

habitat[®]

THE MAGAZINE OF HABITAT FOR HUMANITY



**“the best gift I could
ever give my kids”**

Progress amid great challenge



Thank you for providing so many of the tools that we need to build a world of opportunity, of equity, of true community.

The year 2020 has been one of challenge and one of change.

We have each seen how all of our communities and our neighbors have been so deeply impacted by a global pandemic — and by the ensuing economic ripple effects that will no doubt continue for quite some time. Through it all, we have been compelled to collectively consider the absolute necessity of having a safe, decent and affordable place to call home. And we have also been compelled to confront the barriers and beliefs that block so many families from having access to so fundamental a foundation.

Habitat is extremely grateful for all that we've been able to accomplish in recent months. Because of your steadfast and generous support, we entered this time of uncertainty on solid ground. And because of the commitment and creativity of our network, we've been able to forge a path forward. Even as COVID-19 has significantly impacted our ability to build at full capacity — and will likely continue to do so in many locations well into 2021 — we are still seeing progress and positive results.

I hope that, in this issue, you see the same cause for hope, optimism and renewed commitment that I do. We will no doubt continue to be challenged. We will no doubt continue to change, to innovate, to keep moving forward. We will no doubt continue to need your help to do so.

When I look at the types of projects and partnerships highlighted in these pages

— when I reflect on the community of homeowners, volunteers, supporters and advocates that make them possible — I am humbled. In my 15 years as CEO, I have been continuously reminded of God's presence in all that we do. And so often I experience that reminder because of your deeds, your love in action, your willingness to stand up and make a real, tangible difference.

And so, in this moment, I am grateful for all those who have contributed so richly to Habitat's many successes. For the community at Koinonia who worked so hard and dreamed so big and persevered in their desire to make that Kingdom come, on earth as it is in heaven. For the literal millions who, since 1976, have helped more families around the world make home a reality. And for each of you who is with us now and will help us carry our mission forward in the months and years to come.

We have much work to do. Thank you for sharing this vision. Thank you for providing so many of the tools that we need to build a world of opportunity, of equity, of true community. May God continue to direct and bless our efforts, and may God continue to bless each of you.

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.

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322 W. Lamar St., Americus, GA, 31709-3498

Printed on 100 percent recycled paper

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ISSN 0890-958X Vol. 37 No. 3

Habitat for Humanity®

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Together, we build



During this challenging year, the entire world has more deeply considered the fundamental importance of having safe, decent and affordable shelter. Since 1976, your support has ensured that Habitat is able to help families build and improve places to call home. Because, together, we all share the belief that our homes should be healthy, that our communities should thrive, and that the foundations we lay should serve as springboards to stability and opportunity.

A sense of connectedness, a willingness to actively help shape the world around us for the better, has always been a hallmark of Habitat. It's a recognition of how much we depend on one another and how much we matter to each other. That's never been more important to acknowledge and act upon than it is now.

Habitat's efforts are only as strong as the families with whom we partner, our local communities, and a vast network of leaders, volunteers, advocates and supporters. With your help, we create a better world – because we build it together. We build because we want to make this world a fairer place, to help make our communities beacons of equality.

We know that when we do – when we join together – every improvement we make uplifts us all.





“Now in the present crisis, we must come together to build healthy homes, create vibrant communities, to reignite the hope for life and livelihood to millions of people around the world. Together with you, we can make it happen.”

Rajan Samuel,
Habitat India national director



HAITI

Solar streetlamps bring security, opportunity

With each streetlight that went out in the Canaan community north of Port-au-Prince, Haiti, Ruthiana felt less and less safe. There were simply no qualified workers in the neighborhood to repair the lamps, so the once well-lit streets became pitch dark at nightfall.

The residents of Canaan, an informal settlement of families displaced by the deadly 2010 earthquake, live in difficult conditions, often with no running water, electricity or access to basic infrastructure. The solar-powered streetlamps were originally installed through a partnership between Habitat Haiti and the national and local governments. In all, Habitat installed 200 energy-efficient streetlamps in capital-area neighborhoods and now is working to create a pool of qualified residents in each neighborhood to maintain them.

This summer, Habitat began conducting trainings in conjunction with a local partner. Ruthiana, who is studying to be a civil engineer, was among the first 19 participants. Each participant received hands-on training and a toolkit to test electrical currents; neighborhood clusters were supplied with ladders. Habitat plans to duplicate the project in Simon Pele, Port-de-Paix, Saint Louis du Nord, Gros Morne and in



the Grand' Anse area.

In Canaan, street vendors report that they now feel comfortable doing business after nightfall. Public transportation drivers, meanwhile, are able to start their shifts before dawn and continue after sunset. Children gather beneath the lights, some of them studying in their glow.

“It is important for me to understand how these solar streetlights work because they help my whole neighborhood,” Ruthiana says. “If one of them breaks down, I can help my community by fixing it.”

Referrals help families untangle titles, unlock resources

A quarter of the people in Philadelphia, Pennsylvania, live below the poverty line — the highest rate of any American city. Compared to other East Coast cities, however, Philadelphia boasts a high homeownership rate, even among low-income families, due to the mass production of row homes for working-class families prior to World War II.

The convergence of these two realities leaves many Philadelphians unable to afford the upkeep of their homes, and deferred maintenance often snowballs into more expensive and serious issues. Dilapidated porches lead to injuries from falls. Leaking roofs spur mold, then asthma. Broken pipes cause unsafe water or no running water at all.

In 2010, Habitat Philadelphia began a home repair program to address the growing issue. Working alongside homeowners and volunteers, they complete the critical repairs that help preserve affordable homeownership while improving health and safety. In order to apply for the program, residents must provide proof of homeownership to ensure that Habitat's work is permitted and benefits the intended recipient. This, it turns out, is a hurdle for the more than 14,000 Philadelphians with "tangled titles." These residents live in homes that they cannot prove they own on paper.

"There are many reasons for tangled titles," says KC Roney, Habitat Philadelphia's senior director of programs. Lack of a will is the main one. "In many neighborhoods in Philadelphia, there is a lot of multigenerational homeownership. And so much of this inability to establish ownership stems from an unclear line of succession of the house between family members."



"Community legal education and will creation, in this instance, are critical."

Rachel López

In 2018, to help applicants navigate the legal process of untangling, Habitat Philadelphia began to refer homeowners to Drexel University's Andy and Gwen Stern Community Lawyering Clinic. Each year, a new class of law students serves the clinic by working with and advocating for local residents on a number of legal topics, including property deeds. The law students assist residents in tracking down heirs to resolve disputes and filing petitions in court. Then they help put more permanent solutions in place.

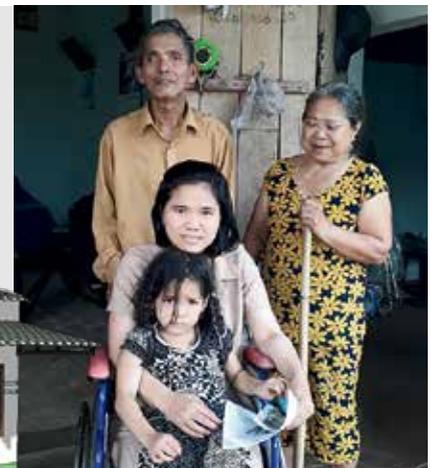
"We assist community members with their individual cases, but we also try to identify holistic and systemic solutions that can resolve issues before they become entrenched legal problems," says Rachel López, associate professor of law and director of the Community Lawyering Clinic. "Community legal education and will creation, in this instance, are critical to that."

To the homeowners, the impact of the clinic's work goes beyond a piece of paper. In addition to Habitat Philadelphia's repair program, the home's title also unlocks homestead exemptions on property taxes, payment assistance plans, utility relief programs and equity. "Getting the title resolved provides a clean slate. Giving homeowners broad access to resources and programs, even outside of Habitat, to help them stay in their homes, to age in place," Roney says.



Homeowner partners with Habitat to design accessible house

Paralyzed in a serious motorbike accident years ago, Binh dreamed for years of having a place of her own. This year, she partnered with Habitat Vietnam to design and build a home that would be accessible and have enough space for her and her daughter Giao to live independently. Her home includes a gently sloping cement ramp up to double doors in front, wide doorways throughout, and horizontal grab bars in the bedroom and bathroom.





KENYA

Earlier this year, Habitat's Terwilliger Center for Innovation in Shelter partnered with Kenya's NTV and one of the country's most recognized TV personalities to highlight the impact of incremental housing construction on households and builders. From May through July, episodes of the station's popular evening talk show, *Wicked Edition*, featured housing experts and celebrities discussing construction labor practices and issues surrounding incremental building. Several organizations partnering with Habitat in market development work in Kenya were featured, with the program sharing how their work makes construction more efficient and helps artisans develop skills. These episodes have reached more than 9 million viewers across the country.

UNITED STATES

Combined forces meet growing need for home affordability

In July, the Colorado Community Land Trust merged with Habitat Metro Denver. By combining efforts, knowledge and outreach, the two organizations have reduced overhead costs and redundancies and can focus more resources on program operations, strategic growth and deeper impact.

"This is a great example of the type of strategic partnerships Denver needs right now in order to create and preserve affordable homeownership," says Cris White, executive director and CEO of Colorado Housing and Finance Authority. "Habitat Metro Denver and CCLT have strong reputations in our community for building affordable homes and ensuring long-term affordability of housing stock. By merging, these two organizations are poised to deepen their impact by addressing the growing need for affordable homeownership both today and in the future."

Like most major U.S. cities, Denver continues to see significant challenges with housing unaffordability. From 2012 to 2018, home prices across the metro area have increased 72%, while wages rose only 12%, per a 2019 report from the National Association of Realtors.

Since 2002, CCLT has used a land trust model to create and preserve affordable homeownership opportunities across the city. In this model, the trust acquires land and maintains permanent ownership of it. The homes built on this land are sold to buyers at below-market prices. When these buyers later sell, they earn a portion of the increased property value but are required to sell the homes at a below-market price — just as they bought at and benefited from — in order to



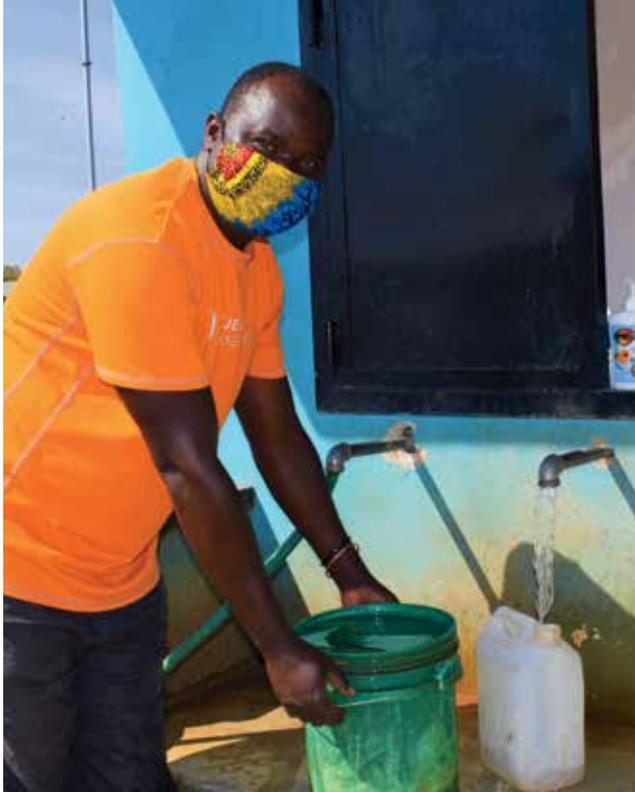
Habitat Metro Denver has built and repaired homes since 1979; a merger positions them to help even more families have access to safe, decent and affordable homeownership and its tremendous benefits.

preserve the affordability for the next low- to moderate-income family. Similarly, Habitat Metro Denver uses long-term affordability covenants on home deeds, which places resale restrictions on the home to preserve affordability in the community.

Collectively, the two organizations have served more than 1,200 local families by building and preserving affordable homeownership in metro Denver for the past 41 years.

"CCLT has been a mission-focused organization since their inception," says Heather Lafferty, Habitat Metro Denver CEO. "Their vision to provide high-quality, affordable homeownership opportunities in perpetuity is forward-thinking and their successful program has been modeled in other communities. We are honored to be a part of continuing their legacy of transformation."

commu



ZAMBIA

Residents maintain water kiosks, keep community healthy

Morrix knows all too well just how difficult life was before the water kiosks arrived.

The 40-year-old, his wife Lucy and their four children do not have running water in their house in the Bauleni neighborhood of the Zambian capital of Lusaka. Few families in the city's densely populated, low-income settlements like Bauleni do — most can't afford to connect their homes to the local water system, which is run by a private company.

Before Habitat Zambia installed a water kiosk in his neighborhood in 2019, Morrix would wake up before daybreak to collect water from a nearby farm. Sometimes his 14-year-old son Rabson would miss school in order to help.

"This farm was half an hour away on foot," he recalls. "This early morning journey was not safe. In addition, we had to wait in long lines for our turn to draw water."

But the installation of the water kiosk around the corner from his house — a giant cement cubicle with an attendant on the inside and multiple water taps on the outside — produced a ripple effect of positive impacts.

"I spend less time on fetching water, which means that

I have time to attend community meetings and spend more time with my family," Morrix says. His family also lives healthier, with improved hygiene and sanitation. And now that Rabson does not need to miss classes, his grades have improved.

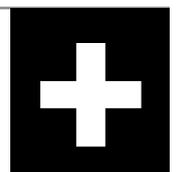
As COVID-19 grew into a pandemic, however, community residents immediately identified public water kiosks as a risk area for transmission of the disease. Large numbers of residents visit every day, collecting the water they need for drinking, cooking, cleaning and bathing.

Habitat Zambia, which has installed 28 water kiosks in and around Lusaka like the one near Morrix's house, put out a call for help. Morrix eagerly stepped forward, taking a part-time position to help monitor his neighborhood's water kiosk.

He ensures that people who come to use the kiosk wear protective masks and wash their hands thoroughly before drawing water. He cleans the kiosk regularly and assures that lids stay on the water containers. He does all of this to help protect his neighbors — and the water source that has made their community a healthier, better place to live.

unity

Eager to learn more about significant and pressing issues in housing today? Visit [habitat.org](https://www.habitat.org) or our YouTube channel to view new episodes in our +You thought leadership series as we finish out the year exploring COVID-19's impact on the global housing market and how groups like seniors and veterans have been uniquely affected.



Names written on the walls of Anna's future Habitat home by Habitat Greater Sacramento staff during their virtual Women Build event in early September. These names represent supporters who helped raise more than \$56,000 in the 60-minute event that featured 55 speakers, including U.S. Rep. Doris Matsui and California Lt. Gov. Eleni Kounalakis. During the event, Anna provided viewers with a tour of what will soon be her family's first permanent home.

168



150+

Attendees of Habitat Huron Valley's online financial classes and one-on-one counseling since COVID-19 shutdowns began in March, an increase in attendance since going virtual. Offered at no cost and open to all members of the community, these courses, ranging from money management to first-time homebuying, are led by certified housing counselors and financial coaches.

150

Minnesota housing advocates who united on May 6 through an online webinar hosted by Twin Cities Habitat to learn how to advocate for affordable housing. Instead of gathering at the Capitol as in years past, they heard virtually from housing leaders in the public, private and nonprofit sectors who emphasized the importance of affordable housing during and after the coronavirus pandemic.

1 month

Timeframe for Greater Cleveland Habitat's virtual Walk/Run/Mosey. During the month of July, participants could choose whether they wanted to mosey a few feet or run a 5K to complete their fundraising goals. Supporters submitted photos and videos along the way to earn awards in categories like "Best Silly Walk" and "Best Walking/Running/Moseying with a Donut." Together, walkers, runners and mosey-ers raised more than \$67,500 to support Habitat.



Habitat for Humanity



eighty

Kids, aged 5 to 13, who learned about Richmond Habitat's work in their hometown during weeklong virtual events hosted on social media in April. Each week of fun and learning culminated in the construction of their own Habitat homes – with toy building blocks. Followers and fans then selected their favorite through a voting fundraiser. Each dollar donated equaled one vote, with the proceeds supporting Richmond Habitat's youth programs.



The impact of partnership and advocacy

In the U.S. capital, Shawnee beams with pride as her 9-year-old daughter, Miracle, practices her splits and tumbles in the living room of their townhome in the new Towns at Ivy City development in the historic northeast Ivy City neighborhood.

Her three children are happier here, she says, thanks in large part to the space that the home affords. "It's space to feel comfortable. To achieve more, faster," says Shawnee, who is going back to school to become a registered nurse. "And it's space we can call our own."

In the unit below, Tami and a friend set out a game of Scrabble, a favorite pastime, on the kitchen table. Before moving here, she and her 19-year-old son, Yancey, struggled to find a decent place that they could afford. They had been forced out of a small garden apartment into an even smaller, expensive one-bedroom apartment after flooding and a lingering mold issue left her with asthma. In their new townhome, they not only have their own bedrooms but also peace of mind from



Shawnee and her three children, including 9-year-old daughter Miracle, are happier in their Habitat home.

finally having shelter that protects their health rather than harms it — including and especially during the coronavirus pandemic.

A few doors down the row of townhomes, Bobby pulls out the ingredients for an egg scramble. Honing his cooking skills has been an unexpected benefit of having a home of his own after years of searching and saving while bouncing between the couches and spare rooms of friends and family. Although employed by the District of Columbia as an IT specialist, soaring home prices meant he couldn't afford to live in the place where he worked.

Now finally stable in his own home, Bobby feels both more invested and empowered to build up the community around him. He has attended neighborhood meetings, petitioned for the preservation of nearby historic buildings, participated in neighborhood clean-ups. "I feel more connected to my community — which makes me want to give back to it."

Tami and her 19-year-old son, Yancey, not only found a stable home with Habitat, but also peace of mind from finally having shelter that protects their health rather than harms it.

Change through coalition

Shawnee, Tami and Bobby represent three of the 13 families in the Towns at Ivy City development — and 41 in the larger Ivy City neighborhood — that have benefited from an ongoing partnership between D.C.'s Department of Housing and Community Development and Habitat for Humanity of Washington, D.C.

The partnership was born out of the need for innovative solutions to Washington's growing housing crisis. A crisis sparked by very limited, thus costly, land — the entirety of D.C. spans only 68 square miles — and stoked by a history of exclusionary zoning restrictions placed on that land, which determine where housing can go and how dense it can be.

"We don't have the opportunity to grow outward like a lot of other cities with suburbs because we're fairly constrained and small," explains Gene Bulmash, manager of the inclusionary zoning program at DHCD. "As a result, housing is a challenge. And we would not be able to do as much to produce and preserve affordable housing without partners like Habitat for Humanity."



One of the ways that the two organizations work together is through DHCD's Inclusionary Zoning Program, which mandates that most new housing developments, and some renovated, must make a certain percentage of their rental units affordable and available only to families making between 50-80% of the area median income.

"The problem in Washington, D.C., is that most developers right now are building one-bedroom and studio rental units. They're not building family-sized units, and they're not at all meeting the need for homeownership," explains Susanne Slater, president and CEO of D.C. Habitat. While affordable rentals are imperative to helping low-income families get ahead, she says that the opportunity to build equity through homeownership is crucial to helping them stay there. "So we partner with the government and with private developers to make that happen," she says.

For the Towns at Ivy City development, D.C. Habitat earned approval from the D.C. Zoning Commission to work directly with the developer of a new luxury apartment complex. Together, they used the money earmarked for the creation of the handful of small affordable rentals required by the Inclusionary Zoning Program and, at the same cost, were able to create even more and even larger units that families can own. As an additional effect of financial support of the private-public-nonprofit coalition, D.C. Habitat was able to extend these homeownership opportunities to families making as low as 30% AMI — well below their homeownership program's minimum income threshold, which is set in place to ensure families can make their monthly mortgage payment.

"The Towns at Ivy City is a perfect example of expanding the reach of our work through partnership," says Bulmash. "Together, we were able to get larger affordable units at a deeper affordability level — which is vital to maintaining the diversity and quality of the District of Columbia."



"Homeownership is transformational, both for individuals and communities. Health outcomes improve, children do better in school, it stabilizes neighborhoods because people are more concerned and more engaged."

**SUSANNE SLATER, PRESIDENT
AND CEO OF D.C. HABITAT**



Advancement through advocacy

In addition to working closely with local housing agencies to build, D.C. Habitat has teamed up with partners to help more families access opportunities like these through advocacy. In 2016, alongside the Coalition for Nonprofit Housing and Economic Development, or CNHED, Habitat advocates persuaded the D.C. government to not only reverse planned cuts to the city's down payment assistance program but nearly double funding to it.

From testifying in front of the city council to organizing rallies for hundreds of affordable housing proponents to make their voices heard, D.C. Habitat's advocacy, alongside CNHED, helped grow the Home Purchase Assistance Program and created a tangible difference in the lives of D.C. residents in need of safe and stable housing like Shawnee, Tami and Bobby. The program, which makes zero-interest home loans and closing cost assistance available to low- to moderate-income homebuyers, reduces the financial barrier of having to save for the traditional sizable down payment while juggling high rents.

"It was impossible to pay the rent, pay for everything else, and then save on top of that," says Tami. "That

HPAP program really, really saved me because without it we wouldn't have been able to save enough to move into a home of our own."

"Habitat allowed me to own a piece of something that otherwise would have been out of reach for me," echoes Bobby. "Their partnerships and programs with the District gave me a chance to live where I work. To make a way where there wasn't one."

In addition to helping residents, the down payments assisted by HPAP come to D.C. Habitat as cash at settlement — which allows them to roll the funds back into the mission and to partner with more families in need of the hand up that the homeownership program provides.

"Homeownership is transformational, both for individuals and communities. Health outcomes improve, children do better in school, it stabilizes neighborhoods because people are more concerned and more engaged. But opportunities for low-income families are limited," says Slater. That's where advocacy comes in. "It improves lives by affecting change at a fundamental level. It helps us help so many more families thrive."

"I feel more connected to my community — which makes me want to give back to it."

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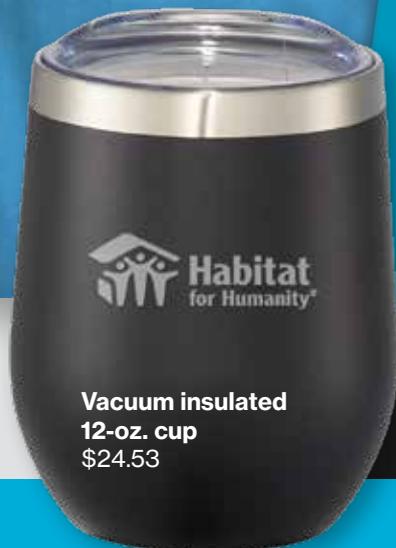


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“Love

THE LIFE AND MINISTRY OF CLARENCE JORDAN

During this season of celebration and reflection, we look back to the roots of Habitat for Humanity and celebrate the concepts and character of the man who helped shape them.



never quits”



It was 1942, and on the outskirts of the rural South Georgia town of Americus, a radical experiment began. The farm was called Koinonia, and it was to be a first-century version of Christian living in a 20th-century context. It would be a place where everyone — no matter race, gender or wealth — would be welcomed. The guiding principle would be the New Testament concept of *koinonia*: fellowship, sharing communion.

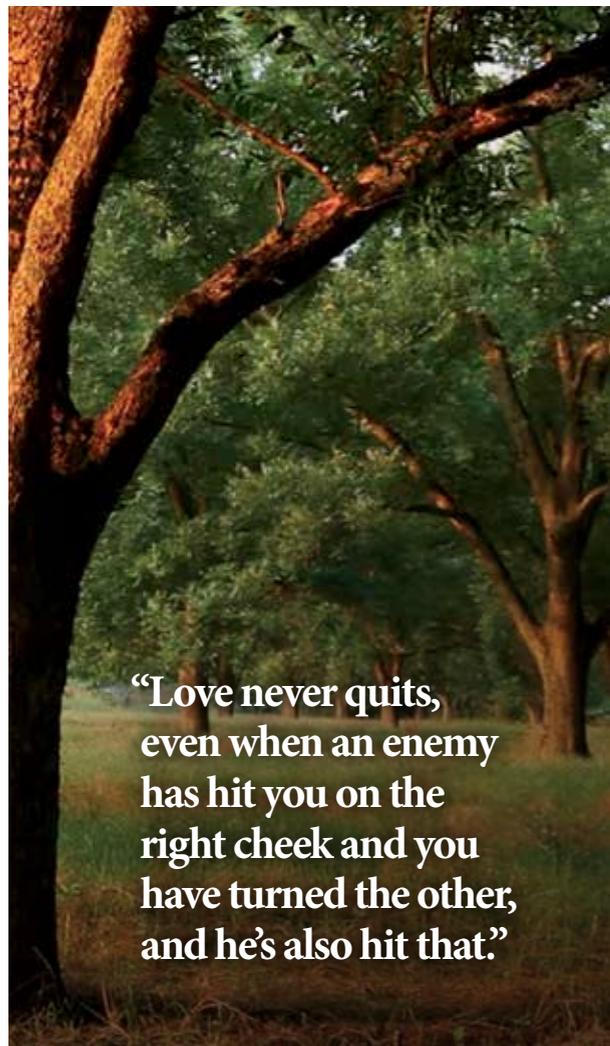
Koinonia Farm was the culmination of the lifelong passions of farmer and biblical scholar Clarence Jordan. On that farm, among rows of pecan trees, after years of struggles caused by boycotts and persecution, the seeds for Habitat for Humanity were sown. With Koinonia’s roots of racial and economic equality informing the foundation of Habitat’s mission, Jordan’s vision of equality continues to inspire and compel Habitat’s work.

“Even though people about us choose the path of hate and violence and warfare and greed and prejudice, we who are Christ’s body must throw off these poisons and let love permeate and cleanse every tissue and cell. Nor are we to allow ourselves to become easily discouraged when love is not always obviously successful or pleasant,” preached Jordan during a sermon titled “The Substance of Faith.”

“Love never quits, even when an enemy has hit you on the right cheek and you have turned the other, and he’s also hit that.”

A PATH DEFINED

Born in 1912 in Talbotton, Georgia, into a relatively privileged and prominent family, Jordan became aware of economic and racial inequality at an early age.



**“Love never quits,
even when an enemy
has hit you on the
right cheek and you
have turned the other,
and he’s also hit that.”**



His boyhood home was next to a local jail, and he saw firsthand the inhumane treatment disproportionately endured by Black men there. He observed the unjust sharecropping practices that kept his poorest neighbors, both Black and white, poor, tethered to their stubborn parcel of land and trapped in an endless cycle of debt and poverty.

Jordan dreamed of helping families break that cycle. He planned to become a farmer himself. He would teach others techniques and technologies to help increase their harvests and, in turn, their quality of life.

So, in 1929, he enrolled in the University of Georgia's College of Agriculture. But during his senior year, immersed in his studies and his faith, Jordan's views shifted. He came to believe that the roots of poverty were not just economic, but spiritual, too — inspiring him to shift from a solely agrarian-focused path to a mission-driven one.

In 1933, after college and during the height of the Great Depression, Jordan began seminary in Louisville, Kentucky. Low on funds but not passion, he worked several jobs while obtaining his divinity degree and, later, his doctorate in New Testament Greek from Southern Baptist Theological Seminary.

Jordan assisted at several Black churches in the city's West End. He taught and led prayer meetings at Simmons University (now Simmons College of Kentucky), a historically Black college in the city. He served as the director of the Baptist Fellowship Center, working closely with low-income residents. According to Dallas Lee, a student and friend of Jordan, some

of these were Black farmers who had abandoned their faltering livelihoods and migrated to the city in hopes of better economic success. It was these relationships, Lee says, that rekindled Jordan's dream of helping farmers succeed.

"The cumulation of all of this mission work and religious work, particularly his belief that anti-racism had a Biblical foundation, influenced Jordan greatly," explains Tracy K'Meyer, professor of history at University of Louisville. "After seminary, he felt compelled to put those findings and his beliefs into something tangible."

After graduation, Jordan and his wife, Florence, a library assistant whom he met and married while in Louisville, returned to southern Georgia. There, in 1942, alongside Baptist minister Martin England, they planted that dream in rural, predominantly Black Sumter County, helping it grow into Koinonia Farm.

FAITH IN ACTION

In the first several years, the Jordans, England and residing families — about a quarter of whom were Black — worked to establish the 400-acre farm. They were guided by three principles: All possessions were to be held in common. All were to practice nonviolence. All were to be recognized as equal under God.

"The families who came to Koinonia to live in community were searching for a way of life that mirrored their idea of the early church — of sharing things in common, of being





“We who are Christ’s body must throw off these poisons and let love permeate and cleanse every tissue and cell.”

there for one another,” says Jordan’s son, Lenny. “It was a bold undertaking, and it wasn’t easy.”

The group experimented with different modern farming techniques and equipment to reduce issues and increase yields. They sold produce in farm stands to establish a base of support locally and started a newsletter to recruit supporters and residents nationally. Side by side, Black and white residents farmed, worshipped and ate together.

By the mid-1950s, as their efforts gained traction, so too did the backlash. With the farm’s ideals and Jordan’s attempt to help two local Black residents enroll in a previously segregated Atlanta business college, they faced intense hostility. Farm equipment was destroyed, hundreds of fruit trees cut down, bullets fired at the communal dwellings, and explosives tossed into one of the farm’s roadside stands. The hate streamed at them from both hooded Klansmen and plain-clothes citizens alike.

Businesses in and around Sumter County enacted a nearly complete boycott against Koinonia. They refused to buy their products or sell them supplies. Local businesses removed all signs advertising the farm, and their insurance company cancelled their policy without warning. Customers dropped from the egg route — the farm’s principle source of income at the time — leaving them with several thousand hens and exponentially more eggs.

Speaking years later of the dangers he faced at this time, Jordan acknowledged the risks he, his friends and his family faced. “It scared us, but the alternative was not to do it, and that scared us more.”

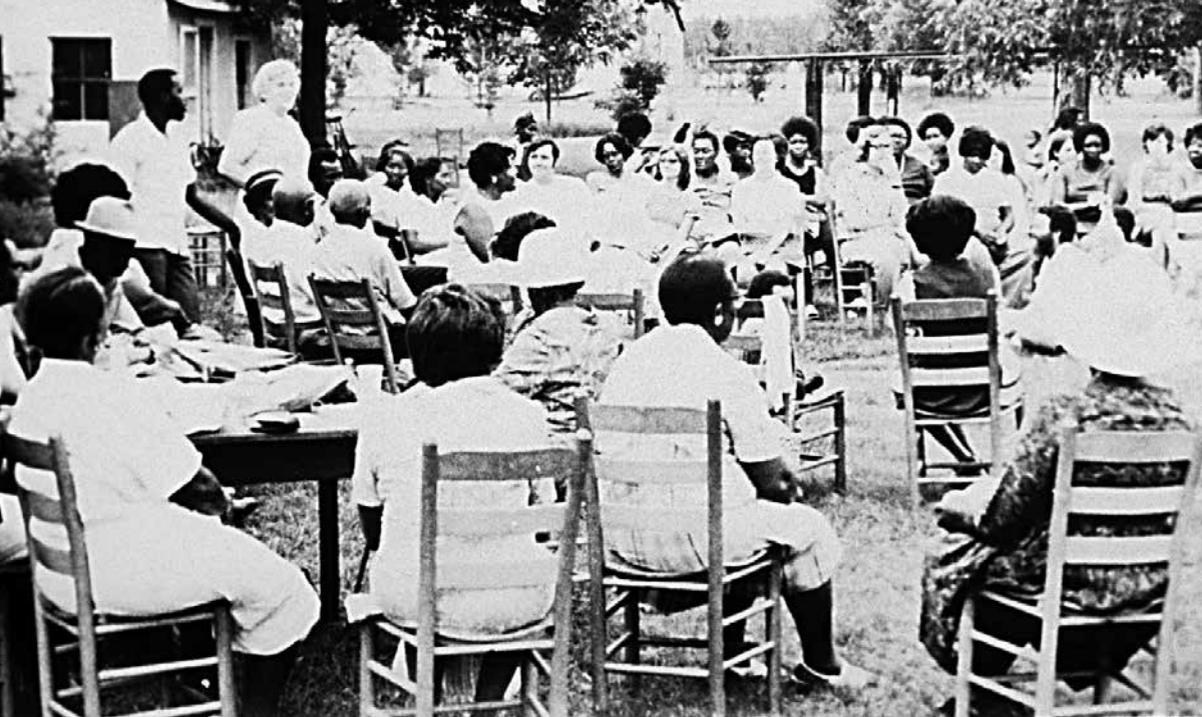
The community remained committed to the work, borrowing money to invest in machinery to begin a larger-scale pecan processing and packaging operation. They relied on out-of-state orders placed through their national newsletter to bypass the local boycott, advertising under the slogan, “Help us get the nuts out of Georgia.”

By the late 1950s, Jordan wrote in the monthly newsletter that Koinonia now had thousands of pecan customers across the world and not one within Sumter County. The dream survived, if only just barely.

Throughout the 1960s, the farm’s population dwindled as agriculture grew less promising as a livelihood. The few remaining members and residents of Koinonia Farm were active in the civil rights movement, working with like-minded allies in Albany and Sumter counties and providing housing for civil rights workers visiting the area.

While pleased with the advancement of civil rights during this time, the group recognized the systemically racist economic barriers that kept many Black families from fully reaching equality. In one Koinonia newsletter, Jordan wrote that while having the door opened to Black Americans was one thing, having money to spend once inside was also important. The struggle for economic emancipation remained, he said.





A NEW CHAPTER

Coming from humble beginnings in Alabama, Millard Fuller became a self-made millionaire at age 29. Looking for something more and inspired by a visit to Koinonia, he and his wife, Linda, sold their possessions and began searching for a new focus for their lives. This search led them and their children to move to the farm.

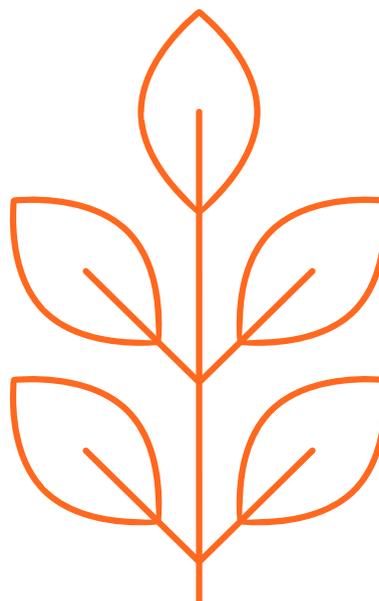
There, Jordan and Fuller pushed each other to think more deeply and more creatively about the injustices of the world and how they could help tear down those barriers that they agreed were keeping Black families from achieving economic equity.

Together, they developed the concept of “partnership housing” — whereby those in need of adequate shelter would work alongside volunteers to build affordable houses. The houses would be built at no profit. Homeowners would pay no-interest loans over a 20-year period. Those payments, along with money earned by fundraising, would create “The Fund for Humanity,” a revolving fund which would enable the continual construction of homes for more families.

The purpose of the fund, Jordan wrote, was “to provide a means through which the possessed may share with and invest in the dispossessed.” The response from their community of supporters was overwhelming and enthusiastic. Land holdings and farm business increased, investments in the housing program grew, and construction crews broke ground.

“There was a stark divide between the quality of Black housing and white housing at the time, even if they earned the same. And housing affects everything you do in life, even your view in life,” Lenny Jordan says of the decision to focus on homes. “All of Koinonia put a ton of energy behind it because it was a way to improve lives, improve equality — both right away and over the long run.”

In the spring of 1969, the Jordans traveled to Ghana. While there, they provided \$500 in seed money for a Ghanaian Fund for Humanity, a similar revolving fund to the one at Koinonia whereby families could access funding for home improvements and business projects. Even before the first home in Sumter County had been completed, the impact had spread halfway around the world.



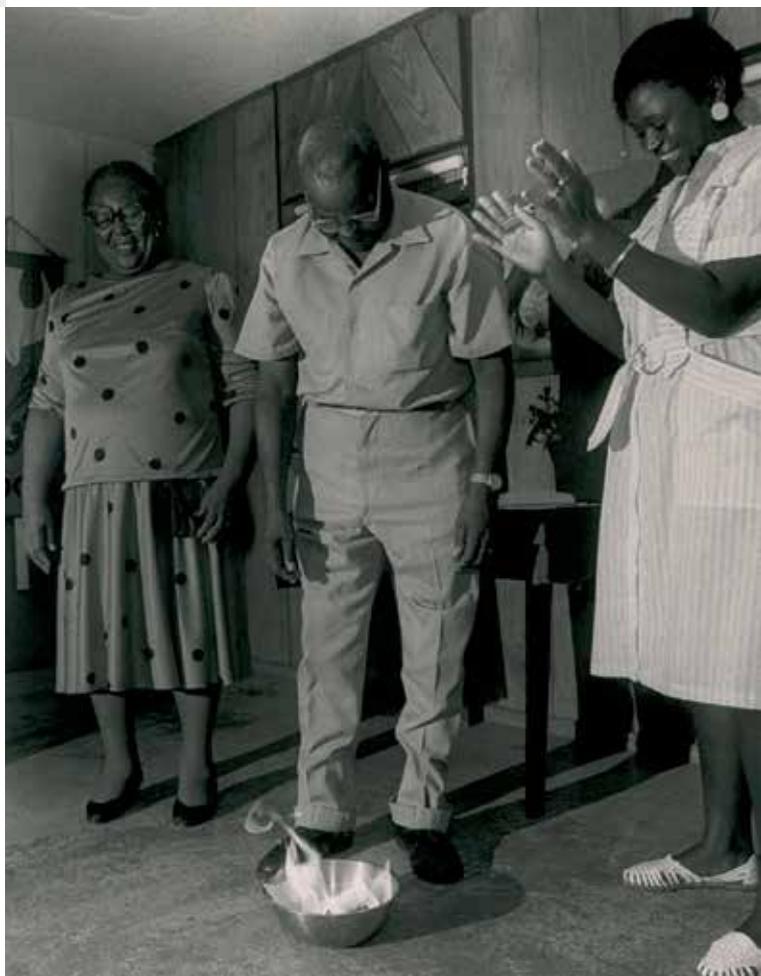
AN ENDURING LEGACY

That fall, back on the farm, Jordan was working on a sermon in his writing shack, nestled among the pecan trees when he suffered a heart attack and died suddenly. He was 57. Less than two weeks later, the first home built by The Fund for Humanity was completed — a seed of change that Jordan had so staunchly believed in.

Joseph “Bo” Johnson, one of the first members of the Koinonia community, moved into the home with his family. He and his wife, Emma, faithfully repaid their home loan each month — \$25 at a time —for the next 20 years.

In 1973, the Fullers took the Fund for Humanity concept to Zaire, now the Democratic Republic of Congo. And in 1976, Habitat for Humanity was founded. In 1989, the Johnsons celebrated the final payment with a mortgage burning ceremony at Koinonia.

Today, with Habitat’s help, families of all races, creeds and backgrounds build and improve places to call home in all 50 U.S. states and 70 countries worldwide. We engage millions of volunteers, advocates and supporters like you, who help families tap into economic equity and prosperity. Who help realize Jordan’s dream by embodying the love that never quits.



Much of this information on Clarence Jordan’s life and legacy came from friends and family of Jordan and Koinonia, as well as the following sources:

- *Interracialism and Christian Community in the Postwar South: The Story of Koinonia Farm* by Tracy K’Meyer
- *The Cotton Patch Evidence: The Story of Clarence Jordan and the Koinonia Farm Experiment (1942-1970)* by Dallas Lee
- *Restructuring Southern Society: The Radical Vision of Koinonia Farm* by Andrew S. Chancey

Nearly 80 years after its founding, Koinonia Farm is still active and carrying out Jordan’s vision. Visit koinoniafarm.org to learn more.



After recovery, helping others rebuild



Christopher has been in his home for two years now, but some days he still has to pinch himself to confirm it's real. "I couldn't believe it at first," he says, recalling that celebratory phone call from Habitat Central Arizona letting him know that he and his now 13-year-old son, Matthew, had been accepted. "I didn't believe it even when I was going through the process and working on my house."

After years of substance abuse, the 59-year-old former cabinet maker found healing and sobriety in his faith several years ago. Still, he found it hard to reconcile his past life with his new one – to think he was someone deserving of help, of good things. "Going through my addiction, I didn't make good choices," says Christopher. "After surrendering my life and getting sober, things were happening. I was being blessed. But it was hard to accept, to feel worthy because of my past mistakes."

Acceptance into what he calls his "Habitat family" – the staff, volunteers and fellow homeowners who he continues to keep in touch with – was a big step in Christopher accepting his whole story and his whole self. "It makes me cry because having this chance, when a lot of times you don't get one, and then going for it – it made all the difference," he says. "It wasn't easy, but I followed the path the Lord laid out for me and I have a home now."

The home, in turn, has given Christopher the financial stability to pursue his calling. He graduated with his degree in addictions counseling in May and has begun exploring opportunities to offer remote counseling during the COVID-19 pandemic. "The goal is to just help people like I was any way I can," he says.

That goal extends beyond his professional life. Recently, with new safety guidelines in place, Habitat Central Arizona restarted home construction. Christopher was eager to resume his volunteer duties as a construction team leader to help others reach both homeownership and their potential. "I love to serve, especially within Habitat and to their future homeowners, because of what they did for me," he says.

By continuing to share his story with everyone he meets, Christopher says he hopes it will inspire others to not only reach out, but to accept the support of those around them. "A lot of people condemn themselves before they even get started. I was that type of person, too," he says. "But when I changed my attitude, turned my negativity into positivity, when I persevered and kept going – well, I never thought I would have this home, this path, and now I do."

"Habitat for Humanity helped me do everything, they encouraged me when I thought about giving up," he says. "They changed my life."

"I never thought I would have this home, this path, and now I do."





What do we mean when we say a “decent place to live”?

Everything Habitat for Humanity does is guided by our vision of a world where everyone has a decent place to live.

Globally, Habitat for Humanity helps families build or improve a decent, affordable place that they can call home. While our work might look a little different in each of the 70 countries where we have a presence — based on local needs, styles, climate and materials — the elements that make a home “decent” are universal.



A decent home is affordable.

An affordable home means a family can cover housing costs and still have ample budget for life's other necessities: food, health care, transportation, education.

As rents and mortgages in the U.S. grow faster than wages, the number of families becoming cost burdened by their housing – meaning they spend more than that 30% – is growing. Too many of our neighbors work hard and still come up short, not because of their own efforts but because of systemic issues and an inequitable economy. Too many essential workers find themselves priced out of the areas where they work. Too many families are denied the personal

and economic stability that safe, decent and affordable housing provides. That's why Habitat builds, helps revitalize communities and advocates.

Around the world, Habitat also works to direct investment capital to the housing sector. We want to ensure that housing microfinance is available to more families, that there is an adequate supply of housing products and related services in the market, and we want to facilitate investment in innovative solutions. What that means is that we partner to make affordable construction materials and services like contractors more widely available and that we work to increase access to the small loans that will allow families to incrementally improve their shelter.

By working to increase housing affordability wherever Habitat has a presence, we help families secure a foundation from which to grow and thrive. And we help reinforce the economic and social fabric that binds us all.



Meet LaTonia

For LaTonia, the fixed, low-interest mortgage on her Habitat Greater Nashville home provides the financial security she needs to handle her family's day-to-day and the financial freedom to think toward the future. Previously, every raise she got from her job at a medical center was met with an increase in rent. Eventually, LaTonia was forced to give up the apartment she shared with her 13-year-old son, Monty, and move back in with her mother. That's when she turned to Habitat. The financial training and manageable mortgage that Habitat provides has allowed her to save – she plans to invest those savings in education for her and her son. "Owning a home of my own is a lifelong dream come true," she says. "And we're finally in a better position to reach even more dreams of ours."

A decent home is secure.

The foundation of a decent home is the land it sits on. Yet more than 70% of the world's population lacks the formal documentation for their land that would protect them against eviction. In many countries, women are especially prone to displacement, particularly after a male head of household dies, due to gender-biased laws that prevent them from owning property.

Guiding and empowering individuals in the legal process to secure permanent land tenure, whereby they have right to occupy their land through titles, and to write wills of their own to maintain that security for their family after they

A decent home safeguards a family's health.



Where we live shapes our lives. Just as a high-quality home can keep us well, a poor-quality home can make us sick.

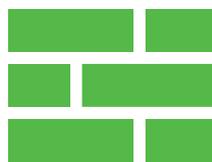
Water leaks and pests can trigger asthma. Overcrowding more easily spreads contagious diseases. Unfortunately, as housing costs continue to rise, more and more families are forced to sacrifice the quality of their home for one they can afford. And as a result, their health suffers.

In addition to building new homes that are durable and healthy, Habitat also completes home repairs to improve and preserve existing housing stock. Incremental changes to existing structures – like repairing leaking roofs in the U.S. or replacing dirt floors with concrete ones or installing latrines and access to clean water where families previously had none around the world – can help immediately alleviate the physical threats posed and mental stress caused by living in poor conditions.

By helping more families build or improve the places they call home, we also can build healthier, equitable and resilient communities for generations to come.

Meet Marta and Victor

For the millions of Guatemalans living below that country's poverty line, lack of basic services or structural issues have caused their homes to negatively impact their health. Through Habitat Guatemala's Healthy Homes program, volunteers work alongside homeowners to install smokeless stoves to improve air quality and latrines and water filters to improve sanitation and water quality. Thanks to these efforts, Marta, Victor and their five children are currently thriving in their San Lucas Tolimán home. Before, the family cooked on an open-flame stove. "The smoke stayed inside the kitchen, causing us to suffer from respiratory diseases," Marta says. The new, larger stove makes breathing easier and also saves resources by using less wood. And the latrine and water filter help keep the children healthier.



pass on, results in long-lasting stability and freedom. Once these rights are secured, families are more able to invest in their homes and their businesses, improving their standard of living.



Meet a coalition that created change

Habitat Côte d'Ivoire pulled together community members, government officials, village authorities, youth organizations and others to facilitate the creation of a simple, effective system to issue land certificates and raise public awareness of the importance of secure land tenure. Through the coalition's work, nearly 100,000 people in local villages now have recognized land documentation, making it possible for families to obtain bank loans to improve their homes, start businesses and advance their standard of living. "When we visit these areas today, people come to us showing the land certificate in their hands," says Yao Sény Jean-Jacques, national director of Habitat Côte d'Ivoire. "This is the first time these people have access to a valid document proving their right to property."

A decent home is designed to be accessible.



Everyone should be able to live safely and independently in their homes, regardless of income or mobility. But for many older adults and individuals with disabilities, that isn't the case.

In the U.S., more than 44% of households need some sort of accessibility feature like grab bars, no-step entrances or widened hallways. Yet fewer than 4% of residential units contain such features for people with even moderate mobility disabilities; only 1% have adequate features for people with more severe disabilities.

For many, maintaining their home can be just as difficult as navigating it. Habitat's Aging in Place program helps residents address both by offering assistance with necessary upkeep like painting, cleaning gutters and repairing porches, as well as more person-specific modifications like building a wheelchair ramp or installing handrails.

Building or repairing and adapting a home to fit the needs of its residents is integral to helping them improve their quality of life and providing the sense of comfort only home can provide.



A decent home is safe.

Home should be a refuge against the threats of the outside world, whether that's protection during a storm or shelter during a pandemic. It is absolutely essential to welfare and well-being. But for too many, home has become a place to escape from – not to. Exposed wires, doors that don't lock, railings that aren't high enough. In addition to these kinds of everyday disasters, we know

Meet families building resilience

Habitat New Zealand's Build Back Safer training gives families the confidence that their home will stand up to the elements when cyclone season arrives. Habitat staff and volunteers work with families to fortify their homes by replacing roofs using safe cyclone-strapping techniques. Armed with new tools and know-how, families are better equipped to care for their homes before and after disaster hits. "In the Pacific, tropical cyclones are a fact of life, but unsafe



Meet Maximino and Catalina

For years, Maximino, Catalina and their three children rented a small, expensive two-bedroom townhome in Vancouver, Washington. One bedroom was reserved for their teenage daughter, Lizeth, who has cerebral palsy and needed the space for her extensive medical equipment. Catalina often had to carry her daughter down hallways and into the bathroom, places her wheelchair could not fit. As their rent continued to rise and the children continued to grow, the family needed a more sustainable solution. Today, the family's accessible Evergreen Habitat home has wider doors and hallways, and a bathroom with a lower sink and a higher toilet. When he considers his family's new reality, Maximino is still in awe at the haven their home offers – as well as the doors to growth that it will open for each of them. "We love this house," he says. "We're just so happy here."



that those already struggling are the ones usually hit hardest when natural disasters strike.

Every person deserves the protection that a safe and durable home provides, and so we work with families to help them repair and improve their existing homes and to prepare for and recover from life's unexpected storms.

shelter doesn't have to be," says Alan Thorp, chief operating officer of Habitat New Zealand. "Building the roof together – with the family assisting and learning along the way – models resilient techniques that they can continue to apply as they make further improvements to their home."

(continued on next page)

Bring joy and cheer to someone you love



This holiday season, give a Gift from the Heart that will help change lives and make sure more families have the opportunity to live in a decent, affordable home.

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

A decent home connects families to opportunity.



It's not only the cost and quality of the house itself that's important but also where that house is located. The things that make a neighborhood vibrant – good schools, steady jobs, access to health care, dependable public transportation – have a profound effect on residents' success.

People of all races, genders and creeds should have the opportunity to realize their potential, and these vital features help do that. **By partnering with community residents and listening to their insights and leadership, we help ensure that our communities are stronger, brighter and best serve everyone.**

Meet local residents revitalizing their communities

Through Habitat's neighborhood revitalization efforts, local residents are the architects of positive change in their community. They engage with Habitat locally and with community partners to make the transformation happen. In Philadelphia's Sharswood neighborhood, a coalition of residents has rallied around creating and preserving affordable homeownership opportunities, with the added effect of encouraging families to become more invested and engaged in the community. The coalition has successfully brought in a health clinic and grocery

store and is working to attract a local bank and increased after-school youth programs to make the neighborhood a place where families want to stay. "The importance of the neighborhood coalition is to bring everyone together: the residents, the schools, the police, the religious sector, the business sector," says Darnetta Arce, executive director of the Brewerytown Sharswood Neighborhood Advisory Committee. "It takes all of these groups, all of us, to plan and to address the concerns that this community has."



There remains a deep need for decent housing in our local communities and around the world. Visit [habitat.org/impact/our-work](https://www.habitat.org/impact/our-work) to learn about the innovative ways that Habitat works to meet this need and [habitat.org/about/advocacy](https://www.habitat.org/about/advocacy) to take action today.

thank you

Habitat for Humanity is proud to celebrate the generosity of our corporate partners donating \$1 million or more in fiscal year 2020.

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Climbing to new heights

When you build alongside a Habitat homeowner, when you advocate and when you donate, you're joining a global community that's working together to ensure everyone has access to safe, healthy and affordable places to live. Affordable, stable shelter helps families achieve financial stability so they can climb a ladder of opportunity extending as far as their dreams for the future will allow. Whether it means a family can save money for education, focus on new career goals or have space for kids to hone their soccer skills – a decent place to live helps families thrive.



opportunity

hope

security

strength

stability



COMING HOME

A new start

It started with a single column of smoke.

The stream of gray connected the floor of Rist Canyon with the wide Colorado sky. Three weeks later, the 2012 High Park fire finally extinguished after burning more than 87,000 acres of land, destroying more than 250 homes and claiming one life.

By the time Candace was allowed to return to her neighborhood, there was nothing left to salvage. Heaps of ash and bent metal marked where her house once stood.

In the months that followed, Candace, her three children Chase, Jackson and Adele and their dog, Cooper, jumped from place to place, couch to couch. While the insurance process dragged on, Candace, a preschool teacher, continued to make mortgage payments on a home that didn't exist. "We were going to have to walk away from everything — from this place that we loved, our life here," she says.

Then, on Mother's Day 2013, almost a year after losing everything, Candace received a call from Fort Collins Habitat. She learned that she would be going home again — her community would be helping her build a new house on her land in the canyon. "It was the best Mother's Day gift I could ever get because it was the best gift I could give my kids," Candace says.

As construction began, crews of volunteers as well as friends and family joined Candace as she invested hundreds of sweat equity hours into the work. She was eager because, despite all that was lost in the fire, Candace felt like she was gaining so much more. An affordable mortgage that she would no longer struggle to cover. A newfound appreciation among her family for life and for each other. A community that caught her when she felt like her family was falling. And the foundation of a stable and safe home to lift them back up as they started anew.

"They built more than our home," Candace says, sitting in the living room of her now-finished Habitat home. "They helped us rebuild our lives."



Our corporate partner The Home Depot Foundation has given a generous contribution to establish the **2020 Year End Challenge**

An active U.S. Army Reserve service woman, a working mother and current college student, Ayanah is dedicated to serving her country and caring for her three children, but she was struggling to afford rising costs of rent. Now that the family is in a new Habitat home sponsored in part by The Home Depot Foundation, she and her children will have the security and stability they were once missing, giving the family more time and space to achieve their dreams for a bright future.

Visit [habitat.org/yearendchallenge](https://www.habitat.org/yearendchallenge) to give what you can today and increase your impact.



Your gift, along with The Home Depot Foundation's contribution, helps Habitat **increase our impact** and makes a life-changing difference for families as they build better lives in strong, stable Habitat homes.

