multimedia annual report available at habitat.org.

UNITED STATES

From 1 to 100 in just a few steps

You can look at the 100th home built by Marquette County Habitat and then look at their first home built in 1993, and think about all the families in Michigan and around the world who have worked to build better lives over the years. And you won't have to look far – the houses are right next to each other.

Marquette County Habitat builds four houses a year, and the milestone 100th house, with its Habitat neighbors, will soon be home to a single mother and her three boys. "We work very hard to get the houses to be completed by early December," says executive director Michael Shimon. "That way they can be in the house by Christmas."



Helping hands

ASIA-PACIFIC

Young people take the lead

The Habitat Young Leaders Build is a multi-month, youth-driven campaign focused on raising awareness about the need for decent and affordable housing through a combination of construction and advocacy activities.

This year's events spanned 16 countries and recorded a record-high number of supporters: 2.4 million. Those participants took part in a wide variety of hands-on opportunities, from home construction and fundraising activities to advocacy grant awards and social media activation.

"We see the energy of youth as an immense force for positive change, and they are volunteering, raising awareness and building in their own communities," says Rick Hathaway, Habitat's Asia-Pacific vice president. "Young people play a big part in building a better future, and by joining together for Habitat's Young Leaders Build campaign, they are helping families to gain strength, stability and independence through shelter."

"Never did I imagine being able to own my very own house."

"For myself and my children, being able to say 'this is our home' is just fantastic."

"We have moved so many times, and now I can give them a sense of stability and security."

Heidi, Habitat Nova Scotia homeowner



Empowering households around the world



Habitat for Humanity was recently recognized for our work helping families in developing countries to obtain small loans to build or improve their homes incrementally.

The Overseas Private Investment Corporation honored Habitat's MicroBuild Fund with its Access to Finance award during the 2016 OPIC Impact Awards in Washington, D.C., earlier this year.

In many countries, home construction is completed in small steps, as people do not have access to traditional housing options, such as mortgage products or developer-built housing. Habitat's MicroBuild Fund

lends to microfinance institutions, which in turn provide small loans to families to build safe, decent and durable homes as their finances allow. The MicroBuild Fund has provided access to better housing for more than 250,000 people in 20 countries.

"Improving systems that enable families to achieve affordable shelter is critical to realizing our vision of a world where everyone has a decent place to live," said Mike Carscaddon, Habitat for Humanity International's executive vice president of administration and chief financial officer.

EL SALVADOR

It all begins with a house

In the early 1980s, Rosa's family had to leave their native El Salvador to escape the violence of civil war. When they were able to return, she got married and began work as a housekeeper to help support her family.

She and her husband lived in his hometown of El Barrial in a one-room shack made of tin. But thanks to Habitat El Salvador, they have now been able to build a decent home for themselves.

"This house changed everything for us," Rosa says.

The Habitat home provides more privacy and security, she explains, and their daughter is thrilled to finally have her own room. An entrepreneurial spirit, Rosa has started a small store from their home to help provide more income for her family.

By reinvesting some of her profits in their home, Rosa has been able to keep improving her family's quality of life. She bought a water tank that means a consistent supply of running water, and she has taken out an additional loan from Habitat to build a separate room at the back of her property for her store, which she hopes to continue to grow.

empowerment



590,000,

Total hours that 350 Habitat AmeriCorps members are expected to contribute as they help build and improve homes in 95 communities in 25 states during their 2016-2017 service year.

40%

Of the world's population will need new housing and basic infrastructure in the next 14 years, according to the World Bank Group.

\$39

Amount due by Habitat Houston homeowner Maria for one month's electricity. She previously lived in an apartment where her bill often reached \$300 per month. Maria's Habitat home is equipped with solar shingles, which help provide the significant energy savings.



First-of-its-kind

Partnership between Habitat Mexico and local companies to create safe and accessible homes for people with disabilities. More than 300 families will ultimately benefit from improvements to their homes such as ramps and more accessible bathrooms.



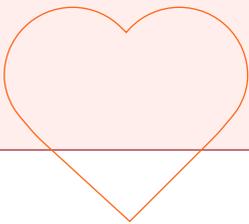
Homes dedicated in seven days by Florida's Habitat for Humanity of Lee and Hendry Counties. The seven homeowners join more than 1,400 local families who have built with Habitat.

How does shelter empower?

By creating strength,
stability, self-reliance
— and even more.

Habitat for Humanity believes that when we offer a hand up to a family in need of decent shelter, that help places them on a path toward better health, more stability, more possibilities.

Hear from these homeowners how having a decent and affordable place to live has changed their today's — and their tomorrows.



Barbara had all but lost hope after Hurricane Sandy hit her beachfront town in central New Jersey in 2012, destroying her home and the family business and upending almost every aspect of life.

Barbara's house, the one she grew up in, had survived other storms, but this time was different. She remembers watching "pieces of homes and things which once helped define our lives floating by." A sidewall was ripped from the outside of the house, letting in the rain and snow.

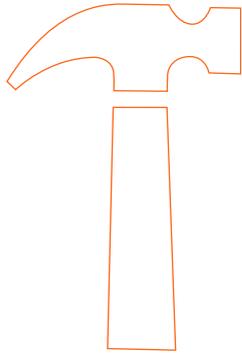
"We were left with a lot of mold. You could actually taste it," Barbara says. Her daughter, Harlea, began having serious health problems — her asthma flared up, as did skin and eye conditions, and she had to drop out of college. "It was just devastating to me as a parent, not being able to protect my child," says Barbara. "I was at the breaking point."

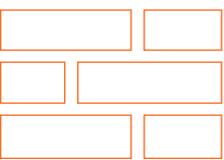
Then Barbara saw Habitat for Humanity in Monmouth County offering its services to hurricane-affected families. "I called the number, and they actually called back," Barbara says. "I said, 'I have an extremely little amount of hope left. If you can't help me, it is kinder to tell me that.' And they said, 'We are going to be with you through this.'"

Barbara partnered with Habitat Monmouth to raze and rebuild her home. Harlea is now back in college, and Barbara has actually joined the Habitat Monmouth team, serving as an AmeriCorps member.

"We have a beautiful and safe place to rest our heads at night," Barbara says. "Habitat rebuilt our home and healed our hearts."

strength





stability

“It’s been a struggle, just moving from place to place,” says Juana. “It’s been at least 10 places that we’ve moved, from suburb to suburb, from family member to family member. At one point, I was homeless.”

No more. The Dupage Habitat home she helped build for her family in Glyn Ellyn, Illinois, means they will now have a permanent, affordable place to live.

“We were paying \$1,500 a month for a two-bedroom apartment. Now my mortgage is less than \$900,” Juana says.

Life would never be the same after a car accident left Jason paralyzed below his neck. But one thing didn’t change: his desire to take care of himself. Twenty years later, Jason drives, works as a para-transit dispatcher and even skydives. And now, with the help of Habitat Central Iowa, he owns his own home, one that maximizes what he can do.

“It is very rewarding to know that I have independence,” Jason says. “My home is very comfortable and secure, and I am very happy having the space I need to function as normally as I can.”

Jason was 23 years old and fresh off a stint in the U.S. Marines when that life-

changing car crash happened. “One day you are walking down the street and the next day you are not,” he says. “At the same time, I had the philosophy that I am not going to curl up in a ball and die, that I still have a lot of life to live.”

Jason approached Habitat Central Iowa to inquire about building an accessible home and worked his sweat equity hours by researching grant opportunities and taking on speaking engagements.

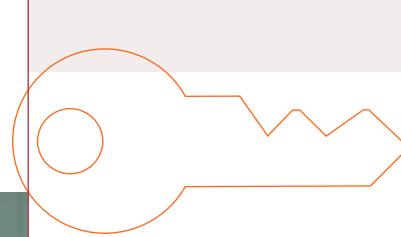
Before, Jason lived in a small apartment where he couldn’t get his wheelchair into the kitchen and had limited use of the bathroom. Now, the

Habitat home he has purchased grants him full access and a place to park his retrofitted van.

“My home is very much built for someone in a wheelchair,” he says. “I no longer have to call someone to open a door or get me unstuck when I get too close to a wall.”

Since Jason does need some assistance getting in and out of his wheelchair, his Habitat house includes room for a part-time caregiver. “Really, I live a pretty normal life,” he says. “I am very grateful to Habitat for helping with that.”

self-reliance



For years, Jaqueline’s family earned just enough money to rent a shelter pieced together with scrap metal and wood. “We lived day by day, not being able to plan our future,” she says.

Saving as they could, Jaqueline and her husband managed to buy a piece of land, but there was no way that they could afford to build a decent home for themselves and their 5-year-old son. Until they partnered with Habitat Nicaragua, taking out a small, affordable loan to build a sturdy cement-block home.

Because of her Habitat house, Jaqueline was inspired to buy a sewing machine and is boosting her seamstress business. “In our new house, I have space and adequate lighting to do my job,” she says. “I can serve customers in a clean area with the new concrete floor.

“Now I look forward to every day,” Jaqueline says. “My goal is to keep learning to do more new things and keep growing.”

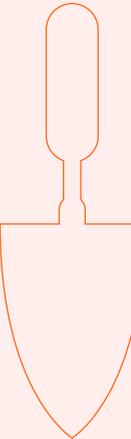
A PLACE TO GROW

A garden teeming with spinach, cucumbers, tomatoes, pumpkins, pears and peaches helps out in so many ways, says Habitat Charlotte homeowner Nanda.

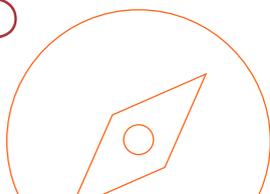
The garden dramatically cuts down on the grocery bill for a household that includes Nanda and his wife, their two teenagers and Nanda’s parents. Plus, whatever is left, the family sells to make some extra money.

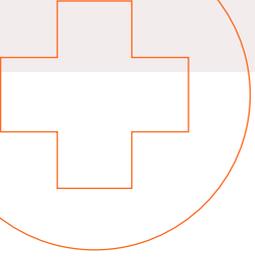
Nanda likes the garden, but is too busy working as a property manager to put in the time with it and his wife, Durga, is swamped, too, holding down two jobs. Plus, the couple’s first priority is their kids, Rashika, almost 15, and Rupak, 14. “I am so proud of them – they are very good in their studies,” Nanda says. “My daughter wants to be a doctor, and my son wants to go into technology.”

The garden does not, however, lay idle. Nanda’s parents, Khada and Hima, are seeing to it and doing so happily. They are from Bhutan, Nepal, and tending the garden gives them a sense of purpose and a way to contribute. “They used to be frustrated here,” Nanda says. “The garden has really helped them.”



independence





health

“It’s absolutely a healthier environment,” Mandy says about the home she built with Habitat Capital District.

She had been living in a basement apartment with mold issues, an unhealthy environment for her and her two sons, 13-year-old Tyler and 15-year-old Kenny, all of whom have asthma.

But breathing easier isn’t the only improvement to her family’s health that she has noticed.

“I feel like people don’t focus on mental health when they think of the word ‘health,’” she says.

Before moving into the home, the boys had to share a room. They didn’t have their own spaces. They lived “on top of each other,” she says.

Mandy decided to give up her room to try to give the boys more room. “I had been sleeping on a reclining chair in my living room for at least a year,” she says. “I wanted to give the boys the space they needed.”

Now, the boys have their own rooms, places where they can be on their own, sleep, decorate as they like and give each other the space they need. And Mandy has her own space in her home and has noticed changes for herself, as well.

“I’ve been healthier since moving in here,” she says. “I’ve wanted to go out and

do more things. You feel better when you have something to work for, something that gives you a sense of even more self-worth.”

But it’s the change in her boys that she values most of all. “When we moved, it was such a change in how they felt about themselves, their self-esteem and also how they interacted with each other,” she says. “They, overall, say to me ‘I’m happy,’ which means they’re feeling healthy, they’re feeling happy.”





Cristina has grown up in the home her parents built with Habitat Tucson and saw the work they put into their family's future — into her future.

"It's something I saw my parents could gain through hard work and community," she says. "That's really motivated me in my education."

The high school senior has challenged herself, just as she witnessed her parents take on the challenge of building a house. She has completed advanced placement courses in physics, chemistry, U.S. history and Spanish and plans to take an AP research course this year. For her research project, she has decided to find a way to incorporate Habitat.

She also is looking ahead to life after high school, thinking of pursuing a career in the medical field. During this exciting time in her life, she says, she knows that the home where she has studied so hard is also the home she will always be able to come back to.



education

A PLACE TO PLAY

The Habitat Tacoma/Pierce County home that Terrance helped to build for his family doesn't just provide a stable place for his children to grow up. His Habitat neighborhood's playground and basketball court also provide a place for them to play.

"All these different cultures and all the kids get together, not a care in the world," Terrance says. "I think we're all learning something, whether we admit it or not, from watching our kids interact with each other."

Terrance likes that all this is happening close to home, where he knows his children are safe and where he knows his fellow Habitat homeowners and neighbors are also watching. "That creates peace of mind like you wouldn't believe," he says. "I can just pull the blinds down, look out and see the kids are OK."



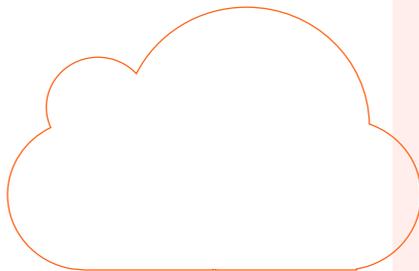


As Alicia worked to improve her home, the house was not the only thing changing. She was, too.

She first noticed water leaking in her laundry room downstairs, then soon discovered mold and damaged flooring.

With direction from Twin Cities Habitat volunteers and staff, Alicia was able to help remove and replace the flooring and trim. She also was able to paint some of the rooms in her home.

“It was not only an opportunity to have this experience and have them come in and help, but to give me the skills for my future projects,” she says. “I now have great interest in doing work around the house.”



A PLACE TO MAKE MEMORIES

Jessica’s Greater Indy Habitat house means that 6-year-old Brian and 2-year-old Arieana won’t have to bounce from school to school to school. Jessica knows how hard that was for Charles, her 15-year-old, when the family had to frequently move to find more affordable rent. “That has been really rough on him, having to meet new people and make new friends each time. I get it,” Jessica says. “I keep telling him that this is really the last move.”

It’s a move that means her mortgage is half of what she paid for the last two-bedroom apartment they lived in. And it means they have a yard.

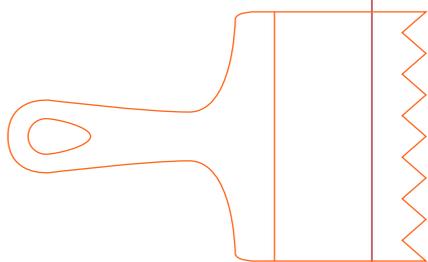
“Charles doesn’t know how to cut grass because we never lived any place where we had it,” Jessica says. “But he’s been helping me with it, which is something I did with my dad.”

Other things come more naturally to the kids, like running through a sprinkler on a warm day. “It is just so nice to be able to create these memories for them,” Jessica says.

confidence

Homeownership was a big accomplishment for Alicia and her two daughters, and being better able to maintain that home means a lot. It means healthier, improved living conditions for the family. And something else, too.

“It really did bring out a different side of me,” she says. “It just created a whole new Alicia.”



Your support can help put a decent roof over the heads of a family like Barbara's or Mandy's. You can help a homeowner like Jason find new independence. And you can help kids like Christina and Charles have the stable foundation they need. Visit **habitat.org** and give today!



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Building in Memphis

Thanks to the 2016 Jimmy & Rosalynn Carter Work Project, Trakeysha stands on the threshold of achieving a very big entry on her “life-goal list”: becoming a homeowner.

In August, 1,500 volunteers joined Trakeysha and 18 of her fellow future homeowners to build new homes, while also completing neighborhood beautification projects and aging-in-place improvements.

Read more about the week in Memphis and learn about next year's build in Canada at habitat.org/cwp.

“To see my house go from a slab of concrete to a home — well, I was like a kid in a candy store.”

Trakeysha, future homeowner

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Jimmy & Rosalynn
CARTER
WORK PROJECT
MEMPHIS 2016

Habitat

Jimmy & Rosalynn
CARTER
WORK PROJECT
MEMPHIS 2016



“Owning a home means stability. It means self-reliance. And I feel like I’m investing in this city.”

Brandi, future homeowner



“I love the idea of Habitat being a hand up and not a handout. The idea that I am helping people who are already working so hard.”

Volunteer **Ed Clark**

“Home means a lot to us. We have a lot of families who still need Habitat homes, and we are very eager to work with them.”

President **Jimmy Carter**





“I’ve lived in Memphis long enough to know we need more of this. If you hammer one nail, it’s just as important as the guy that hammers 200. Every volunteer is as important as the other.”

Volunteer **Don Walker**



“Habitat has given me hope, joy, peace, courage, love, stability. I’m feeling blessed. Beyond words.”

Marandow, future homeowner





Habitat and Bank of America:

Building together

Nikki, a young mother who says that her Habitat house is the first stable home she has known since elementary school.

Brian and Victoria, parents who desperately needed more space and a safer environment for their growing family.

Liu, who spent much of her time walking long distances until volunteers helped her install direct access to clean water in her home.

Claudia, a mother of two freed from the worry of unpredictable increases in rent.

Zanaye, Nicholas and Noah, three

youngsters whose health and well-being are no longer jeopardized by an apartment filled with mice and a neighborhood filled with trouble.

For three decades, in partnership with Habitat for Humanity, Bank of America has helped families like these build and improve places to call home.

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BOA Executive

Sprung from the early years of Habitat's Jimmy & Rosalynn Carter Work Project — whose third year was hosted in Charlotte, Bank of America's headquarters — the partnership has continued to grow, totaling \$75 million of support for Habitat's work around the world, with more than \$55 million in cash and property donations to Habitat for Humanity International. This past fall, to celebrate 30 years of building together, Bank of America held its third annual Global Build, a week during which nearly 2,000 employees around the world helped build affordable Habitat homes and participated in community revitalization projects.

"I've been asked why I think Habitat is such a popular opportunity with our employees. I really believe it is because everyone understands that an affordable home is foundational to a family's success — what a home means in terms of better education, better health," says Brenda Suits, a senior vice president in Bank of America's environment, social and governance group.

Employees are drawn, she says, to the opportunity to build alongside families

on their journey to homeownership. "We understand how much they have invested, all of the sweat equity, all of the classes to get to this point. Volunteers on these job sites come from all walks of life, from all socioeconomic levels. But we are all there working hand in hand, side by side, with each other."

It's that hands-on involvement in helping families build better lives, she says, that truly resonates. Her first build in Charlotte will always be special. "I still drive by the house periodically and say, 'I helped build that family's home.'"





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thank
you

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the generosity of those partners donating
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An investment in the future

Megan, Shawine, Mariam, Daniel. These children — and many others all over the world — have brighter futures because they have a decent place to live. Because a home is a strong foundation on which children and families grow and thrive.

Habitat and the families who partner with us understand that a home is an investment in far more than a house. Affordable, stable shelter can lead to improved health, greater success at school and more financial stability. It is an opportunity for a family to build a better life today and dream bigger dreams for tomorrow.

Every child deserves a stable start in a safe and secure home. Your continued support makes that start possible.

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



Our corporate partner
Nissan North America
has given Habitat a
generous gift.

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

*Your gift, along with Nissan's, helps Habitat **double our impact** by helping families in your community and around the world build brighter futures starting with decent, affordable housing.*