

habitat[®]

THE MAGAZINE OF HABITAT FOR HUMANITY



**every
one**
deserves a decent
place to live

SEPTEMBER 2018
habitat.org

INSIDE: AbbVie's generous support of work in Puerto Rico

What I see

Just think of all those families we will be able to help — and how many more there are around the world!

There are so many people who have been touched by Habitat for Humanity’s mission, and I’m privileged to hear their stories of transformation. In this issue, you will see many of the faces of those who have partnered with us to build a better life. I want to share some of my own stories that I return to, time and time again.

In Amsele, I see determination. On a trip to Ethiopia, I enjoyed talking to this strong young woman who wants to study medicine. Before partnering with Habitat, she and her family lived in a leaky one-room shack with no sanitation, but in her new Habitat home, she has a safe, dry place to study for the first time.

In Carlos and Alina, I see resilience. This couple from Florida built their Habitat home alongside volunteers eight years ago, but it was badly damaged in Hurricane Irma last fall. Some of the same volunteers who helped build their home returned to help with repairs. “Habitat not only cared for us and helped us go

through the process of becoming homeowners,” Alina said, “but to see that they are still there for us is something I hold near to my heart.”

In Vicky and Aaliyah, I see strength. Shortly after Hurricane Harvey hit Texas, I ripped out drywall amid a jumble of their ruined possessions. Realizing that they would be starting over helped strengthen my commitment that Habitat would be there and walk beside them for as long as it takes.

In Alexandra, I see optimism about the future. Her family’s Habitat home in El Salvador was built, then expanded to include room for her mother’s home business. When we first met, Alexandra dreamed of becoming a lawyer. When I saw her again seven years later, I was delighted to see that the family is thriving, Alexandra has remained in school and still hopes to study law.

A safe, decent home makes such a difference, and we are so grateful for the support we receive from so many. In this issue, you will also read about AbbVie’s tremendous \$50 million donation in support of our recovery work in Puerto Rico. Just think of all those families we will be able to help — and how many more there are around the world! As you do, perhaps you will be inspired to volunteer, donate and advocate with Habitat or to take the next step to deepen your engagement with our mission. The investments you make will impact the lives of families for years to come.



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.

LET US HEAR FROM YOU
magazine@habitat.org
(800) HABITAT, (229) 924-6935
322 W. Lamar St., Americus, GA, 31709-3498

Printed on 100 percent recycled paper

TM & © 2018 Habitat for Humanity International Inc. All rights reserved.
ISSN 0890-958X Vol. 35 No. 2





10



6



16



24



28

SEPTEMBER CONTENTS

The Beloved Community in action

See how Habitat's commitment to creating access, equality and opportunity is coming to life in cities across the U.S.

PAGE 10

Much work remains

Los Angeles Mayor Eric Garcetti and Habitat CEO Jonathan Reckford discuss making housing accessible and affordable.

PAGE 13

Faces of change

Take a trip around Habitat's world, and meet just a few of the people whose lives have been improved through the creation of decent and affordable places to live.

PAGE 16

Energy savings

How smart design and innovation help Habitat families save money.

PAGE 24

Rebuilding Puerto Rico

Hear from AbbVie's Melissa Walsh about the significant, long-term work needed and why her company believes that Habitat is part of the solution.

PAGE 28

ALSO IN THIS ISSUE

From our CEO

Jonathan Reckford shares stories of hope and resilience. PAGE 2

News and Updates

Habitat Wake County and Habitat Cambodia work together to help reform housing policy; Habitat Chile helps families with safer, more stable home improvements; in Asia-Pacific, professional golfers tee up for affordable housing. PAGE 6

Coming Home

With the help of volunteers, Tiasha finds her footing in the wake of Hurricane Harvey.

PAGE 31



“We cannot *live*
only for **ourselves.**
A thousand **fibers**
connect us with
our fellow men.”

HERMAN MELVILLE



T0070





UNITED STATES AND CAMBODIA

Partnering for bigger impact

Habitat for Humanity of Wake County in Raleigh, North Carolina, and Habitat for Humanity Cambodia first bonded through international donations and Global Village volunteer trips to help build homes. Now their bond has only deepened because of Habitat's Solid Ground global advocacy campaign.

Habitat Cambodia recently was invited to provide input on the Cambodian government's national housing policy. Recognizing their limitations in accessing and analyzing data, Habitat Cambodia turned to Habitat Wake County for support, with guidance from Solid Ground.

"Habitat for Humanity in Cambodia is doing some really important advocacy work, and they asked us if we could provide research capacity," says Rachel Zeitler, advocacy and societal impact manager for Habitat Wake County.

Leveraging her location in North Carolina's Research Triangle, Zeitler is connecting with local universities and international development professionals who can help analyze land use challenges, including identifying barriers to securing land titles in Cambodia. Her team also will look at other countries to see if they have existing strategies that could translate to the situation in Cambodia.

Zeitler hopes this model of using local Habitats to fill resource and knowledge gaps can become a regular practice — one that creates bigger impact.

"It's truly an information exchange. We are helping Habitat Cambodia with research and, in turn, learning about housing best practices in other countries," she says. "Our hope is to be able to provide useful information to Habitat Cambodia, while also uncovering strategies that we can learn from and apply here in Wake County."



SRI LANKA

Alternative materials, better homes

Ushathevi and Thillainathan used to live wherever they could find work as day laborers. Then, after being displaced in 2006 during Sri Lanka's 26-year civil war, the couple spent a decade in a temporary shelter.

"Whenever there was heavy rain, I would put pieces of cloth all around to absorb the water that came in," Thillainathan says. When the children had homework to do at night, everyone stayed up because space was so limited.

Life is different now. Ushathevi and Thillainathan marked their silver wedding anniversary by moving into their own home. They were the first to build their house with compressed stabilized earth blocks, an alternative construction material

promoted under the "Homes not Houses" project. Funded by the European Union, the project is a partnership between Habitat Sri Lanka and World Vision Sri Lanka. More than 1,830 homes are currently in different phases of construction.

Thillainathan had applied to become a Habitat homeowner after he learned of the project. "I heard that Habitat is providing special blocks," he says. "My wife and I visited the yard and checked the blocks. After we saw that compressed stabilized earth blocks were stronger than fired bricks or cement sand blocks, we decided to build a house."

During the house construction, Thillainathan helped to mix mortar, sieve sand and move materials, including the blocks, timber and tiles. He says the children are studying better and going to bed earlier now that they have their own

CHILE

Safer, more stable solutions

For many decades, families in Chile's poorest urban areas have crammed into small apartments in thousands of buildings across the South American country. The overcrowding disguises Chile's shortage of affordable housing and the more profound emotional effects that can result from living in such tight spaces: depression, stress, poor work and school performance, disease, even violence.

In Santiago, in the community of Los Quillayes, it's common to find six to eight people living in a 400-square-foot apartment. In these kinds of conditions, many families have built illegal extensions onto their apartments. These extensions are often unable to withstand earthquakes and also can damage the structural stability of their original building, at times resulting in injuries and deaths.

Habitat Chile works with communities and local authorities to change this reality. Partnering with the Ministry of Housing and



Urban Planning, Habitat Chile has helped develop a pilot program in Los Quillayes that allows families to apply for a subsidy to help them add a bedroom and balcony onto their apartments. The extensions, designed and constructed by Habitat Chile, actually increase structural stability, as well as enhancing property values. The process also establishes legal documentation for co-property owners, which helps secure tenure.

So far, 105 families have added onto their apartments. For Jorge, the expansion means a better quality of life for his family and his neighbors. "It is a relief," he says.

Thanks to the success of the Los Quillayes pilot, the government is moving forward with additional improvement projects for more than 344,000 apartments throughout Chile, with the potential to benefit more than 1.6 million people.



In April, Habitat Humanitarians **Drew** and **Jonathan Scott** joined our nationwide **Home is the Key** campaign along with sponsors, community leaders and supporters to help more families achieve the dream of affordable homeownership. The brothers lent their muscle and media prowess to the campaign, drawing phenomenal coverage and joining volunteers from partner companies to work alongside **Habitat Greater Nashville** homeowners **Amanda** and **Ashlee**.

Corporate partners also advanced the campaign by calling on consumers to support our efforts, promoting the sales of certain products and in-store and online donation opportunities, and introducing the issue of affordable housing to people new to the cause.

Visit habitat.org/homeisthekey to learn more about this annual campaign.



room. And he has received hundreds of visitors, he says, many of whom are interested in building a house like his.

"I told them that this is the best house for us," Thillainathan says. He emphasizes to visitors that the temperature inside his house is cool. "If they build a house like mine, they will also get the same benefits."

strength

"To me a home is a place where I feel secure

From the rain, the snow

And all of my fears.

A home is a place where I am free to play

And would love for all others

To have fun in this way."

Excerpt from a poem by 9-year-old **Ryan Mota** of Winnipeg, Canada, who won the 2018 Genworth Canada "Meaning of Home" contest. Ryan chose Habitat Manitoba to receive the resulting \$50,000 grant award. More than 7,000 students submitted entries.



INDIA

Creating community

Balasaheb was blinded at the age of 6, but he never gave up his vision for a better future. Today, he leads a group of visually-impaired people who are building better lives in Vangani, a town in Maharashtra, near Mumbai.

Partnering with the Maharashtra government, Habitat India has constructed a four-story building with four housing units on each floor. Balasaheb and his new neighbors are forming a committee to take care of their

needs and the building's maintenance. "Everyone will live together as one big family," Balasaheb says. "Since we are all going through similar situations, we understand each other's problems. It is comforting to know that we will have each other's support."

Balasaheb sells cutlery and pens. He used to live in a rundown house with his wife, Kavita, who is also blind. The couple has three daughters, ages 10, 8 and 3. "Our children will have a safe place to play and to study," he says.

Balasaheb wants his children to have the educational opportunities



that he missed out on. "My dream is to give quality education to my children and make them independent," he says. "Today, I feel at peace as I receive the golden key to my house. I can now see a better future for my family."



ASIA-PACIFIC

Teeing up for Habitat

Professional golfers have become some of Habitat's newest volunteers. Under the auspices of the Asian Tour, Americans Berry Henson and Casey O'Toole and Indonesians George Gandranata and Danny Masrin have taken on ambassadorial roles to advocate for families in need of decent shelter.

"It is about getting chances to give back," Henson says. "I'm glad to be associated with an organization that helps people in over 70 countries. It will be cool to travel around the world and let everybody know about Habitat for Humanity."

O'Toole joined other Asian Tour golfers Shiv Kapur and Chiragh Kumar of India and their wives to help build a Habitat home in New Delhi. "I am excited about being an advocate for Habitat for Humanity," O'Toole says. "I have been able to see firsthand the impact it is making on people's lives, and it is something I am very humbled to represent and be a part of."

The tour, Asia's version of the PGA tour in the U.S., is the third largest in the world. With its global television presence, digital media platforms and press coverage, the tour has the potential to help Habitat's message reach 770 million households.

In August, future homeowners worked alongside President and Mrs. Carter and hundreds of volunteers to build and repair 41 homes during Habitat's 35th Jimmy & Rosalynn Carter Work Project in Mishawaka and South Bend, Indiana. The 2019 Carter Work Project will take place in Nashville, Tennessee.





N_o1
N_o5

Habitat for Humanity's rankings in two studies that evaluate brands for how inspiring and enduring they are. The 2018 Enduring Brands Index gave Habitat its top ranking, based on insights from professionals and consumers. After analyzing 200 companies, nonprofits and social movements, the World Value Index ranked us fifth overall in our ability to inspire and mobilize.



**FIVE
HUNDRED**

Homes completed in Samoa by Habitat New Zealand since the 2009 earthquake and tsunami. All of the storm-resistant homes successfully withstood Cyclone Gita in February 2018, continuing to provide shelter and safety to families.



6,676

Legally documented land titles that Habitat Côte d'Ivoire has helped secure. These landowners no longer live in fear of unexpected eviction and can now make sustainable and long-lasting improvements to their homes and land that will benefit their own families, as well as their communities and local economies. Learn more about how Habitat's Solid Ground global advocacy campaign helps secure tenure at habitat.org/solidground.



13,000

Families living in Peace Island in Greater Monrovia, Liberia, who are expected to have increased access to clean water, sanitation and waste management through Habitat's multi-year partnership with Cities Alliance in collaboration with government.

156



Boxes of cookies donated by Girl Scout Troop 104-03 of Grand Junction, Colorado, to "their hometown hero" Habitat Mesa County. Every year, troops pick an organization to donate cookies to at the end of the season. The Scouts researched Habitat all through the cookie season, and their troop leader says the girls wanted to donate to an organization and volunteers who bring something good to families.



Creating access, equality and opportunity

Earlier this year, Habitat for Humanity marked the 50th anniversary of Dr. Martin Luther King Jr.'s death and the subsequent passage of the Fair Housing Act by renewing our pledge to work harder than ever to help make what Dr. King called “the Beloved Community” a reality.

When we build houses, we build with a vision of a world that offers access, equality and opportunity for everyone.

Our world will never be one of fairness and human decency that leaves no room for poverty, prejudice or violence — unless we build it.

See some of that work being done, and hear from some of those engaged in the fight to help create fair and accessible housing for all.



Atlanta, Georgia

Dr. King's timeless legacy continues to find a home in the city of his birth. Atlanta Habitat has pledged to build eight homes as part of the Beloved Community initiative, with more than 20 faith-centered housing partners uniting to contribute to the effort throughout the year. "Dr. King's Beloved Community aligns with Atlanta Habitat's vision of an Atlanta where all people have access to quality, affordable housing in safe, vibrant neighborhoods with opportunities to thrive," says Lisa Y. Gordon, Atlanta Habitat president and CEO.

Jackson Hole, Wyoming

In a town famous for its outdoor beauty, Jackson Hole residents turned their focus indoors on the April 11 anniversary of the passage of the Fair Housing Act. More than two dozen volunteers convened for a day of building and learning to support equitable, affordable housing. Teton Habitat's Beloved Community work will continue this fall with a second home build and a joint project with public art groups to create a mural on The Grove, a local affordable homeownership development.



Los Angeles, California

In a state dealing with high rental and home costs, the 50th anniversary remembrance inspired not only hope but action. In response to The King Center's invitation to complete 50 acts of kindness in memory of Dr. King, Habitat Greater Los Angeles is working alongside the Long Beach Faith Coalition to build 50 homes and renovating 50 more in Long Beach's Washington neighborhood.



Bloomington, Illinois

Taking up Habitat's mission to "put God's love into action," several United Methodist churches have joined forces. Calvary UMC, Normal First UMC and Bloomington Wesley UMC are honoring Dr. King's life through hands-on service at the local ReStore and a dedicated Beloved Community home build.



Asbury Park, New Jersey

Sometimes the smallest hands can make the biggest impact. Youth from the Boys & Girls Clubs of Monmouth County joined with volunteers and staff of Coastal Habitat to build the Habitat ReStore's mission wall. "The mission wall will deliver the message of work being done in the local community toward Dr. King's vision of equal access, equality and opportunity for all," says Heather Schulze, Coastal Habitat's executive director.

Little Rock, Arkansas

Habitat Central Arkansas volunteers helped repair and refresh the outside of the former home of civil rights activist Daisy Bates. Dr. King once stayed at the house, which was declared a National Historic Landmark for its role as a sanctuary for nine African-American students who desegregated Central High School.

Akron, Ohio

Business executives, elected officials and other Akron community leaders answered Habitat Summit County's call to advance "a beloved community of justice, equal opportunity and love of my fellow human beings" in a public pledge signing. Supporting signatures will continue to be collected through Dr. King's birthday next January.



Portland, Oregon

Volunteers honored Dr. King's vision of a beloved community by joining to complete the final Habitat homes in a neighborhood of 21 low-income families. "When we build houses, we also build bridges between people of diverse backgrounds," says Steve Messinetti, CEO of Habitat Portland/Metro East. "We build paths to more connected communities, and we build ways for all people to come together."



Richmond, Kentucky

Richmond Mayor Jim Barnes and other champions of Habitat Madison & Clark Counties gathered to share the progress that Kentucky has made in the fight for accessible and affordable housing as well as to remind themselves of how much is left to do. Afterward, volunteers put on their hard hats and went to work raising walls, building community and paving pathways to fair housing. During the gathering, the mayor proclaimed April as Fair Housing Month in Richmond and declared, "Fair housing is a right."

Grand Rapids, Michigan

Habitat Kent County brought their community together over inspiring discussions and a shared meal. During a luncheon, Fred Johnson III, a history professor at Hope College and Habitat Kent board member, and Liz Keegan, director of outreach and education at Fair Housing Center of West Michigan, detailed the history of segregated housing and why the Fair Housing Act is the path to achieving true equality.



MUCH WORK REMAINS

Fifty years after the Fair Housing Act, where do barriers to accessible and affordable housing still exist, and what are the best ways that we can affect change?

Habitat for Humanity International CEO Jonathan Reckford spoke to Los Angeles Mayor Eric Garcetti about his vision for affordable housing in the second largest city in the nation.

Garcetti has made housing his top priority, pushing initiatives to shelter the homeless and invest in the construction of new affordable housing.

Garcetti is building on his experience as a longtime Habitat supporter and volunteer — though he notes that it was his wife, Amy Elaine Wakeland, who traveled with Habitat to work alongside President and Mrs. Carter in the Philippines in 1999. Garcetti's administration now works directly with Habitat Greater Los Angeles on projects tackling the affordable housing crisis in L.A.

Jonathan Reckford: Fifty years after the Fair Housing Act, what is the state of fair and affordable housing in Los Angeles?

Eric Garcetti: In the last half-century, housing has gone from being an aspiration to a right in this country. But when so many people want to be here that there's not enough housing, and prices and rent are out of control, it takes a multi-pronged approach to begin leveling the playing field.

On one end, we have a homelessness crisis that has escalated into a humanitarian emergency — so last year we passed the two largest measures in American history to both build housing for individuals who are homeless and provide services to help them stay in that housing.



But we also know we have to address the general crisis of affordability, or else more people will become homeless. We set a goal to build 100,000 housing units over an eight-year period and to double the production and preservation of affordable housing.

In just the first four and a half years, we've already permitted 72,000 units, which means we're going to surpass that 100k unit goal. And we've passed new revenue sources and land use initiatives that are finally starting to double the production of housing that's affordable to low-income Angelenos. These are just a few examples of how we're looking at this issue from top to bottom.

JR: Are you seeing pushback from the community in terms of allowing greater housing density?

EG: That is really changing in Los Angeles. In the past, it's been more of a NIMBY culture, and the loudest voices in any community meeting were people opposing density or affordability. We recently held hearings about the zoning updates around our new light rail line that goes all the way from downtown to the ocean in Santa Monica, and while those usual suspects did turn up, there were also younger, louder renters saying, "Housing is too expensive. Why isn't the city being more aggressive?"

In my entire political career, I've never seen such a counterbalance, and I think it shows that the sands are shifting. People really do get that you have to build your way out of this crisis.

JR: We think there's a role for affordable homeownership because ultimately that's still a way for asset-building for lower-income families and to help stabilize low-income

communities as well. Do you see homeownership as part of the mix in your efforts?

EG: Absolutely. In Los Angeles and California, I want that to be a big part of the conversation. This is a moment for real gut checks for American cities — do hyper-successful cities want to focus on high-end homeowners or maintain economic diversity and a middle class?

JR: Historically, L.A. certainly has had low-income communities that needed economic development. A core part of the Fair Housing Act was that there was housing discrimination that forced a lot of families into segregated or disadvantaged housing. How do you develop in an inclusive way that allows the families that already live in those communities to benefit from that development?

EG: One of our largest public housing projects, Jordan Downs, is a perfect example of how we are building opportunity in lower-income neighborhoods.

We are adding density so that families can continue

"The underlying premise of healthy communities of opportunity is there's really nothing more predictive than zip code of what a family's life opportunities will be."

KALIMA ROSE, vice president for strategic initiatives at PolicyLink, a national research and advocacy organization that works to advance racial and economic inclusion

"There is this narrative that people can just pull themselves back up if they work really hard or that it is their fault they come upon hard times. I don't think there is an understanding what people who are low-income or in subsidized housing go through.

"We should make a commitment to reforming how we look at and deal with housing in this nation.

"We know children in stable housing do better in school. That people, in general, have less mental stress and less hardship and can focus on pursuing better job opportunities and being involved in their communities.

"At the end of the day, so much stems from a safe and stable home, which I believe everyone is entitled to. Not just people who make a certain amount of money or who are a certain race or who live in a certain part of the country. Everyone."

BRIANNE REESE, student attorney at Howard University School of Law's Fair Housing Clinic

"The issue of inclusionary and affordable housing affects everyone; there is no one it does not affect."

RICHARD ROSENSTEIN, senior fellow at the Chief Justice Earl Warren Institute on Law and Social Policy at the University of California, Berkeley School of Law

"Habitat works directly with local governments, often receiving funding and almost always is involved with planning, zoning and local regulation, and the time has come to bring the issue of fair housing to these conversations and relationships.

"We need to be very intentional because these conversations rarely happen on their own. As local housing leaders, Habitat needs to think about fair housing, talk about it and advocate for policies to achieve better residential integration.

"At the end of the day, that's the best way Habitat can influence the issue: talk about the issue, take action to solve it, and invite others to come along."

CHRISTOPHER PTOMEY, Habitat for Humanity International's senior director of government relations

Read these full Q&As and more at [habitat.org](https://www.habitat.org).

to grow. We are making sure that as we develop the housing, people never have to leave their neighborhood and that they have an opportunity to gain job training and placements in the construction work happening over the next decade.

And we're tying in amenities across Watts, not just in the redevelopment area, like solar power, electric buses and community gardens — things that will create an amazing urban community, help address climate change and give people an opportunity to lead healthier lives.

JR: What are the barriers to fair housing that remain today from your perspective?

EG: I've always said that housing is the foundation of this nation's middle class and of our prosperity. So to me the biggest barrier to that dream is affordability and making sure we have the supply we need with prices that allow people to live in safe, decent and healthy homes.

I think the tide of public opinion is definitely shifting — you don't have to live on the streets to actually feel this housing crisis. We have people embracing density, connections to transit, healthy communities, homeownership and rental together. We have grown up — literally and figuratively — to embrace that our city, our state and this nation can't succeed if people don't have a place to live.

JR: My last question: how can Habitat support your efforts?

EG: We love having Habitat in L.A. In a city that tends to only build high-end housing, you're showing that there's a model that works when we come together.

I'd just say keep letting people know that this is a shared burden across America. No matter if homes sell for \$100,000 or \$1 million, all American communities share the challenges of a housing shortage and a capital shortage.

We're going to need to grow as a country, and Habitat can help house a growing nation. We can't do it without you.

 Habitat for Humanity®

HABITAT STORE

YOUR OFFICIAL ONLINE STORE RESOURCE
FOR BRANDED MERCHANDISE

#belovedcommunity

Supporting a vision
of access, equality
and opportunity
for all



100 percent of store profits
support our work because everyone
deserves a decent place to live.

Visit TheHabitatStore.org today!

faces of change

Five-year-old Zhi stands in front of the small room that she once shared with her family. Today, she lives in the Habitat house that her parents built alongside volunteers in Guangdong, China.



Future homeowner Bon mixes cement for her Habitat house, built during the 2017 Cambodia Big Build in the Battambang Province.



Shivaputtramma's family has improved their home in Karnataka, India, thanks to a small loan made possible by Habitat's MicroBuild Fund. She says that her family now enjoys a healthier and more financially stable life.

Norma and Jorge are building a new home for their three children in Bueno Aires, Argentina, with the help of local and visiting Habitat volunteers.





**“Basic housing helps
reduce poverty and
alleviate hunger —
it’s a chain reaction.
And it’s a change that
I want to be part of.”**

**Jarrell Howell, Habitat AmeriCorps member
serving in Charlotte, North Carolina**

In Los Ceibos, Gaston has built a better home for his son Alex with the help of Habitat Argentina.

faces
of change



faces
of change

**“Of course, I am sweating!
You do put in that sweat.
When my house is done,
I’ll go out and help, too.
Because I think about
everyone that helped me
who didn’t have to.”**

Future homeowner Toyea, who helped build her home in Jonesboro, Georgia, during Habitat’s National Women Build Week, an event created by Habitat in partnership with Lowe’s.



“I never had people be so nice to me. You couldn’t meet people any better.”

Walter, whose home in Fayetteville, Georgia, was improved by Habitat volunteers as part of a focus on repairs and renovations that help people stay in their homes as they age

After Hurricane Harvey, Ka’lynn watched with pride as her mother worked to get them back to normal – a safe, affordable house in Beaumont, Texas.



Sisters Mia and La'Maya will live in a Habitat home in Newburgh, New York, a rehab that will incorporate lumber milled from the 2017 Rockefeller Center Christmas Tree.



On the day of her family's home dedication ceremony at the end of Habitat's 2018 Home Builders Blitz, Natalie stands in the room that will soon be hers.



*“I believe
that Habitat gave
me a mission to
be healthy.”*

Volunteer John Harris. Diagnosed with cancer shortly after he began volunteering two years ago, John kept his schedule at the Habitat Hall County ReStore throughout his treatment and is now in remission.



Energy efficiency



Afua still has to remind her children to turn off the lights when they leave a room. It's just that she doesn't sweat it as much as she used to.

"My Habitat house has 100-percent LED lighting," says Afua, an accounting specialist from Ypsilanti, Michigan. "The lights are a huge cost savings."

Afua is seeing other savings from the energy-efficient measures incorporated into her Habitat for Humanity of Huron Valley home, a three-bedroom ranch that was a total redo. The other measures include highly-insulated walls and attic, Energy Star appliances, and windows and doors that are airtight.

For the past decade, Habitat Huron Valley has rehabilitated homes in Washtenaw County, allowing them to increase the number of families served from four in 2007 to 19 this year. The added attention to energy efficiency – on top of an affordable mortgage – has freed these families so that they have more money to save and to spend on other essentials.

"There was a concern that with rehabs we would not be able to provide an energy-efficient home for our families," says Rob Nissly, Habitat Huron Valley's housing director. "But when we acquire a house, we look at it from top to bottom, making sure the furnace and water heater

are new and highly efficient and that the house is properly sealed and insulated.”

The result can reduce annual energy consumption by as much as 50 percent when compared to the amount used by the previous owner, according to data derived from The Home Energy Rating System Index. On average, an energy-efficient Habitat Huron Valley house can save a family more than \$679 a year.

Mamie is another one of those homeowners who is saving. The retiree is paying less in utilities for

“My house is insulated so well that I don’t have to turn my heat up high in the winter.”

MAMIE, HABITAT HOMEOWNER

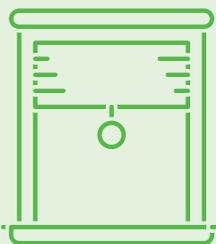
the three-bedroom Habitat rehab that she bought three years ago than she had been paying for a two-bedroom apartment. “My house is insulated so well that I don’t have to turn my heat up high in the winter,” she says, “and I am comfortable without air conditioning in the summer.”

Savings from top to bottom

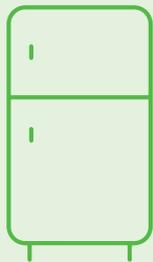
An energy-efficient rehab by Habitat Huron Valley can save the average homeowner more than \$679 a year, compared to a traditional 1,000-square-foot home in the same area. Here’s how.

Wall insulation: **\$57 in savings**

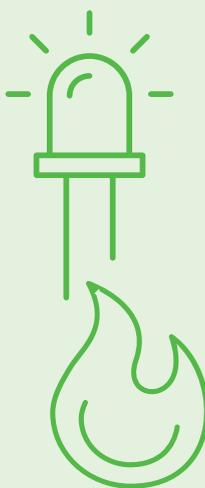
Attic insulation:
\$108 in savings



Window replacements and air sealing:
\$142 in savings



Energy Star appliances:
\$70 in savings



LED lighting and other improvements:
\$65 in savings

High-efficiency furnaces and water heaters:
\$237 in savings

Source: Habitat Huron Valley, Pro Energy Consultants



INNOVATING TO LOWER HEATING COSTS IN EUROPE

Despite the subzero winters so common to Armenia and other former Eastern Bloc countries, many apartment buildings were constructed with little or no insulation. Poorly insulated apartments coupled with high fuel costs can make life even tougher for people already struggling financially.

An innovative project – Residential Energy Efficiency for Low Income Households, or REELIH – is working to changing that. REELIH is the result of a partnership between Habitat for Humanity International and the United States Agency for International Development, and the project makes heating homes more affordable, improving the health and well-being of residents.

REELIH teams work with homeowner associations to access bank loans and government grants to cover the cost of installing double-glazed windows, airtight front doors and other

energy-efficiency measures and to build their capacity around governance.

In Yerevan, Armenia’s capital, an estimated one in three households lives in poverty. The Armenian government is now using REELIH to help develop national housing policies and homeowner association legislation. Bosnia and Herzegovina and Macedonia are also implementing REELIH-based approaches where government officials are actively involved.

“We are very thankful to USAID for their ongoing support to improved residential energy efficiency in multi-apartment buildings where the need is huge,” says Dime Velkovski, an advocate of housing rights and member of the Parliamentary Group on Housing established by Habitat Macedonia.

“We are looking forward to exchanging knowledge and learning from other countries’ achievements included in the REELIH initiative and adopting best practices that will benefit the residential sector in Macedonia,” continues Velkovski, who also has served on Habitat Macedonia’s board.

The REELIH project recently was first runner-up in the United Nations’ World Habitat Awards, which recognize innovative housing ideas and solutions.

“We are looking forward to exchanging knowledge and adopting best practices.”

DIME VELKOVSKI

Zero is a plus for North Carolina families



Two Habitat homes in Hickory, North Carolina, were the first in the state to be certified by the U.S. Department of Energy as “Zero Energy Ready Homes.”

The designation comes with rigorous requirements that include high levels of energy savings, comfort, health and durability, according to the department.

“We have been building energy-efficient homes all along, but we decided to step it up for this

neighborhood,” says Derek Ross, construction manager for Habitat for Humanity of Catawba Valley. Since the first homes were certified, another eight have gone up in the Northstone neighborhood that also are “zero energy ready,” meaning that they were built with high levels of insulation and water management and a highly efficient HVAC system.

“We’ve been getting good feedback from our homeowners on their power bills,” Ross says.

Actively passive in Washington, D.C.

Passive homes are airtight and extremely well-insulated, which allows them to use up to 90 percent less energy than a typical home. With 12-inch-thick exterior walls and triple-pane windows, passive builds help residents save on heating and cooling their homes.

“Building passive was an exciting opportunity for us not only because it reduced costs for our families, but because we completely reframed the way people think about affordable housing,” says Susanne Slater, president and CEO of Habitat Washington, D.C. “By building the very first passive house in the District of Columbia, we demonstrated that nonprofits could be on the forefront of green building and that affordable homes could be modern, beautifully designed, and optimized to benefit the environment and families.”



Did you know that charitable gift annuity rates have **increased** for the first time since 2012?

And they still offer the safety and security of a fixed rate of return.

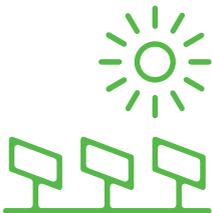
In exchange for a gift of cash or appreciated securities, you can receive a fixed income stream and immediate tax savings.

Single-life annuity rates* (sample)

AGE	RATE
65	5.1%
70	5.6%
75	6.2%
80	7.3%
85	8.3%
90+	9.5%

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

Call us at (800) 422-4828, ext. 3614, to learn the current rates and to explore whether a charitable gift annuity is right for you.



HARNESSING THE SUN IN ILLINOIS

A home in Waukegan, Illinois, will be the first Habitat house in the state to have solar panels installed. Habitat Lake County is partnering with New Trier High School on the project.

The installation of 14 solar panels will reduce the cost of electricity for the homeowner for the 30-plus-year life of the panels. The project will provide half to three-quarters of the energy needs for an average home of its size.

Habitat Lake County homes meet Energy Star standards with high levels of insulation and air sealing and energy-efficient mechanical systems, windows and appliances.



AbbVie offers major support for long-term recovery in Puerto Rico

“It’s going to take all of us coming together.”

This firsthand assessment of what Puerto Rico needs to recover is from Melissa Walsh, senior director of global philanthropy and vice president of the foundation for AbbVie.

In response to the devastation of the 2017 hurricanes, the research-based global biopharmaceutical company has donated \$100 million to two organizations — Habitat for Humanity International and Direct Relief — to strengthen access to housing and healthcare in Puerto Rico. The organizations will each receive \$50 million.

Over the next five years, with this generous support from AbbVie, Habitat will partner directly with hurricane-affected families to address their shelter needs, as well as work toward policies and systems that will improve shelter, land and resilience issues across the island.

We spoke with Walsh about the significant, long-term work needed in Puerto Rico and why AbbVie believes that Habitat is part of the solution.



Melissa Walsh, senior director of global philanthropy and vice president of the foundation for AbbVie

Q: Describe the need you witnessed firsthand when you traveled to Puerto Rico to assess the damage following hurricanes Irma and Maria.

A: Flying into Puerto Rico several months after the storms, I didn’t know what to expect. The number of blue tarps on the roofs that remained so long after the last

hurricane hit was jarring. Our group was able to travel into the hills and met many people who are still without electricity, and so many more who are living in structures that we would deem uninhabitable.

The magnitude of what I saw reinforced to me that this is a long-term process, and it is going to take more than just one company, more than just one initiative. It’s going to take all of us coming together to ensure that we can really chip away at the significant impact that the 2017 hurricanes had on the people of Puerto Rico.

Q: What is AbbVie’s approach to corporate social responsibility?

A: AbbVie is a health care company that drives remarkable impact for patients every day through our medicines. But beyond that, we are committed not just to the communities where we live and work, but to all underserved communities around the globe. That really is the essence of who we are as a company. Our corporate responsibility commitments focus on three areas: improving health outcomes, operating responsibly and contributing to communities.

The spirit of giving back is woven into the fabric of who we are as a company, and our employees are a huge part of that. Every

year, participation grows in our Week of Possibilities, which is AbbVie's global, signature volunteerism initiative. This past year, we had over 7,000 employees participate in more than 50 countries.

The appetite among our employees to contribute to their own communities is incredible and something that we're constantly trying to feed by matching employees with impactful service projects where they can contribute.

Q: Out of the numerous countries and causes AbbVie and its employees are involved in, what made Puerto Rico and Habitat for Humanity stand out?

A: Puerto Rico is a special place for AbbVie. Not only because we opened our manufacturing facilities there in 1969 and now have more than 1,200 employees there, but also because it's a place where, over the years, we have gotten deeply involved in local communities, especially in education. Through STEM initiatives and building classrooms, we've become fond of the families and the children of Puerto Rico and are committed to supporting their success and wellbeing.

So when it came to the island's disaster response, we knew that we wanted to get involved and do something meaningful and impactful — fast. AbbVie provided over \$4 million to support relief efforts immediately following the unprecedented disasters of 2017, including those that struck Puerto Rico. Now, we are committed to playing a role in rebuilding the island and doing so in a manner consistent with our existing philanthropic priorities.

Given the clear need for housing repairs and rebuilds, Habitat for Humanity was one of the first organizations on our radar. Based on the organization's proven track record with post-disaster recovery, we knew that Habitat was the right partner to move our vision forward.



Habitat Hammers Back director Desiree Bartosiak speaks at an event in San Juan, joined by AbbVie's Tracie Haas and Direct Relief's Thomas Tighe.

Q: What is the value of housing as a component of the overall rebuilding effort?

A: As a health care company, strengthening health care infrastructure was an obvious starting point for us. We're working with Direct Relief in Puerto Rico to enhance the primary health care system. But we know that housing is a form of health care, and that the value of even the strongest clinics and hospitals are limited if families don't have a safe place to live.

It was important to us that the families impacted by the hurricanes knew that they weren't alone and that we're there in partnership with them. We're committed to helping Puerto Rico solidify a better future — even at a time when it seems inconceivable for some. We believe securing a safe place to live is the first building block for the future.

Q: What does AbbVie hope to accomplish through this financial gift?

A: It sounds like a tall objective, but we hope that the people of Puerto Rico can resume some sense of normalcy. Our goal is to work with our nonprofit partners and community stakeholders to incentivize and enable Puerto Ricans who have left the island to return and contribute to the economy. We want to equip Puerto Ricans with the tools they need to do that.

Plus, when we look to the future of any region, children are such an integral

part of that vision. With the number of families who have left the island and the negative impact it has had on things like school closings, we need to turn those numbers around. We need to bring families back to Puerto Rico so that they can be a part of the island's future.

Q: How do you hope AbbVie's initiative can influence other organizations to get involved?

A: The needs on the island are so significant and complex. No one company or sector can rebuild on its own. It's going to take a shared commitment among the nonprofit sector, the private sector and the public sector to come together for the families of Puerto Rico.

We know it's not going to be easy, but we are standing by our partners and the people of Puerto Rico to see this through. And we're very hopeful that our commitment is one that draws significant attention and interest among other companies to help enable a bright future for the families of Puerto Rico.

Visit [habitat.org/hurricanes](https://www.habitat.org/hurricanes) to learn more about Habitat's response to hurricanes Harvey, Irma and Maria.



thank you

We are grateful for the partnership and support of these sponsors.

PLATINUM

City of Mishawaka

KeyBank

**The Roger I. & Ruth B.
MacFarlane Foundation**

**Vera Z. Dwyer
Charitable Trust**

GOLD

AEP

Carrier

City of South Bend

Federal Home Loan Bank

Gurley Leep Automotive Group

Lowe's Corporation, Inc.

Tire Rack

U.S. Bank

Wells Fargo

Whirlpool Corporation

SILVER

1st Source Bank

Bank of America

Borkholder Buildings
& Supply LLC

Community Foundation of
St. Joseph County

Community Wide Federal
Credit Union

The Dow Chemical Company

Frank Darnell

GAF

H.O.M.E.

I.B.E.W.

IHCDA

Nissan

South Bend Mishawaka
Association of Realtors

Stanley Black & Decker

BRONZE

Greater Indy Habitat
for Humanity

Habitat for Humanity
of Lafayette

Habitat for Humanity
of Monroe County

Halstead International
ProVia





A fresh start in Arcola

Tieasha and her family returned after Hurricane Harvey last September to find their home decaying in 6 feet of water and their work cut out for them.

After subsequent months of gutting, spraying for mold twice and reconstructing, she thought the worst was behind them. However, after teaming up with Habitat, Tieasha ran tests and discovered that mold was still present, continually growing beneath their new drywall and seriously impacting her family's air quality and health.

Determined to make the home safe again, Habitat volunteers have helped her restart — demolishing the existing work, effectively treating the mold and finally rebuilding on a safe and strong foundation.

“The saying that it takes a village to make the world work?” she says. “I’ve seen that come to life here. This would not be possible without Habitat and all of the volunteers who are here to help.”



every family

needs a decent,
affordable home
to thrive.

Your gift is especially
important today because it
can go twice as far.

The Bauer Foundation,
a generous supporter of
Habitat, has offered to
**match your gift dollar for
dollar**, up to \$2 million.

Please visit [habitat.org/everygift](https://www.habitat.org/everygift) and give generously before Oct. 21!