

habitat[®]

THE MAGAZINE OF HABITAT FOR HUMANITY



Honoring Our Habitat Humanitarians

Gratitude for your support



What is God
calling you
to do?
Donate?
Advocate?
Volunteer?

After more than a decade on the job, I have grown accustomed to the attention that surrounds celebrities. However, last summer, I was so encouraged when both the famous and the lesser known came together with such deep humility to help a future Habitat for Humanity homeowner in Memphis build a better life.

During the Jimmy & Rosalynn Carter Work Project, the former president and first lady, along with Garth Brooks and Trisha Yearwood, were joined on the worksite by a young man who says that doing one thing, no matter how big or small, has the power to change the world. Eighteen-year-old Taylor Thompson raised \$85,000 to build a Habitat home in Austin, Texas, in honor of his late mother. She was an architect who designed and helped build several Habitat houses and inspired her parents to work on more than 70 homes.

I was impressed when I heard this young man's story, and I was delighted that he and his dad could join us in Memphis. Taylor's commitment to honor his mom moved a lot of people and reminded me of a touchstone quote for our ministry: "Everyone has something to give and everyone has something to gain when we work together." That was so obvious to me on the build site as the Carters, the country music stars, and a dedicated father and son labored together in the blazing sun alongside Deven, who would soon claim the keys to her new home.

Recently, we honored President and Mrs. Carter and Brooks and Yearwood as inaugural Habitat Humanitarians. They are the first to be recognized in this way for their invaluable contributions to Habitat as high-profile volunteers and advocates for our work. We are so grateful for their contributions to our ministry. This issue of Habitat highlights not only the efforts of these two couples, but also celebrates the many ways in which people from all walks of life can help families build strength, stability and self-reliance.

We have been able to help millions of people around the world build or improve places to call home because of countless donors, construction volunteers, those who volunteer their professional services and so many more. In this issue, we also recognize the master gardeners, ReStore enthusiasts and, yes, even the budding entrepreneurs who set up lemonade stands. Indeed, everyone has something to give.

So what is God calling you to do? Donate? Advocate? Volunteer? What one thing can you offer that will help yet another family rewrite their story?

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 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.

LET US HEAR FROM YOU

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Habitat for Humanity®

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The future is now

Every day a family spends in their Habitat home is a day of empowerment and opportunity.

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The author and Habitat on the Hill keynote speaker shines a light on how eviction and a lack of affordable housing help create poverty in the U.S.

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Habitat Humanitarians

Recognizing four individuals who serve as tireless champions and advocates to help create decent, affordable shelter around the world.

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Hear from volunteers who have found creative ways to support Habitat through activities that speak to their heart.

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Home is the Key

Throughout April 2017, a Habitat campaign gathered supporters, ambassadors and community leaders to shine a spotlight on the importance of affordable housing so that even more families can have access to a decent place to live.

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Jonathan Reckford on the many ways people from all walks of life can help Habitat. [PAGE 2](#)

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Coming Home

How a Habitat house changed the trajectory of Boris Henderson's life. [PAGE 30](#)

A photograph of a residential street at night under a dark blue sky filled with numerous long, white star trails. In the foreground, there are two houses. The house on the left has a light-colored stucco exterior and a brown tiled roof. Its address, 2710, is visible above the entrance. A wooden fence runs along its side. The house on the right has a grey stucco exterior and a grey garage door. Its address, 2710, is also visible above the entrance. A potted plant sits on the sidewalk in front of the garage.

The future is now.



Somewhere, in your community, a mother is dreaming of reading her children a bedtime story, imagining that she then tucks them in and turns out the light of their very own room. And somewhere, closer than you might realize, a father yearns to build a better life for his family, to raise the walls that will raise the bar on what their tomorrows can be.

However you support Habitat, that's exactly what you help make possible for homeowners around the world. You help them claim the strength, stability and self-reliance they need to claim a brighter future.

Every day that a family works toward their Habitat home, and every day that they help build their Habitat home, and every day that they see come to a close in their Habitat home, is a day of empowerment and opportunity.

Thank you for helping make this a reality for more families around the world. Thank you for helping them come home.

"If it was not for Habitat, my life would have been focused on surviving. And here I am today with a master's degree, and my children are thriving."

Edith, Habitat Greater San Francisco homeowner



NEPAL

Skills to rebuild communities



In Nepal, Habitat has helped residents like Sharada learn the skills needed to help rebuild their communities following the devastating earthquakes of 2015. Habitat Nepal, with partner ASF, is now helping those rebuilding in 16 different wards of the two affected districts of Kavrepalanchowk and Nuwakot.

Twenty-three-year-old Sharada is the first and only female mason in the severely damaged village of Pipaltar. She and her family received one of the more than 5,000 temporary shelter kits that Habitat Nepal distributed in response to the disaster, and Sharada is now involved in building homes in her community.

More than 400 residents have been trained and are supporting reconstruction initiatives in their communities. Sharada is among the

146 local community members who have been trained in masonry skills. Another 20 people have received training in making concrete earth blocks.

Families rebuilding their homes can receive technical and site supervisory support from Habitat Nepal. Housing support services centers set up on Habitat Nepal build sites facilitate quality construction of disaster-resilient

homes, and engineers and site supervisors are on hand to advise families on construction standards.

Wearing what she calls her "America" boots given to her by a volunteer, Sharada mixes concrete and says, "I have struggled immensely, but I have made it on my own. Women need to join this line of work; if we are together, we can make a bigger difference and show the world we can do anything."



MEXICO

A decent place to live

Javier, Lucia and their four children live in La Candelaria, a community in rural Chiapas, Mexico.

Javier is a mason and occasionally does carpentry work, while Lucia grows corn and beans for her family. The family of six used to live in a one-bedroom adobe shack with a wood stove, poor ventilation and an outdoor bathroom, then moved to a wooden structure that leaked on rainy nights.

Now, with Habitat Mexico's help, Javier has built a concrete home for his family — and has seen an immediate change. "With our new eco-stove, we not only use less wood but can breathe easier inside the house," he says. "My children have their own room and a place to study and do their homework."



Lucia sees a change in her children. "My eldest son is so proud of his dad," she says. "He is still a child, but he is already thinking of working hard so that one day, when he has a family, he can provide them with a decent place to live, like the one he and his siblings now enjoy."



ARGENTINA

"Our new home changed everything for us"

In 2004, Carlos and Laura built the very first Habitat home in the town of Lujan, Argentina. Twelve years later, they have made the last payment on their loan and now own their house in full.

Carlos, Laura and their two children once lived in constant fear that their one-bedroom wooden shack would collapse. They applied for a small loan from Habitat Argentina and began to build a decent home.

"My children remember a lot from the build and tell everyone about it," Laura says. "What I remember the most is all those who came to help us, those who encouraged us, those who worked side by side with us. We were and still are a big family."

together

"I never would have imagined the path that I have taken with Habitat, but it's been fulfilling and rewarding.

"It's an organization that I am passionate about. I love that it empowers people to take ownership of their life and be able to work toward that goal of homeownership.

"This is my dream job."

Glennay Jundt, Habitat Council Bluffs homeowner-turned-executive director



For Mother's Day, send something meaningful.

Now's the perfect time to honor moms (along with dads and grads) with a gift that will help a family achieve safe, stable housing.

Visit habitatgiftcatalog.org.



PARAGUAY AND INDIA

Healthier homes

Habitat's work in many countries focuses on an important, but often overlooked, aspect of decent housing: reliable access to clean water and proper sanitation. When families don't have access to safe sanitation, they often face disease, unsafe and unhygienic alternatives, and environmental risks for their community.

Because Habitat believes in helping families build healthier lives, we recognize that the definition of an adequate, decent place to live includes the structures that promote safe and sanitary living environments, and we work to help make this

a reality for families around the world.

In Paraguay, 23-year-old Angel lives with his grandmother and extended family in the town of Limpio. Like many Paraguayans, his family did not have an indoor bathroom, using instead an outdoor latrine. But thanks to Habitat Paraguay, Angel was able to install a new bathroom in his grandmother's house, improving the family's living conditions and helping them be healthier and safer.

"My grandmother's latrine was used by six people. Two are small children, and that always



750 

Habitat homes that have been built, renovated or repaired with funding generated by sales and donations at Habitat Greater Los Angeles' two ReStores. In the process, these ReStores have helped divert more than 8 million pounds of reusable materials from local landfills.

<20

Percent of world's land owned by women, according to the World Economic Forum.
Lack of land titling and inheritance laws, as well as tradition, are often factors contributing to this startling inequality.





Habitat Cambodia has signed an agreement with the Cambodian government's General Department of Housing to support implementation of the country's National Housing Policy, aimed at helping low- and middle-income families meet their housing needs.

By 2030, it is estimated that 1.1 million new homes will be needed in Cambodia, as the population continues to grow and even more families flock to cities. Habitat Cambodia's work will improve access to housing and secure tenure for urban dwellers.

worried me," Angel says. "I wanted to have a clean, healthy bathroom where everyone felt comfortable and safe and we did not have to go outside late at night or during the winter."

Angel's family is just one of 100 Paraguayan families who have partnered with Habitat to make this much-needed improvement to their quality of life.

Similar work in India has brought together a coalition of partners from the public and private sectors and nongovernmental organizations through an initiative called "Sensitise to Sanitize." The coalition works collaboratively in marginalized communities to provide access to sanitation facilities and to educate families about their own

health and environment.

Sixteen-year-old Rohini is among the residents of the village of Nandgaon in India's Maharashtra state who has benefited from improved sanitation. With Habitat India's help, her grandfather has added a toilet to their home.

All together, the coalition has helped nearly 580,000 people improve their homes in this same way. They've also helped 2,400 schools improve their facilities, making healthier lives possible for even more children.

40%

Of the utility cost for the average home in Spokane County is all that is required for houses built by Habitat Spokane. Habitat Spokane homeowners spend an average of \$150 per year to heat their homes.

eight thousand



Volunteer hours required to build a Habitat Chicago home. In fiscal year 2016, more than 3,600 volunteers gave their time to build alongside future homeowners in the Windy City.

1,000



Total teams that have traveled to build with Habitat through Thrivent Builds Worldwide, a program within the Thrivent Builds with Habitat for Humanity partnership. TEAM1000, a contingent of multiple Thrivent teams created to mark this milestone, returned to Romania – site of Thrivent Builds Worldwide's first team more than 10 years ago – to help families begin their journey to affordable homeownership. Since the partnership's beginning in 2005, Thrivent volunteers have contributed more than 5 million volunteer hours to Habitat.



A conversation with Matthew Desmond

Matthew Desmond's highly acclaimed *Evicted: Poverty and Profit in the American City* is a deep dive into the eviction landscape in Milwaukee, Wisconsin, and is told through the stories of families Desmond lived with while researching his book.

Desmond served as the keynote speaker at January's Habitat on the Hill, our annual legislative conference in Washington, D.C. He is the John L. Loeb Associate Professor of the Social Sciences and co-director of the Justice and Poverty Project at Harvard University. In 2015, he was awarded a MacArthur "Genius Grant" for "revealing the impact of eviction on the lives of the urban poor and its role in perpetuating racial and economic inequality."

Desmond says that what's going on in Milwaukee mirrors what's going on around the United States and even the world, but he still believes the landscape can change if there's the will to change it.

Q: You talk about how America is supposed to be a place where you can better yourself, your family and your community, but that's only possible if you have a stable home. How do you connect those dots?

A: I just think that without stable shelter, everything else falls apart. If you are a typical poor working family today, you are spending at least half of your income on housing costs, and sometimes you are spending 60, 70 percent of

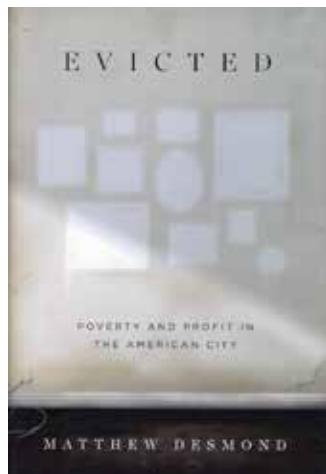
your income just on rent and utilities. Under those conditions, you are unable to buy enough food sometimes, to afford enough to be stable in the community. And you face eviction at a really high rate, which not only can result in you losing your home, but can result in you losing all sorts of other stuff, too, like your possessions, your school, your community.

You write that the United States as a country fails to fully appreciate how deeply the lack of affordable housing is implicated in the creation of poverty. Why is that?

One reason is that the housing affordability crisis has not been as acute and as painful as it is today. If you just look over the last 20 years, rents and housing costs more generally increased pretty slowly during the 1990s. In the 2000s, they shot up. Between 1995 and today, median rent in the country has increased by over 70 percent. In the 2000s alone, the costs of fuel and utilities have jumped by over 50 percent.

At the same time, the incomes for families with modest means are really flat and, in some parts of the country, falling in real terms. So you have this growing gap between what poor families are bringing in and what they have to pay for basic shelter. And it has reached a fever pitch, I think. It has reached a point where we have moved from a time when evictions used to be rare and draw a crowd to a point that you go to a major American city like Milwaukee where 1 in 8 renters is evicted every two years, which is an astounding level of residential insecurity. That is one reason.

Another reason is that in these turning points in the poverty debate over the last 40 years there have been really important things that we have focused on, things like joblessness in the 1980s, welfare reform in the mid-90s, the rise of mass incarceration in the 2000s. But we have to recognize how essential housing is in deepening poverty in America, too.



Your book centered on the private rental market. Where do you see affordable homeownership fitting into the solution?

For me, as someone who volunteered for Habitat in college — and volunteered after college, too — it is a beautiful model. I think that the affordable housing crisis can be addressed in a lot of different ways and probably should be. If we have a model that has been successfully putting working families into homes and allowing those families access to the American dream, I'm all for that.

The question and the problem I always come back to is just one of scale, right? We are bleeding out. We have 11 million people who are incredibly rent-burdened in the country today. We have increasing rates of child homelessness and residential insecurity. It just seems to me that we need to figure out a housing policy for the unlucky majority, the vast majority of poor families that don't get any kind of housing help.

You see Habitat as being part of the bigger equation?

I do. And I think it is part of a larger package that also has to include things like building more affordable housing supply in urban neighborhoods and providing low-income renters just breathing space instead of them

*Without
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If we care about promoting health and well-being among families and kids, we have to care about stable, affordable housing.

having to pay most of their income to landlords and utility companies. I don't think we can build our way out of this problem totally, but I think building affordable housing and promoting homeownership among low-income families and working families is an incredibly important piece of the puzzle.

You mentioned the Habitat model. Can you talk more about that?

I don't talk about things I haven't studied empirically, and I can't say a lot about it. I will say that any effort to provide families with affordable housing, be it building and establishing the dream of homeownership like Habitat has done successfully for so many years or providing renting families more support, is central to reducing poverty in America and promoting economic mobility.

The thing I also love about Habitat is that it draws in all of these volunteers. There are college kids and church groups and civic organizations out with hammers and nails and drills on any given weekend working on a Habitat home. And I think that is really important not only for that home but also for spreading the messages of the centrality of housing to success and well-being in American lives.

What surprised you in researching your book?

I was surprised how common eviction was. When I started this work, I wanted to study eviction because I thought it would be a good device or a way in to understanding the connection between housing and poverty. I had no idea that we are probably evicting people today not in the tens or hundreds of thousands, but in the millions. No idea. No idea that just looking at court records, you see 40 people a day evicted in Milwaukee, 60 marshal evictions a day in New York City. The scope of this problem really blew me away.

You wrote about the toll of evictions on families, moms and kids, in particular. Families like Arleen.

The face of the eviction epidemic is moms with kids. If you have spent any time in eviction court in any major city, you just see

a ton of kids running around. Until recently, the housing court in the South Bronx had a daycare. There are just so many kids coming in. I think low-income African-American moms like Arleen and Vanetta are evicted at startlingly high rates. Among Milwaukee renters, 1 in 5 black women is evicted sometime in her life, compared to 1 in 15 white women, which is scary and troubling. That struck me as a kind of parallelism to mass incarceration, this kind of feminine equivalent to incarceration.

How does your work with the people you met and lived with in Milwaukee speak to all of us?

If we care about promoting health and well-being among families and kids, we have to care about stable, affordable housing. We can spend smart or we can spend stupid. If we don't want to pay for decent, affordable housing, we can pay for asthma and increased rates of depression among mothers.

If we care about providing kids a stable shot at going to the same school for several years and meeting role models and students and guidance counselors who can help them reach their full potential, then we have to provide their families a stable place to live. Arleen's 14-year-old son, Jori, went to five different schools between seventh and eighth grade alone. If that is our issue, housing has got to be our issue.

If our issue is racial inequality, housing plays a huge part in that story, right? Most white families today, for example, are homeowners, and they benefit from one of the most generous expenditures in the tax code: the mortgage interest deduction. Most black and Latino families don't own their homes and do not receive that level of benefit.

If we care about crime reduction, we have some evidence from Milwaukee that shows that neighborhoods with higher eviction rates have higher violent crime rates the following year. We know eviction tears apart the fabric of the community and thwarts its political capacity.

Whatever our issue, whatever gets us out of bed in the morning and drives our philanthropic volunteer efforts, this problem is right there at the root of it.

How can government and public policy enable more homeownership opportunities for qualified low-income families?

The best we can do is to answer the question honestly. The good news is we have models out there that are working. Habitat is a really successful model. The land bank in Houston is a really successful model. The Seattle Housing Levy is a successful model. The problem is that they are for the lucky minority of low-income families that benefit from them. We just have to increase the dosage. The federal government, if it wanted to get serious about homeownership, could invest in a very serious way.

One way that it doesn't invest in homeownership is through really costly tax expenditures that the vast majority of economic research shows don't promote homeownership. In fact, there is some research that suggests that things like the mortgage interest deduction increases the value of homes and actually makes it harder for young families and working families to get into the home. Doing things like partnering with organizations that have already done this work and are doing this work on the ground makes a lot of sense. And also just providing families with more down payment help. That is the biggest barrier to homeownership.

Can you talk about the impact that your book had on you?

One strong impact is to feel how gracefully and beautifully people refused to be reduced to their hardship — how a lot of folks that are facing obstacles and adversity that many of us have a hard time fathoming respond to them with kindness and generosity and humor. That left a deep impression on me.

Visit habitat.org/advocacy to learn about Habitat's efforts to increase access to affordable housing.



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

Habitat Humanitarians

Habitat for Humanity recognizes our first Habitat Humanitarians, a group of volunteers who also serve as tireless champions, advocates and spokespeople to raise awareness of the need for decent, affordable shelter in the U.S. and around the world.

Our inaugural honorees are former President **Jimmy Carter**, former first lady **Rosalynn Carter** and country music stars **Garth Brooks** and **Trisha Yearwood**.



"Habitat Humanitarians honors influencers and ambassadors who exemplify extraordinary dedication to service in alignment with Habitat's vision of a world where everyone has a decent place to live," says Jonathan Reckford, CEO of Habitat for Humanity International. "President and Mrs. Carter, Garth Brooks and Trisha Yearwood have been dedicated volunteers and passionate voices on behalf of Habitat, and we are excited to celebrate their longtime support and service in this unique way."

Since 1984, President and Mrs. Carter have been champions and strong voices for affordable, decent housing for all, donating their time and leadership each year to build and improve homes through

Habitat's Carter Work Project. Over the course of more than 30 years, they have worked alongside nearly 100,000 volunteers in 14 countries to build, renovate and repair more than 4,000 homes and have inspired millions more through their dedication to the mission.

Country music stars and longtime Habitat volunteers Brooks and Yearwood have volunteered with Habitat for more than a decade. The couple first volunteered with Habitat in New Orleans to help build the 1,000th and 1,001st post-Hurricane Katrina Habitat homes on the Gulf Coast. They also have lent their names and support to numerous Habitat events and projects, including the Carter Work Project and National Women Build Week.



WHEREAS, Jimmy and Rosalynn Carter have generously shared their time, wisdom and influence with Habitat for Humanity since 1984 and,

WHEREAS, their Christian faith, servant leadership and volunteerism have inspired millions of people around the world and,

WHEREAS, through their efforts they have promoted dignity and independence for all people through decent and affordable shelter and,

WHEREAS, they have helped Habitat for Humanity put God's love into action by bringing people together to build homes, communities and hope and,

WHEREAS, they share and further Habitat for Humanity's vision of a world where everyone has a decent place to live, and,

WHEREAS, we, the international board of directors of Habitat for Humanity, hereby establish the Habitat Humanitarian designation as our highest honor to recognize volunteers who so freely give of their time, talents and resources,

NOW, THEREFORE, we do unanimously proclaim and endorse Jimmy and Rosalynn Carter to be the very first Habitat Humanitarians.

May their good work and humble service continue to inspire people to support every aspect of our work in every corner of the world.

PROCLAIMED THIS 11TH DAY OF NOVEMBER, 2016.



WHEREAS, Garth Brooks and Trisha Yearwood have volunteered with Habitat for Humanity for more than a decade, and,

WHEREAS, they have supported the Jimmy & Rosalynn Carter Work Project in the U.S. and around the world, and,

WHEREAS, they have humbly and faithfully committed their time, talents and resources to furthering Habitat's mission, and,

WHEREAS, they have pledged their continuing support to Habitat for Humanity, and,

WHEREAS, we, the international board of directors of Habitat for Humanity, have established the Habitat Humanitarian designation as our highest honor to recognize volunteers who so freely give of themselves in support of Habitat's mission,

NOW, THEREFORE, we do unanimously proclaim and endorse Garth Brooks and Trisha Yearwood to be named Habitat Humanitarians.

PROCLAIMED THIS 11TH DAY OF NOVEMBER, 2016.

Former first lady Rosalynn Carter

On the meaning of “home”

“My home is a haven for me. Jimmy and I do a lot of things, and I am always glad to get back home. My things are there. My memories are there. It is just security and safety for me.”

On why a home is important for families

“We have been with Habitat for so long and have seen so many people finally have a home. It really does change their lives and the lives of their whole family. It gives them a sense of belonging, a sense of self-esteem. When somebody has a home, they don’t have to struggle as much to find a place to stay. They have more time for family, more time for children. It is just life-changing.”

On why she builds with Habitat year after year

“If you could see the expression on the faces of the people when we give them a Bible and the keys to their house, you would know why. It is just so inspiring. It is really emotional. We always cry. It’s the families that keep us going.”

On what she hopes families have learned from her

“I hope they feel that we really care about them and that they have a home to live in.”

On what she has learned from Habitat families

“I have become aware of the great needs of people who don’t have a home. Their values are just the same as ours. They want an opportunity to have good lives. That is what Habitat is about. It just makes you want to keep building more houses.”

On building with Habitat

“The first house we ever worked on was in New York City. It was an old burned out building — the rafters were charred where people had been burning stuff to keep warm. I told Jimmy that I would help with the food, that I was not going to do hammering. The only thing I had ever done was to nail a nail into the wall to hang a picture. Jimmy asked me and some other women to pry up some linoleum from the floor. Just before we finished, somebody brought some boards for us to nail down. The first day, I was hammering.

“I am a fairly accomplished carpenter now. I’ve even framed a door, which is not easy. I never dreamed I would be a carpenter. And I really enjoy doing it, too. It is so much fun to see a house go up.”

On building with Trisha Yearwood and Garth Brooks

“They are wonderful workers — they work solid all day long. I have seen her lying on her back on a rafter hammering. I have been impressed from the first year they came, and they have come a good many now.”

On building alongside President Carter

“We do most things together, but this is so different. It is a good feeling to be together with him. Some of our children go with us almost every time. It is just a wonderful, wonderful experience.”

On why people should volunteer with Habitat

“So many people want to do something good and don’t know what to do. For anybody who wants to get involved with an organization, there is nothing that they could do that would give them such a life-changing experience as Habitat.

“This is something that brings together people who have everything they need and those who don’t have so many things we take for granted. You come to know the homeowner and love the homeowner and their family. It makes you aware and care about the people and hope they have good lives and good homes.”

“It has made me a better person.”





I think every human being has within himself or herself a desire to reach out to others and to share some of our blessings with those who are in need. But it's one of the most difficult things to do.

"What's opened up that avenue for me and my wife and hundreds and thousands of others is Habitat for Humanity. It makes it easy for us to reach out and work side by side with the homeowner who's never had a decent house, perhaps. I haven't been on a Habitat project that I wasn't thrilled and inspired, and wept."

Former U.S. President
Jimmy Carter



Trisha Yearwood

On what moves her about volunteering with Habitat

"There is something that moves you on every build you do. One of the most moving experiences is our trip to Haiti. The first time we went was over a year after the earthquake. I have never in my life seen the kinds of conditions that people were living in. Because Haiti was in such need, we went back the next year and got to visit the houses that we had built the previous year. The homeowners were doing great. They had gardens. You could just see the difference, especially in their eyes. You could see in their faces the joy of homeownership."

On her favorite jobs on a build site

"I like the jobs that require tools that are kind of aggressive. They call me the 'Nail Gun Diva.' In Haiti, I was one of the few girls carrying a small drill — that was my pride and joy. My drill is the perfect size for the tin roofs we were putting on. All the roofing guys were coming by going, 'Hey, Trisha, can we borrow your drill for a little bit?' I was very popular. I loved it. I'll do anything, but I like a job that requires hammering or nailing. And I do like that nail gun. It is so fast."

On what she gets from Habitat families

"Habitat is a great reminder to me of how grateful I need to be on a daily basis. I believe the adage, 'To whom much is given, from him much is expected.' Part of my job in life is to give back, and this is a wonderful way for me to give back.

"I grew up in a small town, and if you needed something, the whole community rallied. I think that is what draws me to Habitat. In the days you work on a house, you quickly become a community. I will always be that small-town girl, and I like that small-town feeling that we are all in this together. Habitat gives me that."

On the meaning of "home"

"When I think of home, it is that safe place, one of those things that you don't really think about every day if you have always had a place to live. The thing that I have learned through volunteering with Habitat is everybody doesn't have a roof over their head. But what I love about Habitat is that it provides that basic first step that creates a haven and a safe place."

On her fellow Habitat Humanitarians

"With Garth, 'generous' is the word that comes to mind. He really takes joy in helping others. I think Habitat fits him perfectly because it gives him a chance to do all the things that he is just so good at naturally.

"The President and Mrs. Carter, you kind of can't say one without the other. They are a really good team. He just shines when she is around. Whatever he is doing on the worksite, he makes sure he knows where she is. President Carter always says she is the boss. She has that quiet, Southern strength, and I admire her so much."

On her first experience volunteering with Habitat and why she continues

"We knew Habitat built houses, but we didn't know the whole piece about it being a hand up, not a handout. And how you work side by side with the homeowner and the sweat equity they put in. We just fell in love with the physical labor — Garth and I really like to build. I'm a little tomboy daughter, the son my dad never had. We were hooked.

"The other piece for us is getting to work alongside President and Mrs. Carter, just to observe their work ethic and love and compassion. We are so lucky to get the chance to be a part of that."





“At some point you have to stop and just listen. The hammering of these hundreds and hundreds of hammers and you know what they’re doing, **they’re building love, man. And it’s the greatest feeling on the planet.**

“I can see why the family that was the president and first lady of a nation found something even greater to spend the rest of their life doing. And we would like to personally volunteer to do that ourselves.”



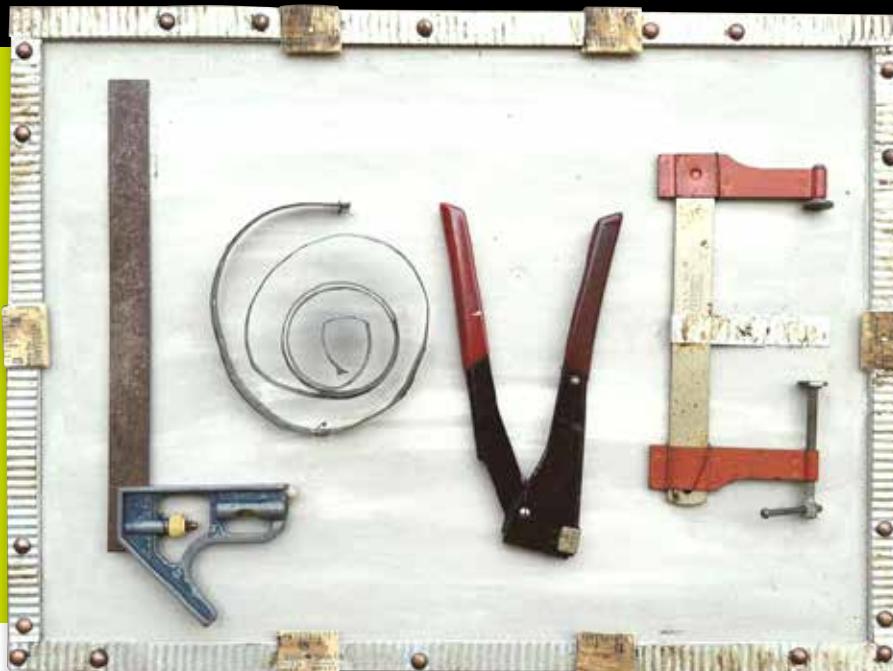
Garth Brooks



Volunteers of many talents help Habitat families

Maybe you rock a nail gun. Or maybe you're great at drafting legal documents, planting gardens, making crafts or even lemonade.

Whatever your skill set or passion or age, you can help families build or improve the place they call home.



Loving what they do



For Trish Dooling and Anastacia Sitnikova, volunteering at North Carolina's Habitat Scotland County ReStore means sharing their love of crafting.

The duo hold workshops at the ReStore and show customers what can be made from donated items. The \$15 workshop fee goes back to the ReStore. "It's dream volunteering," Anastacia says. "I was willing to volunteer doing anything, but this is also what I like to do."

Besides putting on workshops, Trish and Anastacia offer weekly demonstrations that they call "Crafternoon." The women often sell the items they make before they've barely had a chance to put on a price tag. They also bring in projects to sell, like Anastacia's Christmas village, which sold the same day.

Trish's "LOVE" sign is her most popular creation. Using a bulletin board as the

background, Trish wired rusted tools into place to spell L-O-V-E. She created a border with crimped, metal flashing and furniture tacks that she painted copper.

"I ended up buying it for myself, and I keep it displayed above my workspace," Trish says. She has helped two customers create their own versions and recently received a request for a custom order.

Trish and Anastacia shopped at the ReStore before they began volunteering. The women say they have noticed more foot traffic since they started showcasing their craft ideas and sharing them with shoppers. "It does create good conversations," Anastacia says.

While they are having fun creating crafts and meeting people, the best part, they say, is supporting Habitat's mission. "I'm proud to be a teeny-tiny part of it," Trish says.



A volunteer supervising other volunteers

Eric Koskinen worked in construction and real estate for years and now shares his knowledge as a volunteer supervisor on Habitat build sites in New Jersey. "I'm very comfortable on a construction site and working with tools and with my hands," says Eric, a volunteer with Habitat Bergen County.

Eric's experience and ability are valuable as he helps guide volunteers through the tasks at hand and helps the site run smoothly.

"If the job supervisor has more than six or seven people on the site, it's not a good situation," Eric says. "You're going to have people sitting around with their hands in their pockets. You have safety issues, and you're going to be sending volunteers away who didn't get the best they could from the experience."



Eric takes a smaller group, discusses the day's work and allows them to get going. "I try to step back as much as possible and let them do the work," he says.

Eric wants everyone to feel a sense of accomplishment. "In home construction, there is a very tangible product that you had something to do with. You can see it," Eric says. "They step back and actually admire this project they just did.

"That is the best part of the whole day."



No age limit on helping others



"All kids should have a home like me," Delilah Schoonover says. To help that happen in her community, the 6-year-old gathered quarters for months then donated \$150 in coins to Habitat Tucson.

That action earned Delilah special recognition from another nonprofit that promotes kindness and community. What really makes Delilah happy is how she felt when she donated those quarters.

Delilah hopes to help build a Habitat house someday. For now, she wants to inspire other children to do their part. "All kids should help people without a home," she says.

Eight-year-old Owen and his 9-year-old brother, Wyatt, agree. The Dallas, Texas, boys set up a lemonade stand after learning that their church had completed 100 houses partnering with Habitat families and has plans to build 200 more. They thought about the kids

who don't have a good home. "Wow, they must be sad," Owen says. Thinking about those kids makes his brother sad, too. And something else. "Appreciative that I have a house," Wyatt says.

The sign on the lemonade stand read "50 cents," but most patrons were generous tippers when they learned where the money was going. The boys asked their parents to post a picture of the stand on social media and received even more donations, including one from their aunt in California.

The boys were thrilled to learn that what Wyatt calls their "almost 200 buckaroos" was enough to pay for a front door and some windows on a Habitat home. And they want to continue to raise even more money, maybe selling even more lemonade.

They hope to inspire other kids to do their part to help Habitat families, even if it is just contributing \$1, so that even more kids can have good homes. "I want to make other kids feel happy by giving," Wyatt says.



Paragraph by paragraph, providing guidance



There's a moment of pure joy for a Habitat homeowner that not many people get to see. It happens during the closing, when the homeowner signs that last sheet of paper and knows that their family will experience the safety and stability that a decent place to live can provide.

Jim Jackson has shared that joyous moment with more than 150 Michigan families. An attorney, Jim volunteers his time and expertise in real estate law to help guide Habitat Huron Valley homeowners through the house-buying process. He has drafted the documents for all home sales for Habitat Huron Valley since 2001, and the families he meets at each closing continue to move him.

"They are so happy," Jim says. "That's one of the best parts of being a volunteer — seeing how happy the homeowners are when they become first-time homeowners. A lot of them finally having a yard of their own where their kids can safely play. A lot of the kids get their own rooms for the first time."

Habitat homeowners work so hard to get to the point of signing those papers. It's the end of a long process that includes hundreds of hours of sweat

equity and education classes. So the closing is an emotional moment for them, and a big deal for Jim, too.

"They are pretty ecstatic, having gone through the process," he says, "and they are so happy to have a decent, safe home for themselves and their children."

On closing day, Jim works with the new homeowner to make sure that they understand their responsibilities, Habitat Huron Valley's responsibilities and the purpose of each document. "At the closing, they don't sign anything until I've gone over it paragraph by paragraph," he says.

Jim knows what owning a home has meant to families throughout the years. It has an especially large impact on children, he says. "Things change when they have one school to go to, and they're not being bounced around," he says. "They're in a neighborhood. They're going to be in a safe school for the rest of their education, in the same school district.

"People who have been in their houses five, 10, 15 years still are as happy as they were the day they closed."

Adding beauty to Habitat homes

For Kimberly Lyn, a board member of both Chilton County Master Gardeners Association and Habitat Autauga and Chilton Counties in Alabama, volunteering to landscape the yard of a Habitat home is a perfect opportunity to meld two of her passions. She and her fellow master gardeners have clocked hundreds of hours on flowerbeds, bushes and the lawn of a Habitat home being renovated.

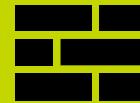
"We wanted to keep the plan simple, something that looked pretty, but didn't require a lot of physical labor or time" for the family, she says. "The things we put in are perennials, so they don't have to be replaced."

The master gardeners started volunteering with Habitat after Kimberly suggested the group

lend its expertise to homeowners. Gardeners must complete 100 hours of training and volunteering to earn the title "master." Their knowledge has paid off.

"While we were trying to restore existing flower beds in the front, the more we dug, the more we realized nothing would thrive there," Kimberly says. "There was no nutrition left in that soil." The volunteers worked to reintroduce the proper nutrients so that the native, easy-to-maintain plants can thrive.

Kimberly says her faith drives her to do her part to help others. She and the other master gardeners can see the family working to build their home and who will be enjoying the yard when it is done. "All of our volunteers have met the future homeowners," she says.



Building homes — and bridges

Renad Al-Souqi talks about the difference between house and home, a distinction crystallized on her recent Global Village volunteer trip to Jordan.

The team was gathered for dinner, eating delicious Arabic food and drinking sweet hot tea, Renad remembers, when a Habitat staffer said: “The house is nothing but dry and cold walls. But the home — the home is love and warmth. You are not just here to build the walls of this house; you are also building the love and the warmth of this home.”

Renad, an aspiring speech pathologist living in Saudi Arabia, says her work with Habitat has given her the opportunity to help transform the living conditions of neighborhoods and make families more stable and independent. She has benefited, too.

“My trips have allowed me to build deep and meaningful friendships with all kinds of people from different walks of life,” Renad says. “I’ve learned a lot about different cultures, languages and cuisines. I discovered that being bilingual in Arabic and English is a very useful skill, and I really enjoyed translating for my team and the local community, which helped build bridges and friendships between us.”

Renad first learned about Habitat in high school

when some of her classmates were organizing a bake sale to raise money for a build in India. On that project, Renad was intimidated by all of the construction tools. “After a couple days of work, you really get into the swing of things, and it becomes easier — and fun,” she says.

Next, Renad participated in Habitat’s disaster response efforts in the Philippines in 2009 after heavy rainstorms and flooding hit the Palawan region. She and her team mixed cement and made cinderblocks from scratch. “It was very humbling to see the family cry from happiness when the keys to the house were handed over to them,” Renad says, “and made me feel good to know my help impacted their lives for the better.”

Renad is grateful for the friendship that she made with the young Jordanian couple and their extended family that would be living in the home she built with her Global Village team. “They were extremely friendly, grateful and amazed that we came from all over the world just to help them build their house,” Renad says. “I love the work Habitat does and plan to volunteer again in the near future.”

Donating materials, time, landscaping work — all add up to helping Habitat do more and keep a home affordable for a family. “It’s the same as if we were putting up the walls on the inside,” Kimberly says.





Joining work colleagues to build homes

Candace Hartley has many passions – her family, sports, '70s and '80s rock bands.

And then there's Habitat.

More specifically, Habitat's Women Build. Candace manages a Lowe's store in Orlando, Florida. Lowe's has sponsored National Women Build Week just before Mother's Day for the past decade, drawing a total of almost 100,000 volunteers.

Candace will participate in her ninth such build this May with Habitat for Humanity Orlando.

"Honestly, after you volunteer one time on a jobsite with the homeowner, you are hooked," Candace says. "Just seeing the excitement in the eyes of someone who thought they

A family volunteers together and grows closer



It's hard to chat and hammer, Linos Frantzeskakis says, but he and his two kids have managed to work in some conversations and laughs on Habitat build sites. They've also bonded.

"We've had a good time and a valuable time, doing something together to help someone else," says Linos, an engineer from Marlboro, in central New Jersey. "A house is not wood and nails. It is your refuge, your point of reference. I cannot imagine how difficult it must be not to have that for your family."

Linos and his wife, Christine, began donating to Habitat in 1999. Six years ago, they became HopeBuilders and now make a financial donation every month to support Habitat's work. "I tell our kids that the value of money is the effect it can have on someone's life," Linos says. "Every other use ranks lower in value. The same is true with time."

Linos and children, Jason and Zoe, started putting in time on Habitat build sites following Hurricane Sandy. The 2005 disaster devastated communities

just a few miles from their home. "Although I live near the shore, for my family, Hurricane Sandy was a mere inconvenience," Zoe says. "The pictures and videos I viewed afterwards made me realize how houses holding a lifetime of memories collapsed to the ground like sandcastles."

Following the hurricane, Jason immediately started getting his hands dirty. "There was a period where almost every other weekend, I was on the jobsite with him," says Linos, whose family volunteers with Habitat Monmouth County. "Jason learned a lot of things — teamwork, how to use a drill and put in insulation."

Zoe, not to be outdone by her brother, threw herself into fundraising for Habitat and counted the days until she was old enough to work on a Habitat build site. "It was burning her up that Jason could build and she couldn't, so much so that she had me sign her up for a build on her birthday when she became eligible," Linos laughs.

Together, Jason and Zoe started a Habitat campus chapter at their high school. First, Jason served as president; then Zoe took the job after her brother went to college. Both children received the President's Volunteer Service Award.

Jason is now attending Purdue University and

may never, ever, have a place to call home is priceless."

Lowe's puts on "how-to" clinics for Women Build volunteers, but Candace already knows her way around tools. "I spent a significant amount of time on construction sites growing up – my father, grandfather and uncle were prolific builders," Candace says. She leads a group of volunteers on the build site.

"It is very inspiring and makes me feel great," Candace says. "We have set trusses, put in subfloors, painted, landscaped, installed siding, framed. There are not many things that the Lowe's ladies have not had the opportunity to do."

Candace's most memorable volunteer experience was working alongside Mara, now a Habitat homeowner. "She said that her whole life has been full of heartache and struggles, but for the first time, she could see the light at the end of the tunnel," Candace says. "I personally have never struggled with housing, so to see how it looks is powerful."

is involved with the Habitat chapter there. Zoe will attend college in the fall and has every intention of continuing her involvement with Habitat. Linos plans to continue his work on Habitat homes, too. "I have gotten to meet and work alongside a lot of great people. It is admirable — and humbling — to see such commitment from folks," Linos says.

"Habitat is not something that is easy to drop, even if you wanted to. It is one of those things that follows you all of your life."

What skills can you contribute so that more families can have safe, decent places to call home?

Visit habitat.org to find your local Habitat and to learn about volunteer opportunities in other communities and around the world.

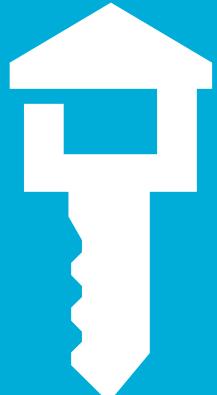


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smile**
**comes from a place of
safety and security that
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Through monthly donations, **HopeBuilders** provide a consistent and reliable source of funding that allows Habitat to reach more families in need of decent shelter. **Sign up today!**



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home is the keysm

Home is the foundation for our lives—the place that unlocks our potential, gives us room to create and space to gather as a family to make memories. Everyone deserves a place to call home.

Throughout April 2017, a Habitat campaign called Home is the Key gathered supporters, ambassadors and community leaders to shine a spotlight on the importance of affordable housing and unlock futures and change lives so that even more families can have access to decent housing.

Meet just two friends who joined us in these efforts.

"A transformation that happens"

Chip Wade, host of HGTV's *Elbow Room* and owner of Wade Works Creative LLC, has helped families renovate their homes to suit their changing needs with creativity and expertise. He also has given his time over the years to work alongside Habitat homeowners as they build the places they will call their own.

"There is something really miraculous when homeowners invest in their own project," he says. "There is a transformation that happens really internally to the homeowner."

Now, Chip is helping to shine a light on homeownership, because he knows, as a builder and a homeowner, what home means to him — it's a foundation of safety and family, as well as a source of pride.

"I am so excited to be part of Habitat's Home is the Key campaign because of what it represents for so many families across the country," he says.



See tips from Chip on making your home a place that reflects you at habitat.org/stories.

Home is the Key was made possible with the generous help of our partners.

At Home

Ballard Designs

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Sur La Table



"Working side by side"

"When people come together, great things happen," says country singer and songwriter Eric Paslay.

"Every night, fans are brought together by music. We all get to sing along together. You all feel like you're one. You're one community. But also Habitat for Humanity brings communities together because they're working side by side," he says.

As he tours across the country, Eric is

Hear Eric talk about his involvement as a Habitat supporter and volunteer at habitat.org/stories.

Finally, Home is the Key was a success because of Habitat supporters like you. Together, we created an outpouring of generosity that said home is key — and demonstrated it as well. We've seen the doors of opportunity open in partnership with people in search of strength, stability and self-reliance. And we will continue to, with your help.

happy to take a few hours off the road to join with communities like yours as they build homes with Habitat.

For Eric, home is a place where memories are made, where he knows his family is safe. And lending his voice to Home is the Key is simply a continuation of what he is already doing.

"I love building so much and love playing music, and I'm glad both of these roads have connected," he says.

Visit **habitat.org/homeisthekey** to see all of the April activity, donate to support our efforts and get involved!



The smell of fresh paint always takes Boris Henderson back. Back to the day he walked through the door of his family's new Habitat house for the first time.

"I was 11 years old," Henderson says. On this sunny day, he is volunteering on a Habitat build site, rolling the walls of a new home that will give someone else's family the chance of a better life. "Just like this house, I remember the smell of the paint. The new carpet. Everything clean and orderly. There is no doubt in my mind that day was the turning point in my life."

After attending college and business school, Henderson spent 13 years at Wells Fargo, then founded a consulting company and now serves as chief financial officer of a real estate services business. He also chairs the board of Habitat for

Humanity Charlotte in North Carolina.

Without that Habitat house, Henderson says, his life likely would have turned out very differently. For his first eight years, he lived in a house with no indoor plumbing and later moved to one of Charlotte's most dangerous neighborhoods. "As a kid, how do you grow and develop into your full potential in that kind of environment?" Henderson asks.

The answer, he says, lies in his own childhood. After failing the first grade, he struggled through elementary school with Cs and Ds. "I am sure the people who knew me then would bet that I would not be where I am today," Henderson says.

The trajectory of Henderson's life changed after his family moved to Optimist Park, a neighborhood targeted for revitalization by Habitat Charlotte and site of one of the first

“I strongly believe that God put me on this path for a reason.”

Jimmy & Rosalynn Carter Work Projects.

“I remember feeling so proud of our house,” Henderson says. “I remember the volunteers. I remember looking at the chandelier and thinking how beautiful it was. I had my own room for the first time. It is really hard to know who you are if you don’t have your own personal space.” In that space, Henderson discovered that he was a good student after all.

The benefits of the house extended beyond the family’s big yard where Henderson learned to cut grass and played hoops with other Habitat kids who also have grown up to lead successful lives. “I am not a one-off,” says Henderson, who attended an after-school program at the church across the street and got involved at activities at the neighborhood YMCA, where he also serves on the board.

The connections he made in those programs led to a job in high school at a law firm. His mentors at the after-school program and the law firm led Henderson to Davidson College, where he earned a bachelor’s degree in biology. It was there that Davidson alum and retired First Union CEO Ed Crutchfield opened Henderson’s eyes to the possibility of a career in banking, and Henderson went on to earn an MBA from Wake Forest University.

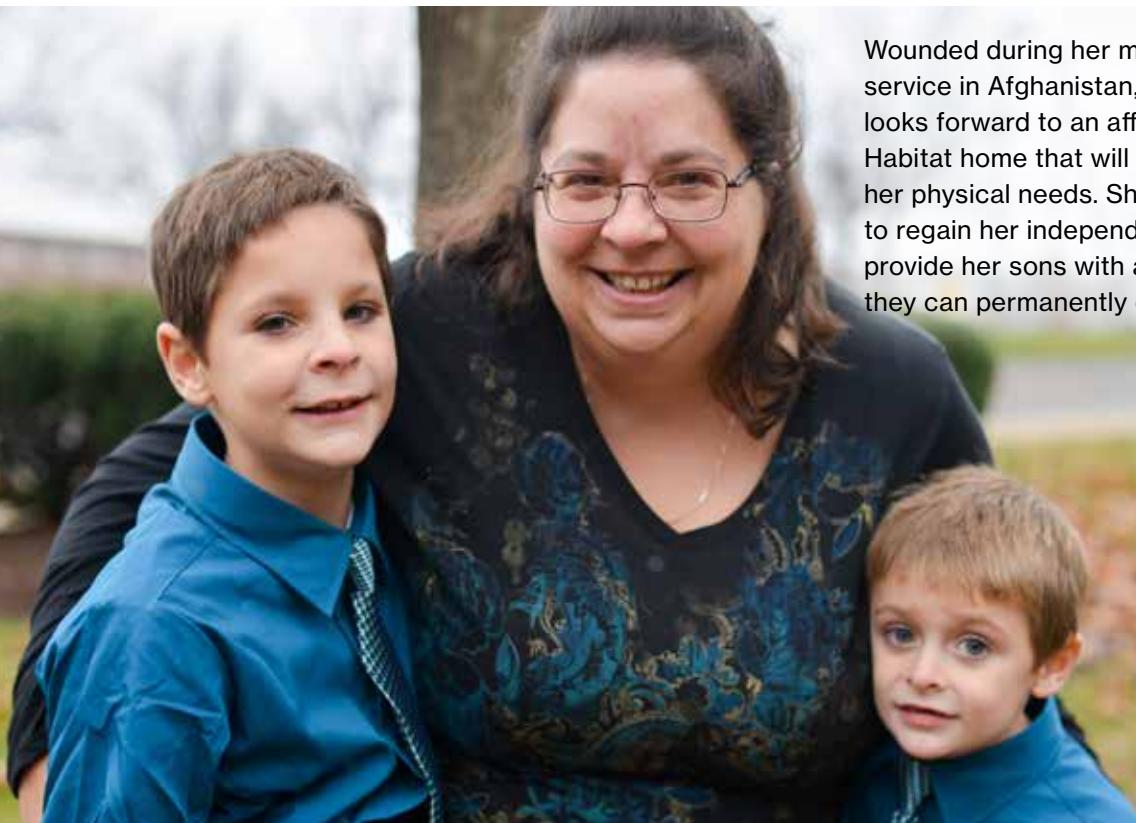
“I consider myself very, very lucky,” Henderson says. “I have worked hard, but the greater reality is that I have had tremendous people in my life who have selflessly poured themselves into me. I also believe in and have benefited from the extraordinary grace and power of God. For these reasons, I strongly believe that God put me on this path for a reason.”

Henderson and his wife, Tiara, have been married almost 12 years and have a daughter, Blair, and a son, William. “They will remain grounded and have a deep concern for humanity,” Henderson says, “because they have the benefit of having parents who deeply understand the importance of education, having a stable place to live, giving back and honoring the community.”

Henderson also is bringing his experience to Habitat Charlotte. “We have an extraordinary board of people who have a deep knowledge of affordable housing, law, finance and other disciplines,” he says. He has something extraordinary of his own to contribute. “I am able to look at what we do through the eyes of an 11-year-old kid,” Henderson says, “and as a man who benefited from Habitat.”



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Visit habitat.org and give today!



Wounded during her military service in Afghanistan, Jennifer looks forward to an affordable Habitat home that will help meet her physical needs. She is ready to regain her independence and provide her sons with a place they can permanently call home.

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The Home Depot Foundation has given Habitat a generous gift and challenges you to give what you can today at habitat.org/everyone.

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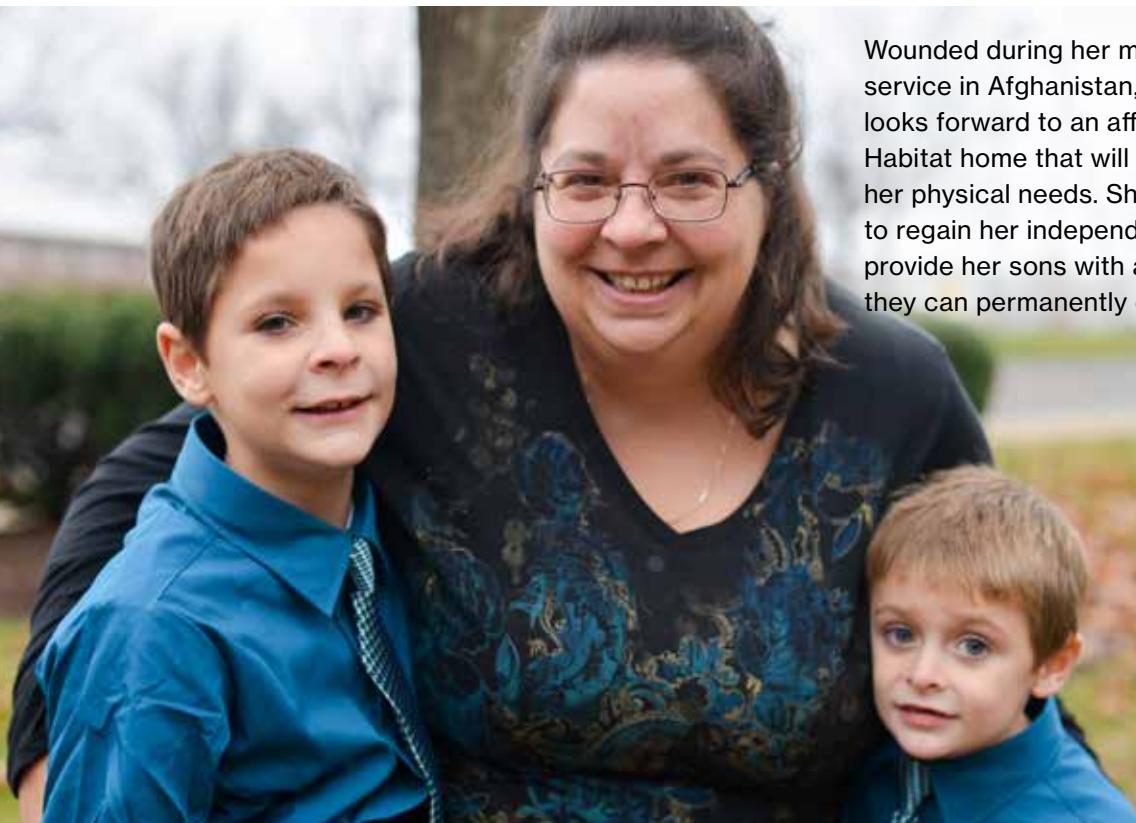
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