

# habitat<sup>®</sup>

THE MAGAZINE OF HABITAT FOR HUMANITY

A photograph of a woman with long blonde hair looking upwards. In the background, a hand is holding a pen over a blueprint or architectural drawing on a table. The scene is brightly lit, suggesting an indoor setting like an office or a home.

Home is  
the key  
to hope  
beyond  
measure

# Families need us now more than ever



Build back security and stability.  
Build back the economy.  
Reconnect our communities.  
Create hope.

I sincerely hope this issue of *Habitat* magazine finds you and your loved ones healthy and well.

The content you see here was largely finalized and in production before COVID-19 became a global pandemic, one with far-reaching economic effects. As the public health emergency unfolded, it also became a housing emergency. Existing need was only exacerbated; emerging need has only grown.

When any disaster hits — a storm, a disease, a financial crisis — it is always those who struggle most who suddenly find themselves struggling even more. They are our neighbors. Families already living in conditions that aren't conducive to good health, those whose finances have long been taxed beyond measure because housing eats up too large a portion of their income, those newly vulnerable because of economic shock waves. They all will need us now more than ever.

When the time is right and with your support, we stand ready to stand alongside these families. And not just stand, but build. Build back security and stability. Build back the economy. Reconnect our communities. Create hope.

Because hope is in Habitat's DNA.

Our shared sense of connectedness and our willingness to actively help shape the world around us for the better have sustained our work with families for more than 40 years, and I know that they will see us through.

In this time of great uncertainty, I have been buoyed by my faith in a loving and ever-present God, and I have drawn on an unshakeable belief in the importance of Habitat's work and on the close and global community that you have helped us build. Your continued and unwavering support has been much appreciated. It has always taken all of us, together, to help our communities and our neighbors. That is more true than ever now.

Read the stories presented in these pages, and take joy in all they represent. Stability, security, financial freedom, opportunity. Brighter futures for families who know now they are not alone because we have shown them that we see their circumstances and have marshaled our efforts to give them a hand up.

Join us today as we continue to do everything we can to make this a world where everyone has a decent place to live. A world where we care for each other, where we recognize how bound together we are, where we come together in times of crisis — and stay together when the urgency lifts, but the need remains.

**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 local communities across all 50 states in the U.S. and in more than 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](https://www.habitat.org).

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**Habitat for Humanity®**



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HAITI

## Building back and training masons

Altide and her daughter are among the many families who lost their homes when Hurricane Matthew roared through southwest Haiti in October 2016. Today, they are among the many families who have put their lives back together because of the work of Habitat Haiti.

With winds exceeding 145 miles per hour, Hurricane Matthew leveled houses and ripped off the corrugated metal roofs of those still standing. After an immediate response that provided shelter kits to those affected, Habitat Haiti has partnered with families like Altide's in rural areas to build 300 new homes and repair more than 1,500 others. The new houses are equipped with water collection tanks, which can safely store up to 250 gallons of rainwater — critical in rural communities with no water



supply where families rely entirely on rainwater for drinking, bathing, cleaning and growing their food.

Through partnerships with other organizations, Habitat Haiti also has educated more than 5,000 households on safe construction techniques and trained more than 600 new builders. Because many homes in Haiti are built with concrete blocks, often of poor quality, Habitat Haiti is training masons to build stronger, more durable houses by incorporating techniques such as reinforcing walls with wood beams.

In the days after the storm, Altide salvaged sheet metal to make a small

shelter where her house once stood in Corail. “We were always uncomfortable,” she says. Then she partnered with Habitat to build a new home using disaster-resistant construction techniques, including the installation of hurricane clips and strengthened walls to help withstand future storms.

She takes great comfort, she says, knowing that her new brightly-colored house was built to withstand future storms. “Even during storms and heavy rains, the house is sturdy, and water doesn't get through,” Altide says. “I'm very proud of this new house.”

# achievement



## Supporting innovation

Following the success of ShelterTech Accelerators in Mexico, Kenya and India, Habitat for Humanity’s Terwilliger Center for Innovation in Shelter plans to launch two regional accelerators to identify, train and support innovative companies and entrepreneurs in developing new technologies in housing.

The ShelterTech Southeast Asia Accelerator program will invite promising startups from the Philippines, Indonesia, Myanmar, Singapore, Malaysia, Thailand, Cambodia and Vietnam that have innovations that could help solve affordable housing gaps. Similarly, the ShelterTech Andean Accelerator will attract startups from Bolivia, Peru, Ecuador and Colombia.

Selected participants for both upcoming accelerators will have the opportunity to access a

wide network of experts to fine-tune their ideas, unpack business challenges and create industry connections that can help entrepreneurs maximize the impact of their product or service. Startups will be mentored by experts such as engineers from the Hilti Corporation, executives from Dow Chemical and instructors from Singapore’s INSEAD Business School, among others. They will have the chance to receive grant funds to test ideas throughout the acceleration process and will pitch their ideas or solutions to potential investors.

Previous accelerators have included startups such as India’s EcoSTP, which developed a technology to treat sewage water based on biomimicry principles. And in Mexico, ECOLAM manufactures affordable construction material made from used toothpaste tubes and other recycled industrial plastics.



### SOUTH AFRICA

## Crafting a network of opportunity

In 2018, Ntombizini partnered with Habitat South Africa to build a decent home for her family as part of a Nelson Mandela Day Team Build. As her livelihood, she makes pillows in this home in the Lawley community and sells them. She never thought, she says, that she could think big, but a decent house has made so many things possible.

Today, Ntombizini invites other women from the neighborhood to join her in making pillows and other handiwork so that they, too, can earn money to support themselves. Her desire is to help them develop and increase their skills and to empower her neighbors.

In recognition of their work, Habitat South Africa hired the women in December 2019 to make beaded Christmas ornaments as a thank you for donors and supporters. At a workshop held in a local community hall, Ntombizini and others from her community gathered to make beautiful and handcrafted ornaments. The workshop covered the basics of making beads, patterns for beginners, necessary tools – and the empowerment and income generation that such a skill can provide.





# Advocacy's incredible impact

In early 2020, Habitat for Humanity International announced three Global Advocacy Award winners, recognizing the unique advocacy achievements of these national organizations through our Solid Ground campaign. Solid Ground was a four-year global advocacy campaign to improve access to land for shelter. Because, without land, there can be no housing.

Each award will support the national organization's ongoing advocacy efforts, as they work to reduce barriers to land and housing through policy and systems change. Here are the 2020 winners:

## **Habitat Brazil: Stopping forced evictions through policy change and coalition building**

Habitat Brazil has worked to improve land tenure security for low-income communities at risk of eviction. Habitat Brazil's strategy is multi-pronged: building coalitions with stakeholders; facilitating outreach to judicial and representative authorities; mapping and monitoring land conflicts; conducting a feasibility study for turning abandoned buildings into social housing units; and building public support and advocating for democratic processes in local and national decision-making.

## **Habitat Côte d'Ivoire: Increasing tenure security through grassroots efforts and improved land certification systems**

Habitat Côte d'Ivoire has focused on ensuring access to land tenure security for people living in rural communities. Recognizing the importance of proper land documentation, Habitat Côte d'Ivoire has engaged directly with individuals to explain the steps to obtain land documentation and worked with regional and village authorities to implement a more effective and efficient land certification system. The creation of new tools through technology and apps has allowed for the collection of land data. A newly established regional observatory on land rights will lead to further research and innovation.

## **Habitat India: Connecting marginalized communities with their land rights**

Habitat India has worked to help ensure that existing land and housing policies are more inclusive and supportive of marginalized groups, such as the Irula tribe. Habitat India has worked with Irula families to equip them with the tools and information they need to advocate for proper land documentation and to petition the government for land tenure documents, enabling them to more easily access markets and invest in their homes.

Learn more about these and other Solid Ground successes later in this issue and at [habitat.org/advocacy](https://www.habitat.org/advocacy)

Central Oklahoma Habitat dedicated its 1,000th home in March. New homeowner Brittani had moved her two boys multiple times while trying to find an apartment she could afford on her nurse's salary. "I am so grateful and blessed for this opportunity for my family to begin a new chapter of hope and positivity toward our future," she says. "My boys are ecstatic about living near the park and having more outdoor play space."



advoc



**“When they handed me the keys to my home, it was magical.**

**“I knew that if God allows me to take care of my two children, God will allow me to realize the dream that I have had since I was a little girl, which was to have my own house.”**

Ana, Habitat El Salvador homeowner

## Expanding access to small loans

The success of Habitat for Humanity’s groundbreaking MicroBuild Fund, which has helped millions of low-income families around the world build or improve their homes, is the result of years of careful planning and the ability to attract like-minded and committed partners, according to a new case study out of New York University.

“Launching the MicroBuild Fund” follows the fund from the initial idea of creating an investment vehicle for housing aimed at low-income families to its rollout in 2012. The case study braids together the legal, business and policy issues that informed getting the fund off the ground and is the work of NYU’s Grunin Center for Law and Social Entrepreneurship and Wagner Graduate School of Public Service.

“This MicroBuild Fund case study is an invaluable and novel tool for the field to learn more about this innovative financial product and how it is providing safe, decent and durable homes to millions,” says Patrick Kelley, vice president of Habitat’s Terwilliger Center for Innovation in Shelter, which houses the fund.

The case study also underscores the urgent and growing demand for safe

and affordable housing, pointing out that by 2025, at least 1.6 billion people worldwide will be living in substandard housing or will be so financially stretched by housing costs that they will be forced to forgo other basic needs such as food, health care and schooling for their children. Habitat’s MicroBuild Fund seeks to address that demand by lending to financial institutions, which, in turn, provide small loans to low-income families to build safe, decent and durable homes. This type of lending supports an incremental building approach and helps families clear hurdles like lack of access to credit or land titles.

Since its launch, the fund has dispersed \$132.5 million to 54 institutions in 31 countries. This has allowed those institutions to collectively grow their portfolios to \$1.08 billion and help provide access to better housing for more than 2.1 million people.

“The MicroBuild Fund has enabled financial institutions across the globe to provide new housing financial products and services and is having a ripple effect on the market as others adopt the model,” says Kelley.

Additional case studies are planned with the goal of providing insights on how the MicroBuild Fund has had to adapt and change over the years to respond to market opportunities and challenges. Omidyar Network, a philanthropic investment firm and investor in the MicroBuild Fund, is



supporting the case study work.

“Improving housing market 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,” says Mike Carscaddon, Habitat for Humanity International’s executive vice president of administration, chief financial officer and chair of the MicroBuild Fund board of directors.

Bumak and his family are among those who now have a decent home because of the MicroBuild Fund. For years, Bumak and his wife, Saearng, sent their young children to live with grandparents because the couple could only afford to rent a tiny room in a dangerous area of Phnom Penh, Cambodia.

The couple saved whatever they could from their jobs selling ice cream and working in a garment factory, and eventually they were able to buy a plot of land and start building a house where they could all live together. The MicroBuild Fund made it possible for Bumak and Saearng to borrow small loans that helped them tile the floors, plaster the walls and install a metal roof.

“We were so happy to move into this house,” Bumak says. “We were able to bring our family back together.”

# ocacy



# three

Number of trees it takes to save an average household between \$100 and \$250 in energy costs annually, according to computer models devised by the U.S. Department of Energy. With this in mind, San Diego Habitat landscapes using native drought-tolerant, shade-producing bushes and trees to help future residents conserve water, energy and affordability for years to come.



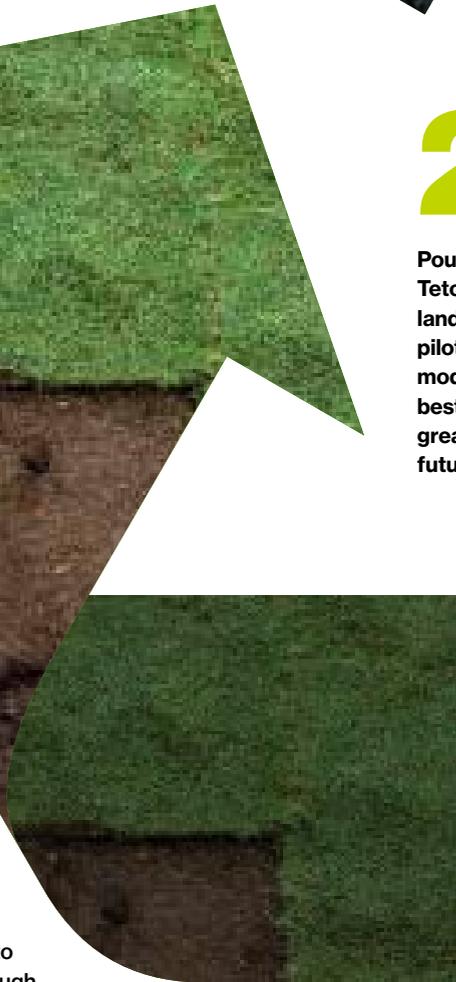
# 25,737

Pounds of construction material that Greater Teton Habitat successfully diverted from landfills through a zero-waste construction pilot. Careful reuse and recycling on the model site helped staff and volunteers learn best practices and set a baseline for even greater savings and less waste during future home builds.



# 450

Number of years scientists believe it takes for a plastic beverage bottle to break down in a landfill. Instead, Conceptos Plasticos, a Colombia-based start-up, is giving bottles new life as durable and affordable construction materials. Habitat Dominican Republic recently piloted a new construction process using the upcycled plastic prefabricated building blocks. The blocks are strong enough to withstand earthquakes and simple enough for families to build or expand their own homes with minimal training – all while keeping plastic out of landfills and waterways.





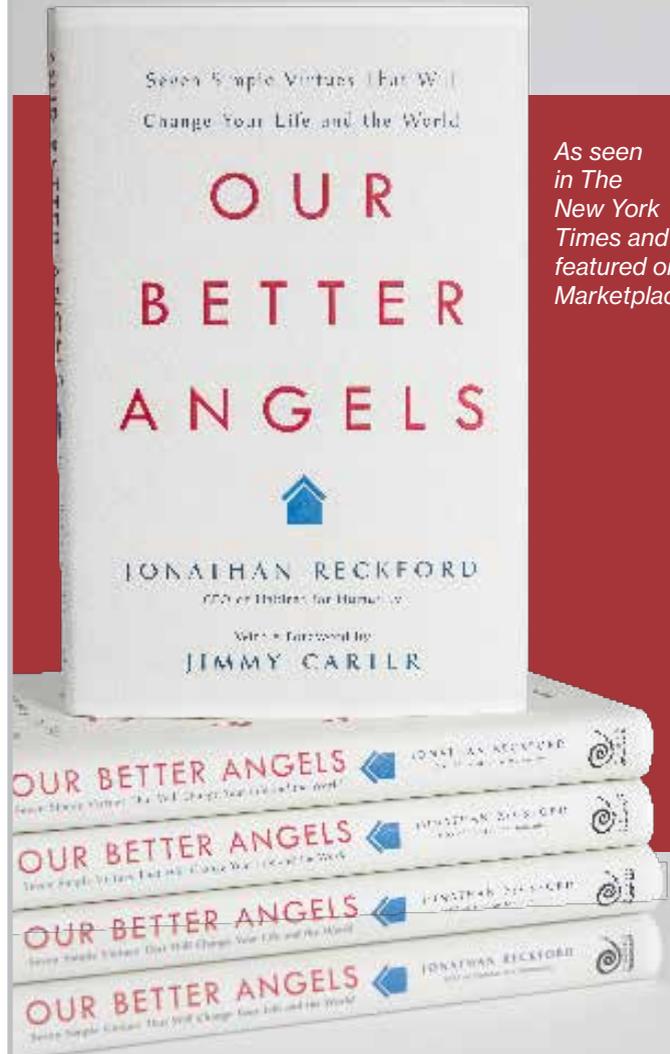
50

Percent of a typical household's overall water use that bathrooms alone account for, according to the Environmental Protection Agency. Understanding the impact of even small changes, Habitat Broward installs low-flow toilets and showerheads in each new home build. Together, these water- and energy-efficient fixtures can save the average family more than 15,000 gallons of water each year, equal to the amount of water needed to wash 365 loads of laundry in a standard washing machine.

\$33



The maximum average monthly cost to heat and cool each of the 16 completed (and 3 under construction) energy-efficient Habitat homes in Hickory, North Carolina's Northstone neighborhood. The amount is guaranteed for two years through a Habitat Catawba Valley partnership with a local energy efficiency program for affordable housing. "The biggest reward is building a home that is not only affordable to purchase, but also affordable to own and operate," says Derek Ross, Catawba Valley's construction supervisor.



As seen in *The New York Times* and featured on *Marketplace*

# An inspirational read

***Our Better Angels: Seven Simple Virtues That Will Change Your Life and the World*** will shape your thinking about how we can build a stronger global community.

The powerful stories in this book — by Habitat for Humanity CEO Jonathan Reckford, with forward by former President Jimmy Carter — show us how we can all work together to create lasting change.

ORDER TODAY AT [habitat.org/betterangels](http://habitat.org/betterangels)



# Home is the Key

to hope beyond  
measure

**Now more than ever, families need the security and stability of a decent home that they can afford. The uncertainty so many of us have felt recently, far too many families have felt for a lifetime – if not generations.**

When any disaster hits – a storm, a disease, a financial crisis – it is always those who struggle most who suddenly find themselves struggling even more. Habitat for Humanity knows that home is the key to freeing these families from financial instability, from stress and from impossible choices between essential needs. And we know that you will be the key to helping our neighbors and our communities build back.

This April's Home is the Key campaign reminded us all of the importance of home and drew on the strength and support of you – Habitat's tremendous community – to anticipate the time when, together, we can help even more families like these four know the strong foundation that a Habitat home can provide.

## A healthier home

**A**fter serving as a translator for the United States Armed Forces in Afghanistan, Emal and his family immigrated to the U.S. where he settled down with his wife, Wajma, and their three children – 8-year-old Zenab, 6-year-old Yousef and 2-year-old Zenet.

While acclimating to their new country, the family struggled to find adequate housing. They were living in a two-bedroom apartment, the children sharing one bedroom. But it wasn't just the cramped quarters that were creating issues for the young family. They were also struggling with alarming health issues for the children due to the apartment's bed bugs, roaches and mice and regular, heavy fumigation that still wasn't eradicating the problem.

All of this took a toll on the children's health. They would get severe rashes and infections, requiring them to see a doctor and miss school. "My kids used to get sick all the time," says Emal. "Every month I would have to take at least one child to the emergency room or urgent care clinic because of their illnesses."

The moments that Emal cherishes most now are the ones free of worry and unexpected visits to the doctor. Since moving into their new Habitat home, he says, his kids rarely get sick. They love having their own rooms and their very own yard to play in. “The biggest change I have seen from the new house is my kids’ health,” says Emal. “Now that my kids are healthy and we have this new home, I can focus on my next big goal for them: their education.”



## Strong family ties

**B**arbra and Kaleb searched four years for an affordable home with enough space for them and their two children, 13-year-old Donovan and 6-year-old Aalayah. But they couldn’t find anything in their budget remotely close to the neighborhood they grew up in where their extended families still lived. They expanded their search but still couldn’t find anything decent.

Barbra, a housekeeper at a senior living facility, and Kaleb, an HVAC specialist, considered moving outside the city or even out of state to find a home they could afford. Purchasing a home seemed out of reach, and the cost of rents were rising – they watched several friends leave the neighborhood. But they didn’t want to uproot their children or force them to move schools. Moving away would also mean a loss of family support and losing the ties to the community they’d been part of their whole lives. “I read about Habitat in a community portal, and we decided to apply,” says Barbra.

Kaleb is glad they did. “We were so excited and relieved when we were approved for our mortgage,” he says. For the next 10 months, Kaleb and Barbra attended classes to prepare for the closing on their home and clocked in hundreds of hours of sweat equity. “We enjoyed working on our home and our neighbors’ homes in our community,” says Kaleb.

Now that they’re moved in, the family has seen firsthand the sense of stability that homeownership provides. “It enables us to envision a future with the kids. They’re happy here. They have their own rooms,” says Kaleb. “They’re not moving around. They don’t have to worry about what happens if our rent goes up and we have to move.”

Now the family can enjoy raising their children in the community they love surrounded by support – precious moments together with extended family that Donovan and Aalayah will carry forward with them. “I have so much appreciation for Habitat,” says Barbra. “It’s been such a life-changing experience for us.”



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## Music lessons, holidays and the stability of an affordable mortgage

**F**or Araceli and her husband, Ernesto, the dream of homeownership is something they always believed would be just that: a dream. They watched the cost of rent skyrocket, with no end in sight. Being able to afford a mortgage seemed out of the question.

They knew families in their area who were forced to share a small apartment to cover the cost of housing. Although Araceli and Ernesto had their own apartment, their three children – 12-year-old Emely, 9-year-old Aaron and 2-year-old Breysi – shared a room. “My kids didn’t have any privacy or space for themselves,” says Araceli.

In many ways, she and Ernesto felt lucky to hold down an apartment as they watched families around them be evicted regularly when they could no longer cover the escalating rent. Araceli always worried they could be next. So, when she heard about Habitat, she wanted to learn more.

She would have been happy to own a home anywhere, but Araceli discovered that

her local Habitat would soon begin building in the community they loved, close to the children’s school. She waited to apply until that project was underway. When they were approved, Araceli felt a weight lifted. “I thank God I have a future, a future for my children,” says Araceli.

Becoming homeowners and paying an affordable mortgage is a dream come true for Araceli and Ernesto – and their children. “I look forward to playing in the park,” says Aaron. His older sister, Emely, is excited to finally have a space of her own where she can have friends over and practice her viola. “I’ve never had my own room before,” she says.

Araceli is excited to have a place she can decorate and make comfortable for her family. “I want to have a lot of love in this home, celebrating birthdays, holidays, Christmas,” she says. “What I hope for most is mainly having a place for my family to be together.”

**“I thank God I have a future, a future for my children.”**

**ARACELI**

## Planting trees and putting down roots

**A**fter a 13-year wait, Donna learned that her mother's petition had been approved and she was being offered a U.S. visa. The decision to leave the Philippines and move her family to the U.S. would, at times, prove gut-wrenching. It would mean leaving her children and husband behind until she could get settled.

"I didn't want to go, but then I would think about my kids. I didn't want to deprive them of the opportunities here. And I knew that if I didn't go, I would lose the chance forever," says Donna, a paraprofessional. "I cried every day. The only time I wouldn't cry was when I was at work." She saved up her money to move her family as soon as she possibly could. A year later, her children joined her, but it would take several more years before her husband, Christopher, could join the family. "She sacrificed a lot for us," Christopher says.

As Donna struggled to find a place that she could afford, apartment life took its toll on her and her three growing kids. They were cramped. The children – 16-year-old Tristan, 13-year-old Tyler and 9-year-old Amber – all shared a room. No apartment in the budget had a laundry facility. Donna carried the family's clothes to the laundromat – through rain and snow. "It got so hard," says Donna.

Though she knew it wasn't realistic to consider buying a home, it was still Donna's goal. Any time she saw a flyer for a homebuying fair or classes, she would go. "I knew I couldn't afford it yet," says Donna. "But I wanted to learn, prepare myself and do everything I could." It was at one of these fairs where she learned about Habitat. After Christopher joined her in the States, they applied as soon as they were able to meet the qualifications and were delighted

to be quickly approved. "Donna studied," says Christopher, who works as a maintenance technician. "She learned everything she could for us to be ready to apply to Habitat."

The couple fulfilled their sweat equity hours around their work schedules. They spent many Saturdays on the build site. "Volunteering was really fun," says Donna. "There were people who built with us who had been volunteering with Habitat for 15 years. The days would fly by working with them. They are beautiful people."

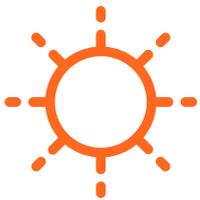
Their home is everything they hoped. There's plenty of room for the children to have their own space and discover who they are. There is one moment Donna looks forward to most of all. Everything will be perfect, she says, when the weather's warm enough to plant an apple tree – apples don't grow in the Philippines. "An apple was the first food I wanted to taste when I came to America. I loved it," she says. "And now I'm going to grow an apple tree in the front yard of my new home. It's a dream."



**Let's help our neighbors and communities reconnect and recover!**  
**Visit [habitat.org/homeisthekey](https://www.habitat.org/homeisthekey) to learn more and get involved.**



# Life-changing impact



We believe that everyone — everywhere — deserves a decent place to live. We see this belief come to life every day around the world as volunteers, donors and supporters join with families to build and repair safe, decent and affordable places to call home.

**Experience the transformation!**

## Zambia

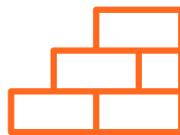
Theresa used to worry that her house of heavy mud bricks would collapse on Grace and the other grandchildren she cares for. She doesn't worry about that anymore now that the family lives in a strong concrete block home built to withstand the rainy seasons. "I can't tell you the joy – and the peace of mind – I feel when I see the children running in and out of this house," Theresa says.



## China

**Before becoming a Habitat homeowner, Houmu and his family, including his three young grandchildren, lived in a mud hut. "You can't imagine how much better life is," he says.**





## Thailand

**Every day, Orapin takes on life's challenges. Despite her own health problems and limited mobility, she supports her teenage son and elderly grandfather selling popcorn at the local market. Every night, Orapin renews her strength in a safe and decent home. The rickety, termite-infested wooden one where her family used to live has been replaced with a strong one made of brick.**



## Brazil

"I thank God for making one of my dreams come true, which was to give my daughter, Gislaine, a home. And I also thank Habitat Brazil who helped me to achieve it. It was a great victory for us. Just thinking that I don't pay rent anymore gives me great joy. Rent is a debt you never repay. Today, I can sleep without worries because I know that, every day, I will be able to tell my daughter that we have a home of our own. Our hearts are overflowing with joy. Only God knows how grateful I am for all that I am achieving and for what I have already achieved." – Keroline



# every match makes a difference

Many employers offer matching gift programs, allowing your direct charitable dollars to Habitat for Humanity to be **DOUBLED** or even **TRIPLED** at no cost to you. Every matched gift helps more families in need of a decent, affordable home.

Visit [habitat.org/match](https://www.habitat.org/match) to learn if your employer has a matching gift program.



Thanks to you, Habitat can serve **TWICE** as many families with a company matching gift today!

## Nepal

Following a devastating earthquake, Ganga struggled to find a safe place for her family to live. She and her twin grandchildren, Aayush and Sadhan, split years between their damaged and unsteady house and a makeshift shelter made from sheets of tin. The three now live in an earthquake-resilient Habitat home constructed of cement, stone and brick, giving them the confidence to celebrate life. “It is a place where we can rejoice in our victories,” Ganga says, “where my grandchildren can study in peace, where they can quarrel and laugh with each other.”



## Mexico

**Marvel is a farmer who uses his hands to grow squash, beans, tomatoes and rice. He also used them to work alongside Habitat volunteers to construct a home for his large extended family. “Many hands have helped to build this house,” Marvel says. “It’s so beautiful.”**





## Florida

Anny was pregnant with Dylan when the apartment her family was renting flooded after Hurricane Irma soaked the Florida Keys. “We lost everything,” she says. Today, she and her husband have rebuilt their lives in their new Habitat home. “My children are in love with this house,” says Anny, “and that makes me feel complete.”





## Tennessee

Erica, Neil and their three children built their new home alongside volunteers during the 2019 Jimmy & Rosalynn Carter Work Project in Nashville. "This home will not only provide my family with safety and security," Neil says, "it will give us more breathing room in our budget and a lower cost of living, so that we can pay Habitat's generosity forward."



# Helping older people age at home gracefully — and safely

**S**ince moving into her ranch house decades ago, Rachel had hopes of tackling the upkeep it required. But those hopes — including refreshing the flaking exterior paint — took a back seat to more immediate needs, like putting gas in the tank and food on the table.

“I always thought, well, next year, next year,” says Rachel, who lives in Fresno, California. Before she knew it, the 85-year-old says, “30 years passed — and I lived in a weather-beaten house. I was embarrassed. I was accepting the fact that my house looked bad.”





**“I was accepting the fact that my house looked bad. Then the angels came along.”**

RACHEL, HABITAT HOMEOWNER

Rachel pauses before her blue eyes light up, a smile spreading. “Then the angels came along.”

After responding to an ad in the local paper, Rachel connected with Habitat for Humanity Greater Fresno Area’s Aging in Place program, an initiative to help older adults remain and age safely in their homes. In a single afternoon, Habitat staff and volunteers checked off Rachel’s years-long dream of repainting her home — transforming its original taupe stucco with a coat of modern light gray paint and replacing the fading blue trim with bright white. “I am so proud of my house now,” says Rachel.

While there, the crew discovered that Rachel’s water heater had broken and that for over a month, she had been heating water on the stove — one pot at a time — to bathe and wash dishes. This wasn’t just time consuming; it was dangerous because of the potential risk of being scalded by the water. “They couldn’t believe that I was sitting here with no hot water and not asking for help, but that’s just the way I was raised,” Rachel says. After a full day of scraping, sanding and painting, Habitat staff returned to repair the water heater — restoring Rachel’s warm water and her safety.

“They turned my old house into new,” Rachel says. “They made me feel like a queen for the day.”

Habitat’s Aging in Place initiative is made possible by the dedication, support and expertise of a multitude of local and national partners, including AARP Foundation, The Harry and Jeanette Weinberg Foundation, William Randolph Hearst Foundation, Lowe’s Corporation, Inc., The Rita and Alex Hillman Foundation, and Wells Fargo.



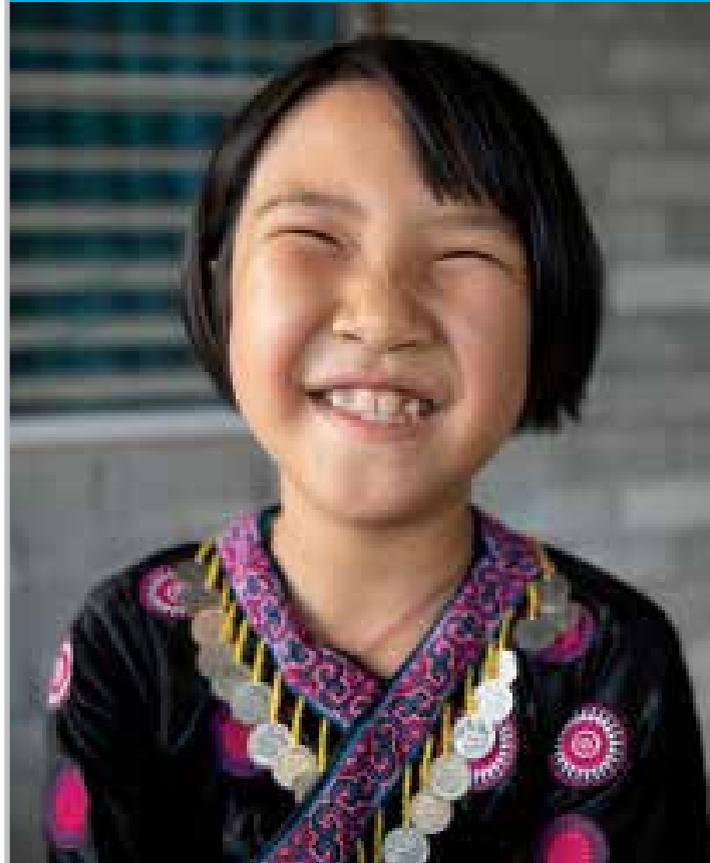
# every month matters

## An overwhelming desire to grow old at home

**M**ay is Older Americans Month, and according to the Census Bureau, 62 million women and men in the U.S. are 65 or older. The number is expected to grow to 78 million over the next 15 years. A 2018 AARP survey found that, like Rachel, more than three-fourths of older Americans prefer to stay in their home as they age. However, that same survey found that only 46% of participants anticipate they'll be able to.

For some people, the combination of physical challenges and a fixed income in the face of costly repairs can force them to move. Deferred but critical home projects often snowball into larger, more expensive issues that can threaten residents' health, safety and even homeownership through repeated code violations. For others, their homes simply weren't built to accommodate the changing needs and abilities that come with aging. Stairs can cut residents off from second stories and basements, and even the outside world. Shelves become unreachable. Door and cabinet handles become difficult to grasp.

Habitat's Aging in Place initiative seeks to make homes safe and livable. By collaborating with local and national partners, Habitat pools community resources to develop an approach that addresses an array of issues commonly faced by older people, from inadequate housing to loneliness, from hunger to transportation. One approach, currently being utilized by several Habitat locations, is finding the connection between health and home. CAPABLE, short for "Community Aging in Place — Advancing Better Living for Elders," is an evidence-based program developed by Johns Hopkins University School of Nursing aimed at improving the health of older residents in their homes so they can stay there. The partnership combines nursing and occupational therapy services with expertise in home repairs.



Sign up to be a Habitat **HopeBuilder** today.

Your recurring monthly donation — no matter the size — means more families will know the safety and security of a decent, affordable place to live. It's easy, it creates consistency for our mission, and it means so much!

[habitat.org/hopebuilders](https://www.habitat.org/hopebuilders)

## Regaining independence and security

**A**fter being referred to Habitat Memphis by his medical team, Ralph transformed his 25-year home into one where he can function and live comfortably. The 64-year-old has mobility issues; he injured one leg as a furniture mover and lost the other in a truck accident. He relies on crutches and a wheelchair to get around, but had a hard time navigating his home's narrow doorways and hallways. Ralph was stuck largely in his bedroom — only able to get into his kitchen or bathroom when family members could come over and help him.

A series of changes were prescribed by his CAPABLE team and completed by Habitat Memphis, including widening doorways, replacing the tub with

a walk-in shower, installing grab bars next to a new raised toilet and lower, reachable kitchen cabinets. Habitat Memphis also added a ramp outside Ralph's front door so he could safely enter and exit his home, something he was previously unable to do alone.

Ralph regained both his independence and his security. "Everything — the kitchen, the bathroom, the hallways — is a lot more accessible to me. With those grab bars, I can go to the bathroom at night without relying on anyone to be around. The narrow hallways, just getting in and out, made me worry about what I would do if there was a fire," he says. "Now I feel a lot more comfortable. A lot safer."

CAPABLE projects like this one have been made

## Part of Habitat's mission

**H**arvard University's Joint Center for Housing Studies estimates that 44% of U.S. households need step-free front entrances and showers, lever-style handles or other features to make their homes accessible. Yet the center also estimates that fewer than 4% of residential units contain sufficient accessibility features for people with even moderate mobility disabilities. Only 1% have adequate features for people with more severe disabilities.

Through Aging in Place, Habitat hopes more people can have the choice of staying in their own home as they grow older. "This work fits perfectly into Habitat's mission," says Pat Lund, who manages the Aging in Place program at Twin Cities Habitat. "Our goal has always been to help create affordable homeownership opportunities, but it's

just as important to help homeowners preserve that opportunity, too."

Twin Cities Habitat recently expanded their CAPABLE program with funding from both the Weinberg Foundation and Wells Fargo. The grant from Wells Fargo is a continuation of the company's \$1 billion commitment over the next six years to alleviate the housing affordability crisis.

"Too many people in our country today, including seniors, do not have the foundation of a stable, safe and affordable home, which is forcing them to sacrifice necessities like food and health care just to keep a roof over their heads," says Eileen Fitzgerald, head of housing affordability philanthropy with the Wells Fargo Foundation. "That's why we supported the work of CAPABLE and continue to collaborate with Habitat for Humanity to uncover housing affordability solutions that can enable seniors to age in place."

Katie, who first became a homeowner more than 20 years ago through Twin Cities Habitat, is one of those



**"Habitat has put me where I need to be in life."**

KATIE, HABITAT HOMEOWNER

**For more on Habitat's Aging in Place of them, visit [habitat.org](https://www.habitat.org)**



“Now I feel a lot more comfortable. A lot safer.”

RALPH, HABITAT HOMEOWNER

possible in Memphis and several other communities around the country by a collective of local and national partners, including The Harry and Jeanette Weinberg Foundation. Since 2018, the Weinberg Foundation, one of the largest private charitable foundations in the U.S., has pledged more than \$1.25 million in support of Habitat’s CAPABLE work.

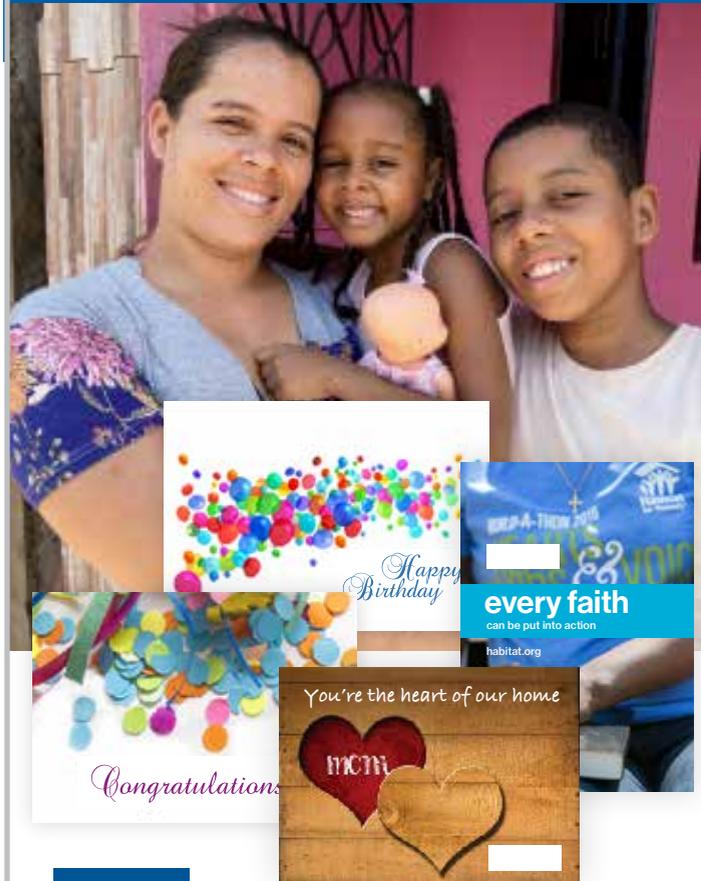
seniors. She raised three grandchildren in her house which, over the years, experienced countless birthday celebrations, family dinners and homework sessions. Times have changed, but the memories remain — which is why staying in her home means so much to the 75-year-old.

After a fall at home that resulted in a two-week hospital stay, that future seemed uncertain. Katie also struggles with a few medical conditions that limit her movement. She began physical therapy to regain her flexibility and her confidence. Meanwhile, Katie and her CAPABLE team worked together to modify her home so it could better meet her needs now and in the future.

Habitat Twin Cities installed grab bars and railings to help Katie navigate her house while reducing the chance of more falls. They replaced old flooring to eliminate trip hazards. They also installed doorknobs that are easier to turn and an armchair that lifts her up into a standing position. “All of this has been such a big help,” says Katie. “I’m secure here now, not scared to move around.

“All around, Habitat has put me where I need to be in life.”

# Celebrate someone you love with Gifts from the Heart



**Give a gift that will help more families have the opportunity to build a decent, affordable home.**

Visit [habitat.org/gfth](https://www.habitat.org/gfth) to honor a loved one with a customizable card that can be mailed or emailed to your honoree.

*These gifts provide building materials, supplies and support for families in need of a safe place to call home.*

efforts, and how to be a part

# SOLID GROUND SUCCESSSES

**Habitat for Humanity's first global advocacy campaign, Solid Ground, helped more than 3 million people around the world by influencing policy and systems to improve access to land for shelter.**

Access to land is one of the biggest barriers to housing around the world, and that is why we selected it as our campaign focus. Much of the campaign's work centered on helping families obtain proper documentation of their property, giving them not only a more secure home but also greater financial independence.

Knowing that the impact of the Solid Ground campaign, which officially concluded in March, will continue for years to come, we celebrate successes from just a few of the more than 40 participating countries.

## Argentina

Working with government officials, Habitat Argentina worked to increase access for low-income tenants to adequate and affordable rental housing. Habitat helped influence a Buenos Aires city regulation so that real estate agencies charge their fees directly to property owners rather than tenants, which has cut tenants' up-front costs in half, making apartment rentals more attainable. This policy change has the potential to increase security of tenure for as many as 1 million renters, or 35 percent of the population of Buenos Aires.



## Bangladesh

Habitat Bangladesh and its partners have worked to increase the resilience of slum communities in Dhaka, the country's capital. Through data collection, community action planning and informal settlement mapping, Habitat is providing key research driving policy change, which is improving the living conditions of families in informal settlements and increasing their tenure security through incremental changes to water and sanitation infrastructure and home repairs. In 2019, this resulted in 68,500 people with improved access to land and housing.



Community leader Annie Mwale works with Habitat Zambia to identify families in need of secure housing. "It gives me great joy to see families being helped," she says.

## Zambia

Habitat Zambia worked with local decision makers to create a system that issues official land record cards to residents living in two informal settlements. As a result, 3,000 land record cards were issued, providing secure tenure for nearly 15,600 people.



## Côte d'Ivoire

A total of 99,457 people in local villages now have proper documentation for their land because Habitat Côte d'Ivoire, community members, government officials, village authorities, youth organizations and others worked together to create a local land registration system. Proper documentation makes it possible for villagers to obtain bank loans to improve their homes or start businesses.

## Kenya

Habitat Kenya has worked closely with 3,682 citizens who lacked proper documentation of their home and land. Not only has Habitat worked to help these families ensure tenure security by acquiring land titles, they also have partnered with them to build houses.



## Honduras

As more people move from rural to urban areas, Habitat Honduras, working with local governments, nonprofits and residents, has eliminated barriers to land and housing by advocating for the formulation and adoption of improved policies, one municipality at a time. Their approach centers on the creation of diverse commissions to review existing policies and develop recommendations, then evaluate the progress and community impact of new policies. Through this proven methodology, 2.7 million people now have the potential for improved access to land – more than 1.3 million during the Solid Ground campaign.

## India

Habitat India mobilized key stakeholders at the state, district and community levels to address access to land for the Irula tribe, a community in southern India whose members have been denied property rights because of their caste and were displaced by major flooding in 2018. Systems are now in place to assist members of the community understand their rights and ensure the implementation of existing policies. Because of this effort, 4,065 Irula people now hold proper documentation to their land.



**Naresh (far left) and her family lost their home to flooding in 2017. Habitat Nepal, which advocates for land and funding for those living in flood-affected areas, helped the family rebuild. "This house is safe, so now we can stay in our own house even when it rains and we don't have to worry about losing everything again," Naresh says.**



## South Africa

As housing demand has accelerated beyond the South African government's ability to keep pace, the national mandate has shifted to upgrading informal settlements. Habitat South Africa has been a key contributor in the adoption of new policies across the country's Western Cape, specifically those related to settlement design, tenure security, basic services and infrastructure, community facilities, and housing. An estimated 88,440 people have been positively impacted by their advocacy efforts.

## Nepal

Habitat Nepal has influenced government policies dealing with housing, land rights, disaster resilience and gender equality, affecting the lives of 10,285 people. Its advocacy efforts have led to the allocation of land and funding for low-income people, including those in flood-affected areas. Additionally, Habitat Nepal conducted policy and stakeholder mapping and analysis to develop a comprehensive understanding of the land-related policies that impact women and marginalized communities.

## Jamaica

Habitat has helped improve the lives of 10,000 people – with the potential to reach as many as 675,000 – through the BRACED project: Building Resilience and Capacities for Emerging Disasters. Habitat has trained community members – specifically engaging youth in leadership and media literacy trainings – and government officials on issues related to disaster resilience and secure land tenure, creating more cohesive collaboration and advocacy skills that continue to influence policies.



## Philippines

**Disputed land or informal land in the Philippines is regularized by presidential proclamation, but quite often these proclamations lack structure and planning for implementation. Habitat has served as a convener, engaging local communities and creating a working group of key shelter agencies, nonprofits, civil groups and government departments to strengthen the implementation of proclamations related to land and to monitor policies through an online tracker. To date, these efforts have resulted in the activation of congressional oversight to hasten executive action on implementation of three presidential proclamations, increasing access to safe and secure land for 46,000 families, representing 230,360 people.**



## Poland

Habitat Poland has worked directly with the government to amend current housing laws to eliminate the threat of eviction for low-income residents, to make landlords more accountable for informing tenants of their rights and to extend the allotted time frame for community feedback on development projects. Through this advocacy, 240,000 residents of low-income social housing now have improved tenure security.

**Habitat Poland advocates and partners with local governments so more families have access to decent, affordable housing. “Habitat is a good and trustworthy partner,” says Beata Wrońska-Freudenheim, the city of Warsaw’s deputy director for housing policy. “Together, we can protect even more vulnerable people in the future.”**



Visit [habitat.org/advocacy](https://www.habitat.org/advocacy) to learn more.

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## Pulling together to transform families and neighborhoods

**A** Habitat house is transforming the lives of Sonia’s family. They, in turn, are helping to transform their neighborhood.

Sonia, her husband and three boys live in the Washington neighborhood in Long Beach, California. It is among 10 U.S. communities where residents are working with Habitat and other partners to pinpoint ways to improve the quality of life of residents. The Robert Wood Johnson Foundation — along with General Motors, H&R Block, Lowe’s and Wells Fargo — are financially supporting the work.

Affordable housing is a part of the path forward. Sonia is grateful for the opportunity to purchase a Habitat home in the Washington neighborhood. “I stand in my kitchen, or sometimes in the backyard, and just say, ‘This is what I wanted for my kids.’” A place where her boys can be creative. A yard where they have been free to romp and laugh. “Here you can run, scream, play, jump — and the neighbors don’t complain,” Sonia says.

She also wants everyone’s children to be able to ride their bikes and walk to school and air out at the skateboard park in a neighborhood that is lovely and safe. That’s where other community partners come in, including the local police, the parks and rec department and the middle school that sits in the heart of the neighborhood.

“Right now, my neighborhood is nice,” Sonia says. “I know if everyone gets involved, it can be even more beautiful.”



# Give generously before June 30!

Since losing her leg to an infection three years ago, Yolanda has been in a wheelchair and barely able to move around the mobile home she shares with her son and granddaughter. Today, though, the family looks forward to moving into their new accessible Habitat home, allowing her the opportunity to do more on her own and let the kids get back to being kids.

**Rocket Mortgage** has stepped forward with a generous \$1 million contribution, and Habitat challenges you to give what you can today at [habitat.org/homeownership](https://www.habitat.org/homeownership).

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Your gift, along with Rocket Mortgage's, helps Habitat **double our impact** and make a life-changing difference for families like Yolanda's as they build better lives in decent, affordable Habitat homes.

