

habitat[®]

THE MAGAZINE OF HABITAT FOR HUMANITY

*“We are
making a
difference”*

says Joyce, Habitat
Zambia homeowner
and change agent



The power to transform the world

By exercising our collective voice, we are helping to influence policy solutions that will bring lasting relief to millions of Americans.

Nothing builds community quite like a Habitat home.

It takes hold among volunteers and future homeowners who, arriving in the morning as strangers, leave the construction site connected to the people they laughed, sweated and worked alongside. It's present at every dedication ceremony, where new homeowners are surrounded by the family members and neighbors who rallied around them to provide a well of support on their journey. Behind every story of transformation, of redemption, of salvation, we find a community in the wings.

My new book, *Our Better Angels: Seven Simple Virtues That Will Change Your Life and the World*, coming in October, is an attempt at capturing those moments and the lessons learned from them — to show how every small act of kindness adds up to something great.

Whether it's building, arranging lunch for your local volunteers, donating an item to your



ReStore or advocating to your public officials for the policy solutions you want to see — each action has the power to transform the world around us.

I am hopeful this book can reach beyond our immediate Habitat family to place the tremendous need for affordable housing on the hearts and minds of people who haven't necessarily had the chance to witness the power of a Habitat home firsthand. Because if we hope to achieve our vision of a world where absolutely no one lacks a safe and decent place to live, it will take bringing more people into the fold, growing our community, building a movement.

That's exactly the aim behind our first national advocacy campaign, Cost of Home, which we launched in June. By exercising our collective voice, we are helping to influence policy solutions that will bring lasting relief to millions of Americans whose wages simply aren't keeping up with the rising cost of home. And we know this approach works because we've seen it.

Bringing together individuals and partnering with like-minded organizations, we've successfully pushed for legislation that curbs rent increases in Oregon, that increases down payment assistance in D.C., that combats predatory lending in Indiana — and so many more wins that will change the lives of families all around the country.

Which just goes to show that by working in community, we are not only building homes — we're building a better and more just world for us all.

Thank you for joining us in that work!

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 & © 2019 Habitat for Humanity International Inc. All rights reserved.
ISSN 0890-958X Vol. 36 No. 2

Habitat for Humanity®

4



SEPTEMBER CONTENTS

Helping residents reshape neighborhoods
Muncie, Indiana, resident Debra Simmons takes a leading role in a coalition effort to revitalize her neighborhood.

PAGE 4

Our Better Angels

Learn how you can pre-order Jonathan Reckford's new book today!

PAGE 12

Promoting health and empowering residents

Clean water. Land rights. Durable construction. How Habitat Zambia partners with residents, government and other groups to help families improve their lives.

PAGE 14

Home affordability and why it matters

Bringing housing costs to an affordable level can make all the difference in the life – and future – of a family.

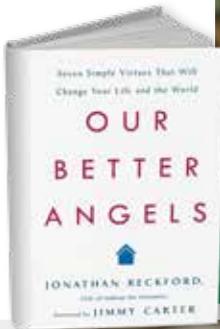
PAGE 23

Back to school

By helping families build and improve the places they call home, you help them find stronger footing, both in and out of the classroom.

PAGE 28

12



14

23



28



ALSO IN THIS ISSUE

From our CEO

Jonathan Reckford: By working in community, we're building a better and more just world for us all. PAGE 2

News and Updates

Securing land tenure in Nepal and El Salvador; reducing construction costs in the Dominican Republic through new technology; analyzing the effects of homeownership on educational development in North Carolina. PAGE 6

Coming Home

We revisit Jaruan, who built her Habitat home during the 2009 Carter Work Project in Thailand. PAGE 31





Residents reshaping their communities



Muncie, Indiana, resident Debra Simmons has taken a lead role in efforts to revitalize a once-thriving area hit hard by plant closures, the opioid crisis and overwhelming skepticism.

Simmons' neighborhood, known as 8twelve, has experienced the plight of many post-industrial Rust Belt communities, with the loss of factory jobs, population decline, school consolidation and a diminishing economy. "The dreams of the residents revolve around wanting things to work," says Jena Ashby, director of impact and programs for Greater Muncie Habitat. "They want their furnace to work, the water to work, the sidewalks to be clear – the sidewalks to exist. They just want systems that function so they don't impede daily life."

With the participation and leadership of residents like Simmons, Muncie is one of 10 communities across the U.S. currently working with Habitat for Humanity to test a tool called the Quality of Life Framework, which aims to lift up and bring lasting change to neighborhoods through an emphasis on improved housing, safety and economic opportunity. The Robert Wood Johnson Foundation – along with Lowe's, Wells Fargo Foundation and General Motors – are financial supporters of the initiative. Local partners are also investing in this work in each community.

In Muncie, a coalition created across sectors and industries is focusing on beautification, housing, business development and employment, and education and family support.

"You have to start somewhere," Simmons says. "If one person starts doing one thing, and somebody sees it, the next person down the street could say, 'Let's help her.'"

NEPAL

Tenure, title, empowerment

As her husband toiled in the fields of someone’s else land, Rupa never imagined she would ever own land herself. Or even have a decent home for her family.

Now, she proudly holds up her certificate of landownership. “It has empowered me,” says Rupa, sitting with her mother in the house that she is building with Habitat Nepal, with the support of Nepal’s government.

Rupa’s family were Haliya, bonded agricultural laborers who eked out a living while paying off debt obligations to wealthy landowners, sometimes for generations. In 2008, the government of Nepal granted the laborers their freedom. However, the families had no resources to purchase land or a home and so lived in primitive huts.

With an initial investment of US\$89,000 from local Habitats in the United States, Habitat Nepal is leveraging government funds of more than US\$525,000 to serve these families, helping secure land tenure and building 165 new homes in the Kanchanpur district of western Nepal.

Rupa, whose husband works in a ketchup factory in Malaysia, is raising their four children. The family’s old house was made of mud and plaster. “Because of all the troubles and pressures, I had almost lost my smile,” Rupa says. Her mother, Bishna, who lives with Rupa, chimes in. “Don’t worry, daughter. From now on, you are going to smile forever.”



She is proud of Rupa. “I was always worried about what would happen to my daughter, but now I don’t need to worry,” she says. “I am so happy for my daughter having the land certificate. I have never seen this before.”

Rupa is the first person in her family to own land. As a woman, she feels especially empowered, she says. “In my village, women are never given land title, so I am very proud.”

Helping to build her own home only has added to Rupa’s sense of achievement. “I did everything,” she says. “I helped dig the foundation, break the stone, carry supplies, mix concrete and lay brick. It was a hardship without the help of my husband, but I did it.”



KENYA AND INDIA

Accelerating solutions to housing affordability

Habitat for Humanity’s ShelterTech Accelerator has launched programs in Kenya and India. The accelerator, run by Habitat’s Terwilliger Center for Innovation in Shelter and its partners, aims to identify, nurture and accelerate start-ups and growth-stage companies that bring shelter products and services to the low-income housing market.

Of the more than 90 Kenyan companies that submitted proposals to the program, 30 were selected to undergo six months of business mentoring and coaching and 15 made



DOMINICAN REPUBLIC

Harnessing new technology

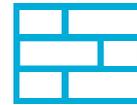
A new technology that reduces the costs of raw materials and wall construction means Josefina and her family know what it's like to live in a decent home.

Habitat Dominican Republic is using the technology, in which materials are assembled to create solid, resistant walls without the use of any mixture or binder, offering a faster, more efficient and cheaper construction alternative. The technology has allowed Habitat to cut construction time up to 50 percent and water use up to 70 percent, helping to keep homes more affordable for families.

Josefina's old house had two rooms and was made of damaged wood and other recycled materials. It had a cracked roof, dirt floor and no bathroom. This summer, Josefina worked alongside Habitat volunteers to build her family a sturdy new home.



Sonoma County Habitat recently signed the lease on a 65,000-square-foot indoor manufacturing and outdoor storage space to accelerate their production of affordable homes in Northern California. Staff and volunteers will use the space to prefabricate walls and other key parts of Habitat homes for deployment to build sites across Sonoma County. And through educational partnerships with Santa Rosa Junior College and the North Bay Construction Corps - North Coast Builders, the next generation of homebuilders will hone their trades through classroom instruction and hands-on training in modern construction methods.



invest-ment

it into the final round. Five start-ups were ultimately selected for additional potential support. In India, seven start-ups have been selected to participate in the ShelterTech Accelerator. These companies have a range of different products and services targeting low-income households including: capacity building of construction workers, alternative materials based on recycled plastics and other alternative materials, 3-D printing technologies, construction project management, co-living spaces, and modular housing.

“Housing just doesn’t sit in isolation as a government priority. It affects so many other parts of our lives. If we don’t deal with housing issues, we pay for it with an over-burdened health system. We pay for it with children shifting constantly from one school to the next.”

Vui Mark Gosche, deputy chair of Housing New Zealand, speaking at the first Pacific Peoples Housing Forum, hosted in Auckland by Habitat New Zealand and the office of the minister for building and construction

EL SALVADOR

Secure tenure and access to credit



For Pedro and Maria, the key to a better life for their extended family first meant getting legal title to the land beneath their house.

They partnered with Habitat El Salvador to legally secure tenure, which has in turn given them access to credit to vastly improve their living conditions. “That my daughters and grandchildren can have a proper place, where they can make their lives, is my number one priority,” Pedro says. “Nothing makes me happier.”

With the financial support of Habitat’s Terwilliger Center for Innovation in Shelter, Habitat El Salvador is working to familiarize 500 low-income families with the legal ins and outs of secure tenure. Habitat also is partnering with national and local governments to help families formally legalize ownership to their property. This offers much-needed stability, but also allows landowners to use their property as collateral for loans.

For almost three decades, Pedro, Maria and their daughters, Bernalda and Elizabeth, had lived in a small house with a leaking roof, a dirt floor and no access to potable water. Space became even tighter once grandchildren came along. The loans that the couple were granted once they had clear title to their property have allowed them to expand the house, fix the roof and add water and electricity. The family hopes to buy an oven someday soon so they can bake bread and sell it.



Having electricity means the children can study longer and be more successful in school, Bernalda says. “I have not received a formal education,” she says. “I’m not going to repeat that with my children.”



BRAZIL

Building a foundation

Beatriz and Guilherme wanted to start their life together in their own home. They combined their savings and built what they could on land given to them by their family. But when the money ran out, the house was still uninhabitable so Beatriz sought the help of Habitat Brazil.

Volunteers helped finish the bathroom, plumbing and electrical wiring. Beatriz, who had never done construction before, loved working alongside the volunteers. “They could be anywhere else, but they were here doing this job with enthusiasm,” she says.

She also loved getting her hands dirty. “I’ve even told my father that I’m going to become a bricklayer.”

Now the couple can move on with building their life. “The only thing I can say now is, ‘Gratitude,’” Beatriz says.

MACEDONIA

A healthy, decent place to live

Igor, Aleksandra and their three daughters rented a ground-floor apartment with little light and lots of moisture. While Igor works as a driver and Aleksandra as a bookkeeper, housing loans from banks were neither available nor affordable for the family.

Then, they learned about Habitat Macedonia from relatives and decided to apply. The home they live in now is everything they hoped for. "To have our own place, that means everything to us," Aleksandra says. "Our Habitat home is finally the healthy and decent place our children deserve, that any child deserves. It fills our hearts with joy to watch them grow up here."



MEXICO

SNAPSHOT:

Habitat Mexico

Since 1989, Habitat Mexico has worked to help families build homes, promote community development by influencing public policies, harness public and private resources for housing, and spread the vision of a world where everyone lives in decent and affordable housing.



345,320
individuals served



In more than
1,500
communities



With the help of
41,738
volunteers
(from 2008 to 2018)



During the month of April, Habitat's Home is the Key campaign turned up the volume on the issue of affordable housing, as volunteers and supporters helped future homeowner Krushetta build her new home in Atlanta and helped spread the word about Habitat's work via media and social media. With Habitat's help, Krushetta's oldest son, Marquel – a 26-year-old serving in the U.S. Army whom she had not seen in a year – surprised her at the build site and announced that he'd taken a leave so that he could build by her side and walk across the threshold of their completed home with her and his two brothers at month's end. Special thanks to our corporate partners **At Home**; **Chico's FAS Inc.** and its family of brands (**Chico's**, **White House Black Market** and **Soma**); **Google Nest**; **Nissan**; and **O-Cedar**. Learn more at habitat.org/homeisthekey.





200,000+

Number of Nashville residents who cannot afford the cost of housing, according to the latest Davidson County Housing Report.

Since 2000, the city has lost over 20 percent of its affordable housing stock. The 36th Jimmy & Rosalynn Carter Work Project will take place in Nashville in early October to help shine a light on the affordability struggle that so many families face, in Tennessee and around the world.



37 million+

The number of households nationwide – 31.5% of all households in the country – that are paying more than 30% of their incomes on housing, according to the 2019 State of the Nation's Housing report published by Harvard University's Joint Center for Housing Studies. This includes 17.3 million homeowners and 20.5 million renters including, increasingly, higher-income ones.

90

Percent of cities around the world that do not provide affordable housing of adequate quality, according to the World Economic Forum.



one in five

Americans who will be over the age of 65 by 2030. With support from the AARP Foundation, Habitat has launched a home maintenance workshop series aimed at helping low-income older adults age safely in place. The workshops – piloting in three locations in Maryland, Florida and California – will provide hands-on training and resources available to seniors within each community.



11,041

AmeriCorps members who have worked in support of Habitat's mission over the past 25 years. Together, these individuals have contributed 17 million hours of service, engaged 3.9 million volunteers, and helped 115,510 people across the country build or improve a place to call home.

UNITED STATES

The significant impact of affordability and stability



Housing can have a profound effect on a child's educational success — and there is new research to prove it.

A study recently released by UNC Charlotte's Institute for Social Capital analyzes the effects of obtaining homeownership through Habitat for Humanity Charlotte and its impact on children.

The institute oversees North Carolina's most comprehensive integrated data system and has access to data from more than 45 different agencies. This allows them to monitor the trends of individuals through their interactions with various organizations. This high-level view has allowed community agencies to more fully understand the populations they serve while using the findings to improve programs and policies to better meet needs.

For "The Effect of Stable Housing on Educational Outcomes and Childhood Well-Being" study, researchers followed a sample of 1,305 families who had moved into Habitat homes over the last two decades. They linked data points with records from the school system, the Department of Social Services and other agencies, tracking families' involvement with these agencies and other nonprofits represented in the database before and after becoming homeowners.

The results were striking.

Researchers found that once stably housed, students living in Habitat Charlotte homes experienced improvement in math and reading proficiency — quickly closing (and exceeding) the achievement gap between them and their peers. They also found that students living in Habitat homes experienced markedly fewer absences over a 10 school-year period than their comparison peers — a practice that has historically been correlated to elevated academic achievement, higher graduation rates and positive life-course outcomes. Similarly, these students, on average, had far fewer suspensions than their peers.

"We've always felt that kids who grow up in safe, stable Habitat homes had better chances at success," says Laura Belcher, Habitat Charlotte president and CEO. "Yet however strongly we felt these things, we lacked the facts to support the belief." Until now.

Through the study, Habitat Charlotte can finally quantify the significant role that stable housing plays on the educational development of children — and continue to improve, says Belcher. "By using data-driven insights, we can deliver even more high-impact results."

every month matters



When you sign up to be a **Habitat HopeBuilder**, your recurring monthly donation of any amount means **more families will know the safety and security of a decent and affordable place to live.**

It's easy, it creates consistency for our mission, and it means so much!

SIGN UP TODAY AT
[habitat.org/hopebuilders](https://www.habitat.org/hopebuilders)

OUR BETTER A

Seven Simple Virtues That Will Change Your Life and the World



*By Jonathan Reckford, Habitat for Humanity CEO,
with a foreword by Jimmy Carter*

Habitat for Humanity CEO Jonathan Reckford has seen time and again the powerful benefits that arise when people from all walks of life work together to help one another.

In his new book, *Our Better Angels: Seven Simple Virtues That Will Change Your Life and the World*, he shares stories of Habitat volunteers and future homeowners. These individuals embody seven timeless virtues — kindness, community, empowerment, joy, respect, generosity and service — and their stories show how we all can work to improve the quality of our own lives as well as the lives of those around us.

A Vietnam veteran finds peace where he once was engaged in war. A struggling single mother offers her family's time and energy to enrich their neighbors' lives. A Zambian family of nine living in a makeshift tent makes room to shelter even more. A former president of the United States leads by example with a determined work ethic that motivates everyone around him.

These stories, and many others, illustrate how virtues become values, how cooperation becomes connection, and how even the smallest act of compassion can encourage actions that transform the world around us. Embrace with passion the calling of our better angels to change the way we take care of ourselves, our families, our communities and the world!

Preorder today! [habitat.org/betterangels](https://www.habitat.org/betterangels)

NGELS

Seven Simple Virtues That Will
Change Your Life and the World

OUR

BETTER

ANGELS



JONATHAN RECKFORD,

CEO of Habitat for Humanity.

foreword by JIMMY CARTER

“It’s my hope that if we can anchor ourselves in the shared values of these seven virtues, then moving forward we can be led by our better angels.”

HABITAT FOR HUMANITY
CEO JONATHAN RECKFORD

“My hope is that as you read these stories, you will begin to see the opportunities that surround you. That you will be moved, as Rosalynn and I have been, to become a part of something that doesn’t just celebrate these virtues but actively creates and encourages them.”

FORMER U.S. PRESIDENT AND
HABITAT HUMANITARIAN
JIMMY CARTER



ZAME



BIA

**Access
to clean
water,
residents
working to
claim their
land rights,
the stability
of sturdy
and safe
homes.**



Empowering residents

Christopher stares way up into the sky as a plane flies overhead. The 13-year-old wants to be a pilot someday. “When I dream, I dream that I am flying an airplane,” he says.

His grandmother has been thinking about Christopher’s future, too. To ensure that he can continue living in their home should something happen to her, she has written a will with the help of Habitat Zambia.

As a part of Habitat’s Solid Ground global advocacy campaign, Habitat Zambia helps families, in particular, those headed by women. Residents in seven communities now gather in small groups called study circles to learn their land rights and how to assert them and to become more involved



in land issues in general. Habitat Zambia coordinates meetings between the study circles and local officials.

Habitat also has trained and mobilized some 140 change agents – influential community and religious leaders – and 70 civic leaders. “We are helping to change things,” says Joyce, pictured, a Habitat homeowner and a change agent. “We are making a difference.”

Change agents advocate on land issues involving gender equality. Although the laws in Zambia recognize the land rights of women, they aren’t always enforced. This is why Habitat Zambia’s advocacy efforts include a program on will writing. “The day you are not there, your children will be protected,” says Miriam, a change agent and Habitat homeowner.

Without a will, many families can lose their land to relatives who may try to claim property following a death. Without documentation

that they have rights to their land, any family can find themselves at risk of eviction.

Residents of two informal settlements in the city of Ndola were at risk because they lacked their documentation. Habitat Zambia and resident advocates began meeting with city officials and now some 3,000 households have government-issued land tenure cards.

Documents do more than protect families from being turned out of their homes; they also can open doors of new opportunity. With proper documentation, families might use their property as collateral for new business ventures or home improvement loans.

“When you don’t have land documents, bad things can happen,” Miriam says. “When you have your documents, a lot of good things can.”

**“When I dream,
I dream of flying an
airplane”** **CHRISTOPHER,**
INDOLA RESIDENT





Believing in Lucy

“I love this house,” Lucy beams. It shows.

The plants she potted flourish on the front porch of her home. The inside is decorated with happy, colorful dishes and white lace curtains from the local market where Lucy sells bread, milk and ice blocks. Taking care of and loving this house is an expression of gratitude, she says. “It has cushioned us from hardship.”

Life had been unimaginably hard after her mother died nine years ago – her dad had died a year earlier. Lucy, only in the seventh grade at the time, quit school to raise her younger brothers, Bornface

and Gift, then 9 and 7. The trio got by as best they could until their mud-brick house collapsed.

More than 70 percent of Zambians live in substandard conditions, many in homes constructed with bricks made of mud and roofed with sheets of tin anchored in place with rocks. Given Zambia’s months-long rainy season, the porous bricks deteriorate over time and many homes eventually give way. These collapses can be fatal for anyone trapped beneath the fallen structures.

Luckily, Lucy and her brothers were not injured – but they found themselves moving from relative



“I would love to see my business grow”

LUCY, HABITAT ZAMBIA
HOMEOWNER

elderly, people with disabilities, orphans and households headed up by children. “When we build homes, we are providing security for families today and generations to come,” says Ruth Mitimangi, Habitat Zambia’s acting national director.

Habitat Global Village student volunteers from the Republic of Ireland helped build Lucy’s house out of durable and dependable cement block. “After Habitat came and said they were going to help us, I leaped with joy,” Lucy says.

The house has created a chance for the family to thrive, she says. Her brothers are in school and very studious. Bornface wants to be a pastor; Gift, a doctor. “I’m happy the way they concentrate on their studies,” Lucy says. She has career plans, too. “I would love to see my business grow.”

Although the house is new, Lucy still feels her mother’s presence. She believes that her mother would be proud of how well all of her children are doing. “The way we are living, and how beautiful this place has become, she would be very happy.”

to relative in pursuit of shelter. Eventually they returned to their house but were essentially homeless as they tried to rebuild, mud brick by mud brick, whenever funds would allow.

That’s when a pastor discovered them and reached out to organizations working in the community. “When I met them, their place was basically a ruin,” says Monica Zimba, a volunteer who works to identify families needing help. “I was overwhelmed by the whole situation. But I believed in Lucy.”

Habitat Zambia believed in Lucy, too. Here, Habitat builds homes with vulnerable groups such as the



The structure on the left is a Habitat home built with sturdy cement block. The one on the right is made of unsafe porous mud brick.

Partnering to create a community

The sounds of children running, playing, laughing, reverberate in and around the tidy rows of cement-block houses.

Not long ago, the land these houses sit on in Kabwe, in central Zambia, was undeveloped. Today, it is home to dozens of families who have partnered with Habitat.

Raphael sits under a mango tree reading the Bible in his native Bembe language, a book he received the day his home was dedicated. He compares this place to the Promised Land. “This is a miracle,” says Raphael, who used to live with his wife and grandchildren in a rundown structure with a grass roof. “No matter what I go through, as long as I have a house, then everything is OK.”





Habitat Zambia has partnered with the government to create this community of hope. “I am quite passionate about housing because I think it’s one thing that dignifies somebody’s life,” says Prince Chileshe, Kabwe’s mayor.

The Zambian government donated the land for the development of 150 houses, then called on Habitat Zambia to make it happen. Founded in 1984, Habitat Zambia has a proven track record, Chileshe says. “Having a vision or a dream and actualizing it are two different things. I can point to families that are happier because Habitat brought them better housing.”

Most of the families moving to the new community are from nearby Makululu, a crowded informal settlement of some 62,000 people living in substandard housing and unhealthy conditions. Families have better housing, sanitation and access to clean water. And unlike in Makululu, Raphael and his neighbors say they can catch their breath here. The air is fresher. Their worries are fewer.

Most of the families also have been touched in some way by HIV and AIDS. Today, more than 1.1 million Zambians are infected with HIV. “Three-quarters of the children in this community have parents who have died of AIDS/HIV-related illnesses. And we have double orphans – that is, both parents have died,” says Joyce Mbimbi, who works with Habitat Zambia’s program for vulnerable groups, which began in 1997 in response to the pandemic.

Caring for the children of this community often falls to grandparents and other relatives. Jonathan and his wife, for example, are raising seven grandchildren, several of whom are playing on a nearby swing set.

“It is hard for them,” says Jonathan, pictured. “But the house and Habitat have brought them hope.”

“As long as I have a house, then everything is OK”

RAPHAEL, HABITAT
ZAMBIA HOMEOWNER

Promoting health

Christina once drew her water from a shallow well near her home. She once made frequent and urgent trips to the doctor with her grandchildren. “The water was contaminated, and the kids were always getting sick,” Christina says. “Sometimes, they would even get admitted to the hospital with severe diarrhea, with dysentery, with cholera.”

The doctor’s visits stopped after Habitat Zambia partnered with the local utility to help Christina and her community tap into pipes carrying treated water. Today, families line up with their buckets to get their water at a kiosk built by Habitat volunteers. “The children just don’t get sick anymore,” Christina says.

Habitat’s definition of decent housing includes access to clean water, something more than 40 percent of Zambians don’t have. “Safe, clean water is essential to the health of communities,” says Ruth Mitimngi, Habitat Zambia acting national director. “Many people, including many children, die from not having safe water to drink. So when we talk about access to decent shelter, we have to talk about access to clean water.”

“The children just don’t get sick anymore”

CHRISTINA, HABITAT ZAMBIA HOMEOWNER



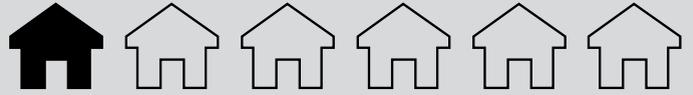
Gastin lives in a Habitat home with running water, rare in Zambia since many families can’t afford to connect to the water utility network.

Kiosks are an option for communities that can link to existing water pipes. For those that can’t, community water pumps are an answer.

Mary used to walk more than an hour a day to get water for her family. On days when she couldn’t go, she sent her children, which meant they missed school. Now, through the efforts of Habitat Zambia, she and her children take their buckets to a community pump right near their house.

While clean water is essential to improving health and lives, so is proper sanitation and hygiene, something especially important in large, informal settlements without basic services. The homes built by Habitat Zambia have a latrine with a washroom and toilet. “This significantly improves the living and health conditions of families,” Mitimngi says.





Cost of Home



What is home affordability?

Families across the United States are paying too high a price to cover the cost of home. Rents and homeownership costs are skyrocketing while wages are not keeping pace.

Today, more than 18 million U.S. households pay half or more of their income on a place to live. That means nearly 1 in 6 families are denied the personal and economic stability that safe, decent and affordable housing provides.

At the most basic level, what makes a home affordable comes down to simple math. Subtract your monthly rent or mortgage from your take-home pay, and you should have enough money left over for life's necessities.

Too few people are having that experience, the result of two major trends — one having to do with lagging incomes for low- and moderate-income families, the other with the soaring cost of housing, says Chris Herbert, managing director of Harvard University's Joint Center for Housing Studies. "You look at this and say, 'Is it a housing problem, or is it an income problem?' I would say it is both."

On the income front, today's real average wage (that is, the wage after accounting for inflation) has about the same purchasing power it did 40 years ago, according to Pew Research Center. Meanwhile, the Joint Center for Housing Studies notes that both the median home price and

median rent has risen faster than overall inflation over the past 25 years — 41 percent and 20 percent respectively.

Experts generally say that the maximum a family should pay for housing is 30 percent of their income. Any more than 30 percent, and a family is considered cost burdened, which means they often find themselves making tough choices when it comes to other needs.

Ebony understands those impossible choices. The U.S. Army veteran and mother of three used to be riddled with anxiety because her rent commanded almost all

of her monthly income from her job as a collections agent at a bank.

Because Ebony had nothing left over for the utilities, car payment, health insurance and child care, she was forced to engage in a game of bill shuffling. “I would pay some bills one month, others the next,” she says. “I had to get creative with meals and went to three or four food banks.”

Her anxiety rubbed off on her children, 12-year-old Jaylen, 10-year-old Jaida and 8-year-old Jayce. “We barely made it through that time,” Ebony says. “To be

Why housing affordability matters

Quality housing — housing that is safe, healthy and affordable — is foundational to individuals and families, to the communities in which we live and to the economies in which we all participate.

Increased family stability and economic mobility, a greater sense of dignity and civic pride, stronger and more vibrant communities that can attract and keep business and manufacturing — these are all connected to stable, decent, affordable housing.

Housing affordability and families

The place a family calls home is critical to their well-being — physically, mentally, economically, developmentally.

As home prices — for rental and ownership — continue to outpace wage growth in the United States, families across the country often find themselves struggling in other major areas of their lives as basic needs are pitted against each other. Nutrition, education, transportation, child care, health care.

A single mother, for example, earning minimum wage

who spends more of her pretax income on housing has only \$124 per week — or \$17 a day — to spend on all other necessities after paying rent. A cost-burdened renter had less than \$10 in savings in 2015.

Households that find themselves in these situations simply aren't able to put money aside and will have trouble bouncing back from unexpected life events such as losing a job, caring for a sick family member or recovering from a car accident.

However, bringing housing costs to an affordable level can make all the difference in the life — and future — of a family.

“Addressing housing affordability is the most cost-effective way of lifting people out of poverty, for reducing childhood poverty and increasing economic mobility,” says Sarah Mickelson, senior director of public policy at the National Low Income Housing Coalition.

“There are broad, long-term effects to affordable housing,” says Mickelson. “People who are affordably housed earn more over their lifetime, they live longer, their children do better in school.”

Housing affordability and the economy

Greater tax generation, creation of jobs, opportunities for economic development, increased job retention and productivity, and the ability to address inequality — all are among the economic benefits of increased access to quality, affordable housing.

In 2004, Harvard University's Joint Center for Housing Studies and the U.S. Chamber of

completely honest, I still don't know how we did it."

After partnering with Habitat, her mortgage is 30 percent of her income. She can now pay her other bills on time and even has been able to put some money away. "Having a house that I can afford allows the chance of living the kind of life I always wanted for my kids. I feel like everyone should have the chance to feel the way that I feel."

More families should know that feeling.

"The scale of this problem is far too large for any

one organization to address on its own," says Adrienne Goolsby, Habitat for Humanity International's vice president for U.S. and Canada. "We will continue to do our part in the communities across the United States where Habitat works, but we are also ready to help convene or join with other stakeholders at the local, state and national level to address the unrelenting crisis in housing affordability, across the housing continuum."

As it stands now, far too many individuals and families with lower and moderate incomes can't afford the rent or save for a house — and that has tremendous ripple effects.

Continued on page 27



"We need to think about homes the way we think about water and streets. These aren't nice to have — they're essentials."

KEVIN FAULCONER, MAYOR OF SAN DIEGO

Commerce's Center for Workforce Preparation heard from employers that high housing costs were undermining the type of competitive business environment essential to strong, vibrant communities.

Since then, the impact of high housing costs in the U.S., both rental and homeownership, has only grown. Freeing our local, state and national economies from the effects of unaffordable housing helps everyone.

"Economists have been looking at the extent to which barriers to creating housing and its effect on geographic mobility have had an actual negative impact on national gross domestic product," says Katherine O'Regan, New York University Wagner professor of public policy and planning.

"Two economists at the University of California Berkeley estimate that gross domestic product may be up to 10 percent lower than it would otherwise be, due to such regulatory barriers. While local decisions may be key drivers in the higher cost of housing, the drag on the economy and its contribution to greater income inequality is playing out on the national stage."

Housing affordability and communities

Public officials around the country are deeply concerned about the price of housing and the ability of residents to afford living in their cities, towns and states. They know what a profound effect the issue

can have on the life of the communities they lead.

Having an ample supply of affordable places to live fosters a host of economic benefits for communities and also serves to heighten civic participation, increase public safety and create a greater sense of community pride.

While places like New York and California often get attention for the size and scope of their housing crises, the rest of the country is not immune. "This is the biggest crisis in housing since the Great Depression. And it's not a New York/San Francisco crisis — this crisis is across the United States, including rural areas," says former Trammell Crow Co. national managing partner J. Ronald Terwilliger.

Focusing on affordability should be among any community's top priorities, says Kevin Faulconer, mayor of San Diego. "We need to think about homes the way we think about water and streets. These aren't nice to have — they're essentials."

That's how foundational home affordability can be. "Any community problem — be it a shortage of housing that's affordable, a lack of reliable public transportation or too few high-quality schools — affects us all," says Don Schwarz, Robert Wood Johnson Foundation's senior vice president of program. "Healthy communities are places that foster good health and the basic conditions to thrive are available to *everyone*."

Success stories

The Cost of Home campaign builds on Habitat for Humanity's strong record of advocacy achievements throughout the U.S. and on the unparalleled reputation of our network of over 1,200 U.S. affiliates.



Over the next five years, we commit to mobilizing our local Habitat organizations, our partners, our volunteers and community members across the country to find solutions and help create policies like the examples below – changes that will allow 10 million individuals to meet their most basic needs.

Increasing supply and preservation of affordable homes

In Minnesota, Twin Cities Habitat has worked in coalition with other organizations throughout the city to advocate for increased overall funding for affordable housing and substantial increases to the Minneapolis Affordable Housing Trust Fund.

The fund provides gap funding to finance the development of affordable and mixed-income rental housing, housing production, and preservation projects in the city. In December 2018, the mayor of Minneapolis signed into law the city's 2019 budget, which included record funding for affordable housing. The total housing budget for 2019 ended up at \$45.3 million, compared to less than \$25 million in 2018.

Minneapolis's Affordable Housing Trust Fund is funded at \$21.1 million, which will support the production of between 500 and 800 units of affordable housing.

Equitably increasing access to credit

Habitat affiliates in Indiana partnered with a wide variety of nonprofit community development, veterans and faith-based groups to halt legislation that would have expanded payday and subprime lending in the state. The bill would have permitted more payday lending products and higher rates.

Habitat Indiana worked to engage its supporters and members of the Statehouse to oppose the proposal.



Although the bill passed the state Senate earlier this spring, it died in the state House when its sponsor declined to call it for a vote by the required deadline.

Increasing access to and development of communities of opportunity

In early 2019, Habitat Omaha advocated in favor of an ordinance that would establish a rental property registration and require inspections of all rental properties in the city every 10 years. Habitat Omaha mobilized their volunteers and supporters by providing guidance and talking points for them to reach out to city councilmembers to support the proposal.

In April, the Omaha city council and mayor passed the ordinance. This law, which takes effect on Jan. 1, 2020, will help address inadequate and unsafe rental properties in the city.

Optimizing land use for affordable homes

In Texas, Austin Habitat has been actively engaged with a coalition of affordable housing and community development organizations in support of the Affordability Unlocked ordinance. In May 2019, after hours of discussion, the city council voted unanimously to adopt.

Affordability Unlocked is a proposal designed to increase the city's affordable housing stock through zoning changes and by reducing some development requirements, such as parking and minimum lot sizes.

Austin Habitat stated in their letter of support to the city council that the ordinance would allow affordable housing organizations "to do more with precious land in the community ... as it unlocks our neighborhoods and enables us to build more in Austin's highest opportunity areas with better access to all of the things that make Austin so special."

Continued from page 25

“Families should not have to live in fear of choosing between paying for a roof over their head or paying for food or medicine or clothing for their kids,” says David M. Dworkin, president and CEO of the National Housing Conference, a Washington, D.C.-based nonprofit that advocates for people of all income levels to live in safe, decent affordable homes. “Affordable housing allows families and individuals to have the opportunity to be empowered to choose where they live, where choices around schools and commuting time and type of housing are in fact choices and not dictated solely by your economic circumstances.”

We agree wholeheartedly. When the cost of home is your family’s future, the cost is too high. When the cost of home is any family’s future, that’s something none of us can afford.

Through our Cost of Home campaign, we are mobilizing local organizations, partners, volunteers and community members across the country to find solutions and to help create policies that will allow 10 million individuals to have access to affordable homes.



The campaign is built on four areas of policy:



Increasing supply and preservation of affordable homes:

We support policies that increase the production, preservation and accessibility of homes that are affordable for lower-income households.



Equitably increasing access to credit:

We support policies that increase and broaden access to safe and sound credit for underserved populations.



Optimizing land use for affordable homes:

We support policies that protect and strengthen neighborhoods and enable communities to thrive.



Ensuring access to and development of communities of opportunity:

We support policies related to land acquisition, use and development that bring down the cost of building, promote fair housing and fully reflect community needs.

Achieving policy solutions in these four areas will enable families to have greater access to home they can afford — and to all the opportunities that follow.

You can join us! Visit [habitat.org/costofhome](https://www.habitat.org/costofhome) to learn more about the campaign and to find out how you can make a difference. Together, let's make the cost of home something we all can afford.





Make a difference today

Support Habitat now through a **donor-advised fund**, or DAF, a charitable giving program that allows you to:

- Donate cash, stock and other assets
- Receive an immediate tax deduction
- Continue giving over time

DAFs are a flexible and easy way to give. Assets grow tax-free, allowing you to have even more impact for families in need of affordable housing.

Give today. Contact your DAF advisor, or donate online at habitat.org/support/donor-advised-funds

SPOTLIGHT

Drawing a Straight Line

For children in stable housing, back-to-school season can be an exciting time – a chance to reconnect with old friends, a time to explore new hobbies, a blank slate on which to write the future.

But for families who struggle to maintain the stability of decent, affordable places to live, it may be less so. Without that stepping stone, it can be hard to find your footing, both in and out of the classroom.

By helping families build and improve the places they call home, you are extending a steady hand on the path to success. Families can chart a new course for their lives – one drawn from the same kind of promise and possibility that each new school year brings.

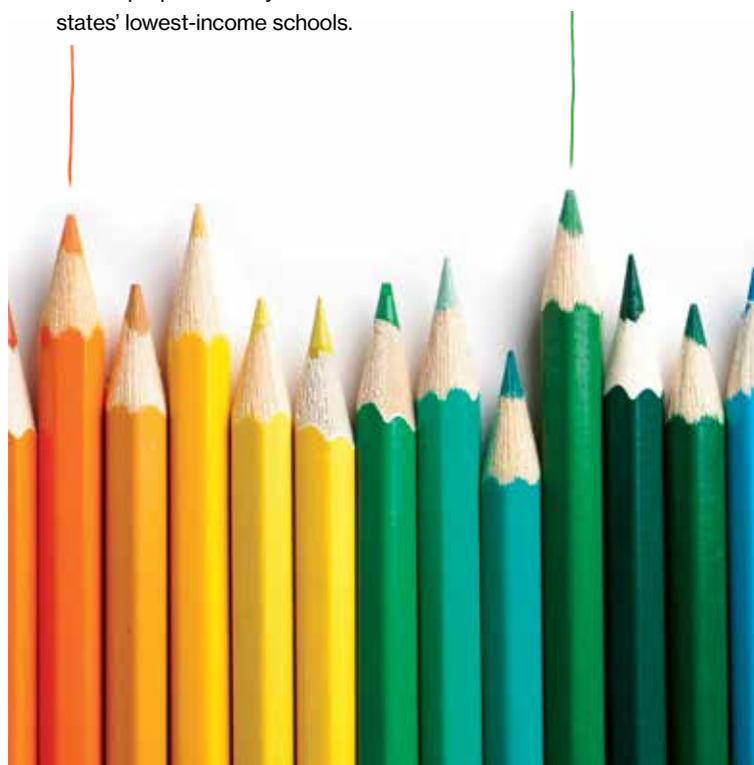


Across the U.S., nearly all starting teachers would pay more than 30 percent of their salary for housing in the communities where they teach, according to a USA TODAY analysis. In states like California and Hawaii, that percentage is often much higher, leading to a chronic teacher shortage that disproportionately affects states' lowest-income schools.



“We need to ensure that our police officers, firefighters, teachers and nurses who work and serve in our city can afford to live in our city. That’s how you create a sense of community.”

Kevin Faulconer,
San Diego mayor





A Temple University/Wisconsin HOPE Lab report found that 36 percent of college students surveyed had experienced housing insecurity in the past year. When students cannot cover their living expenses, they often compensate in ways that make them less likely to graduate – like working unsustainable overtime hours, reducing class credits or opting out of purchasing key resources like textbooks. Living in poverty also has been proven to have a biological impact on the brain that affects academic success.

87%

of children in Habitat Milwaukee homes graduated from high school in 2018 – a rate 30 percent higher than that of Milwaukee Public Schools as a whole.



Due to the financial stability that affordable homeownership provides, nearly 34% of Habitat homeowners in Colorado have pursued additional education since moving into their homes.



Make a difference tomorrow

Support Habitat beyond your lifetime with a **planned gift**:

- in your will
- through a beneficiary designation of your bank, insurance, retirement accounts or your donor-advised fund

myhabitatlegacy.org

Call (800) 422-4828, ext. 3614, today



HABITAT STORE

YOUR OFFICIAL ONLINE STORE RESOURCE FOR BRANDED MERCHANDISE

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



Long sleeve logo tee \$25.99



Aluminum cell phone ring \$9.97



Wireless phone charging pad \$28.90



Crew socks \$11.65

Hammer mug \$15.32



Mailbox cover \$23.30

Visit TheHabitatStore.org today!



Loving and helping each other

A better life. For her. For her family. For her community.

This is how Jaruwan describes the past decade. This better life, she says, is because of the Habitat house that she built with volunteers in Chiang Mai, Thailand, as part of the 2009 Jimmy & Rosalynn Carter Work Project.

Jaruwan still remembers — and misses — the volunteers who helped her. “They are welcome to come back and visit,” she says.

Ten years ago, Jaruwan was cleaning homes and sewing pillowcases to support her family. Today, she has a thriving business that she operates out of her house. She makes shoulder bags and key chains. Mostly, she makes shoes. Lots of shoes. So many pairs that she can hire people in the community to help her. Many of them are older. “I was told by a volunteer that we should love and help each other,” Jaruwan says. “I am proud that I can help people in this community have work.”

She also is proud that she can provide for her children. “My children can have good food, and they can go to a better quality school,” Jaruwan says. “I feel happy that I can take good care of them.”



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!**