



homes



communities



hope



you

Now



more than



ever



Habitat for Humanity International
Annual Report FY2020

July 1, 2019 – June 30, 2020

habitat.org

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How does Habitat for Humanity build homes, communities and hope? You.

You are the builders. You provide the tools. You help future homeowners and community residents around the world change the places they live for the better.

Your generous support has made all the difference for more than 40 years, and recent circumstances have only served to make that even more clear. Because you have been so steadfast and so deeply dedicated to a vision of a world where everyone has a decent place to live, Habitat was able to finish 2019 and enter 2020's unexpected uncertainty on solid ground.

And because of the commitment and creativity of our network, we were able to quickly find our footing and continue forging a path forward. Even as COVID-19 has significantly impacted our ability to build at full capacity – and likely will continue to do so in many locations well into 2021 – we still have seen great progress and positive results.

And yet, as we celebrate our impact, there is still so much work to do. We know firsthand the benefits of having a safe, decent and

affordable place to call home. We also know that far too many families already struggled with housing before the global pandemic, and we see now how our communities and our neighbors continue to be deeply impacted by COVID-19 – and by the ensuing economic ripple effects that are only exacerbating the existing crisis and will no doubt continue for quite some time. We are compelled to confront the barriers and beliefs, the policies and the systems, that block so many families from having access to so fundamental a foundation.

We will no doubt continue to be challenged. We will no doubt continue to change, to innovate, to keep moving forward. And we will no doubt continue to need your help to do so.

Thank you for sharing this vision. May God continue to direct and bless our efforts, and may God continue to bless each of you.

Bradford L. Hewitt
Chair of the Board of Directors
Habitat for Humanity International

Jonathan T.M. Reckford
Chief Executive Officer
Habitat for Humanity International





homes



COVID-19 has forced everyone to deeply consider the fundamental importance of home – of having safe, decent and affordable shelter. For far too many families, “shelter in place” only exacerbated the conditions with which they have struggled for so long. Since 1976, Habitat has helped families around the world build and improve places to call home because we believe that a home and the community that surrounds it should be a source of solace and a source of strength. Places to be healthy and thriving, a springboard to stability and opportunity. Now more than ever.



“Every day we leave the safety and comfort of our home to support and care for the people in our community. Whenever one of us heads out, our family is reassured that our home will be here for us to return to. It saddens me that every family doesn’t have the same security a home provides and that the pandemic is making the housing problem that has existed for decades much, much worse. I know that struggle personally because I once lived it. Habitat’s homeownership program forever changed our lives.”

JUANITA, a Habitat Twin Cities homeowner and housing advocate who counts five essential workers among her immediate family



“The independence that this house brings for our family, that’s the biggest thing for us.”

MASON, whose family now lives in a Habitat Greater Los Angeles home built to be more accessible for his brother Kendall





“This is a miracle. No matter what I go through, as long as I have a house, then everything is OK.”

RAPHAEL, a Habitat Zambia homeowner

“Now I don’t have to worry about getting sick. I don’t have to worry about my children getting hurt. It’s the very best feeling as a mother. I’m more grateful now than even when we first moved here. Our home protects us. It makes us strong.”

INGRID, a Habitat Rockland County homeowner whose son’s asthma has greatly improved in the home she and her husband, Jean, helped build

For years, Binh, who uses a wheelchair, has dreamed of having a place of her own.



This year, she partnered with Habitat Vietnam to design and build a home that would be accessible and have enough space for her and her daughter Giao to live independently. The process was delayed due to a nationwide stay-at-home order to curb the spread of COVID-19, but construction workers reengaged at the first available opportunity. Her home will include a gently sloping concrete ramp up to double doors in front, wide doorways throughout, and horizontal grab bars in the bedroom and bathroom.





communities



A sense of a connectedness and a willingness to actively help shape the world around us for the better have always been Habitat hallmarks. They are deep in our DNA. It's in the recognition of how much we depend on one another, how much we matter to each other, that we can harness our shared humanity and heal together. Habitat's efforts are only as strong as local communities, leaders, volunteers and supporters. With your support, we create a better world – because we build it together.





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

In response, Habitat Zambia has installed 28 water kiosks in and around Lusaka, including one in Morrix's neighborhood, so that residents will have easier access to the water they need for drinking, cooking, cleaning and bathing. This saves families like Morrix's hours of walking and standing in line to collect water from nearby farms.

"I spend less time on fetching water, which means that I have time to attend community

meetings and spend more time with my family," Morrix says. His family also lives healthier, with improved hygiene and sanitation. And now that his 14-year-old son, Rabson, does not need to miss classes to help with this essential task, his grades have improved.

During COVID-19, Morrix has stepped forward, taking a part-time position to help ensure that people who come to use the neighborhood kiosk wear protective masks and wash their hands thoroughly before drawing water. He cleans the kiosk regularly and assures that lids stay on the water containers. He does all of this to help protect his neighbors – and the water source that has made their community a healthier, better place to live.

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

RAJAN SAMUEL, Habitat India national director

Sixty-eight square miles. That's all the land that exists in Washington, D.C.

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

One outcome of that partnership was the creation of the Towns at Ivy City, a multiunit development in the capital's northeast quadrant. DHCD's inclusionary zoning program



Through our **Quality of Life Framework**, Habitat continues to harness the collective power of **community** – from residents and businesses to local policymakers and schools – to improve the places we call home.

This innovative, resident-centered approach – made possible by the Robert Wood Johnson Foundation along with Lowe’s, Wells Fargo Foundation and General Motors in addition to local partners – currently brings together coalitions in 10 communities from Portland, Oregon, to Moncks Corner, South Carolina, and from Pittsfield, Massachusetts, to Long Beach, California. Participants work together to focus on sustainable solutions to the unique issues facing their neighborhood, with efforts including building and repairing homes to increase affordable homeownership opportunities, improving health outcomes through community gardens and mental



health resources, and encouraging and strengthening community connections and engagement.

Already, these efforts are paying off. In Pittsburgh, Pennsylvania’s Larimer neighborhood, for example, new and improved outdoor spaces – including basketball courts, gardens and playgrounds – offer residents the opportunity to stay healthy and engaged. As the work continues to unfold, resident leader Betty Lane expects it to only get even better.

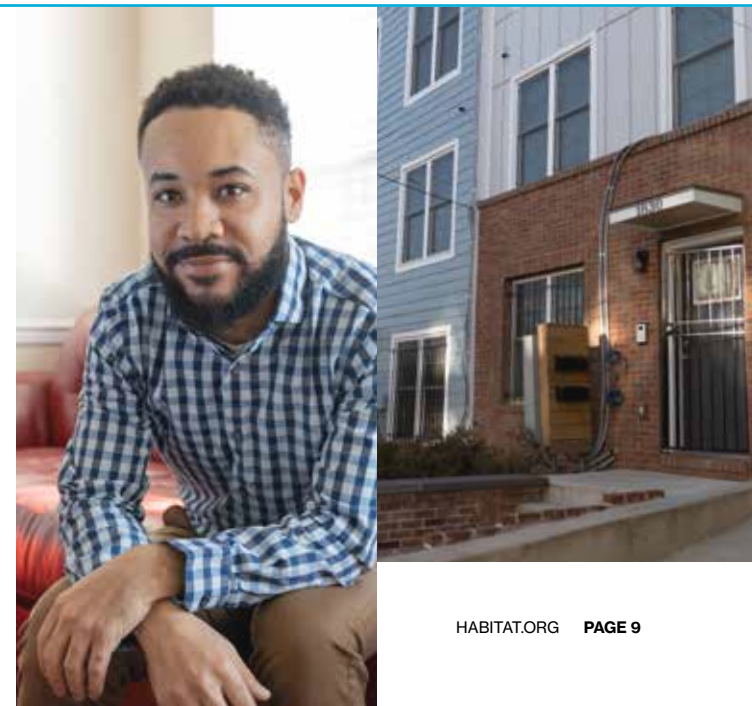
“You will see a better Larimer. You will see a beautiful Larimer – inside and outside,” she says. “Inside of the people and outside in the community.”

requires that new residential developments include a certain percentage of affordable units. Working together with the private developer of a new luxury apartment complex, DHCD and D.C. Habitat were able to take the funding earmarked for the creation of the few small affordable rentals in that complex and instead put it toward the creation of more than a dozen affordable homeownership opportunities that could accommodate larger families at the Towns at Ivy City.

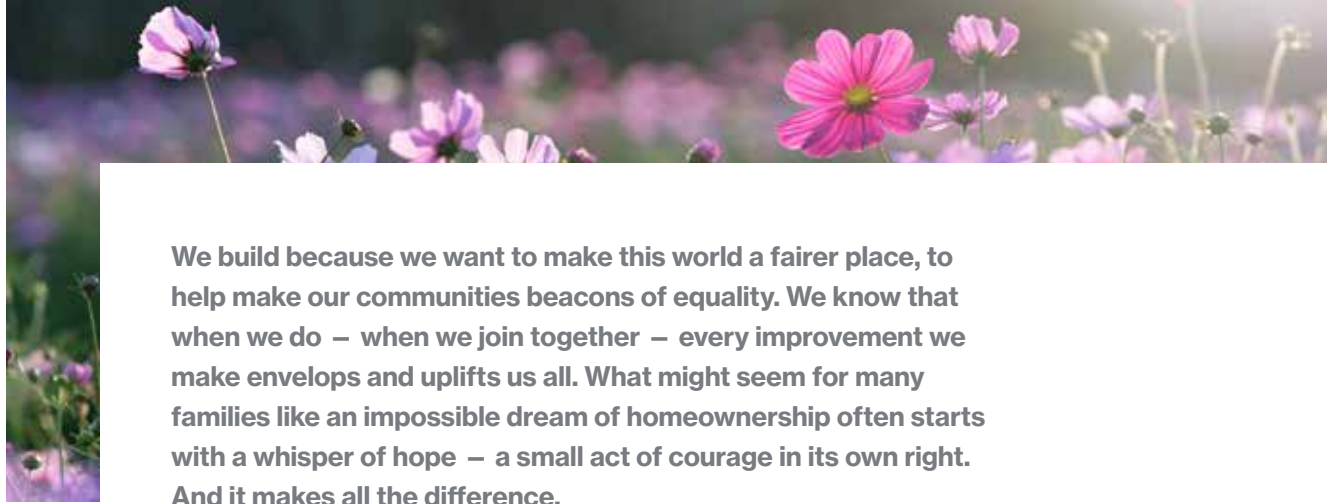
The development, a community of both Habitat and non-Habitat homeowners, has

allowed residents to benefit in myriad ways – from improved physical health to reduced mental stress. Most of all, for Bobby, it means that after years of couch surfing with friends and family, he can finally afford to live where he works.

With the newfound constancy of his home, he says, he feels both more invested and empowered to build up the people and places around him, inspiring him to attend neighborhood meetings, petition for the preservation of nearby historic buildings and participate in neighborhood cleanups. “I feel more connected to my community – which makes me want to give back to it,” says Bobby.







We build because we want to make this world a fairer place, to help make our communities beacons of equality. We know that when we do – when we join together – every improvement we make envelops and uplifts us all. What might seem for many families like an impossible dream of homeownership often starts with a whisper of hope – a small act of courage in its own right. And it makes all the difference.

hope





“I’m finally able to step back and see the full role that substandard housing plays – even in my own story – in keeping people down and the role that decent housing can play in lifting people up.

“As you move forward into this newly changed world, I ask that you remember your own moments of instability. That you never forget the times your home served as your refuge – the only place where you could shield yourself from the outside world and its threats. And know that for many others home continues to be a place to escape from, not run to.

“We need to not only remember and know this – we need to act.”

LYNDA, Habitat Brant-Norfolk director of communications and fund development. Lynda draws on her own life experiences to help families find their footing.

“We are the example of the seed, we grow it, and we need to care for it to grow more and more.”

CAMILO, a Habitat Mexico homeowner. Hearing about Habitat’s work in the mid-1990s in another community, he frequently traveled over an hour to observe and convince them to start working in his own community. Since his inaugural build, more than 30 families in his village have built a home of their own alongside Habitat.

“It’s unbelievable what an impact a home can have on the health of a family. Just at the beginning of the pandemic, we succeeded in moving 36 families in their new homes. And one of the families has a son who was diagnosed with autism in his early childhood. The entire family was living in overcrowded conditions in a house with just one room, a couple square meters. I had a conversation with his mother just two weeks ago. In tears of joy, she explained to me what phenomenal progress her son made just because he now has a decent home.”

ROBERTO PATRASCOIU, Habitat Romania national director



“I had a moment when we were in front of everybody, walking into the home and receiving our keys. ‘Mom, you made it.’

“For the people who are about to move into their home, congratulations. You deserve this. It’s so important when you receive the keys that you understand that you deserve it and that you are worthy and that your kids are worthy.”

World Cup champion **A.D FRANCH**, who grew up in a Manhattan Area Habitat house in Kansas and has also served as a Habitat volunteer

“The angels came along. They turned my old house into new.”

RACHEL, a homeowner assisted through Habitat Greater Fresno’s Aging in Place program





you

Our work only happens because of people like you. Your generosity means families can partner with Habitat and experience the stability that affordable homeownership and improved living conditions can provide. It's your presence and participation that help make our communities whole. And it's your actions that help families around the world improve the quality of their own lives – and those of generations to come.

“Habitat has given and taught me so much as a college student. It’s made me a strong advocate for policy change, and it’s made me extremely passionate about affordable housing. I’m very excited to see the impact that our voices, as young people, can make on government, on policy and on lives in the future.”

HENRY LU, executive team member of Vanderbilt University’s Habitat campus chapter



“Habitat has played a large and consistent role in our giving for many years. We value the easy-to-understand mission and the ability to be a part of the giving versus just sending a check. Today we are all looking for authentic experiences. Habitat can fulfill that desire to be involved and immersed in the mission as much or as little as one desires. At home or away, it’s real.”

BILL AND SHERRY FORTIER, longtime Habitat donors



“Giving back to the communities where we live and work is an integral part of who we are, and this year, as home has taken on increased importance in all our lives, we are proud to support Habitat for Humanity’s mission. As a home improvement company, we are uniquely positioned to help make a lasting impact in the lives of thousands of families, helping them build strong and stable homes and communities.”

BILL BOLTZ, Lowe’s executive vice president of merchandising





“When friends and family ask me why I take time off my regular job to volunteer for Habitat LA, I simply respond, ‘It’s who I am.’

“I come from a large family. I love helping others and giving back to the community. Being a donor and volunteer, I support Habitat LA’s mission in changing the lives of many families. I’ve participated in a number of events, including Power Women, Power Tools, and – as a powerful woman myself – I believe in helping other women recognize the power they have within to make their dreams come true.

“I also want to be a part of Habitat LA’s mission in helping families achieve homeownership and build a strong foundation for their future.”

BRIGITTE GREEN, Habitat Greater Los Angeles volunteer and donor

“Simply put, Habitat changes lives. That is why we give. Families thrive in a secure, stable environment. Housing is vital to a family’s security. Habitat brings communities together, and – through giving – we can be an active part of Habitat’s mission to ensure everyone has a safe, healthy home where they can thrive.”

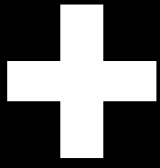
DR. ENRICO AND MRS. PAT CAMPORESI, longtime Habitat donors

As people around the world began to grapple with the public health crisis and economic impacts of COVID-19, Habitat for Humanity pledged to confront the global housing need that has only grown exponentially, launching our first-of-its-kind Homes, Communities, Hope + You campaign.

We thank our million-dollar-level supporters LEVOLOR, Lowe’s, Republic Services and Thrivent. These companies, all longtime Habitat partners, have made significant commitments to support our homebuilding and community development work.

Our other generous campaign donors are:

- | | | |
|-----------------------------|-------------------------------|-----------------------------|
| Alliance Data | Harlan and Lois Anderson | David and Carolyn L. Miller |
| Ayco Charitable Foundation | Family Foundation | NOW Health Group |
| Citi Foundation | Hubbell | PepsiCo Foundation |
| Cornerstone Building Brands | Jefferies LLC | The Pfizer Foundation, Inc. |
| Linda Dotson | Koscielny Family Foundation | Simpson Strong-Tie |
| DuPont | Steve and Christa Leyendecker | Mary Lynn and Warren Staley |
| Granite Construction | Medtronic Foundation | Harlan Stone, CEO of HMTX |
| | MetLife | |



+You thought leadership series

In response to the uniquely pressing issues and landscape of 2020, we launched our +You thought leadership series. During these livestreaming events, experts from around the world help us inform and educate our audiences about critical topics: housing and health, the effect of COVID-19 on low-income families, redlining and racial inequity in housing, issues related to veterans and seniors, and more.

Find the entire series on [habitat.org](https://www.habitat.org) or our YouTube channel, and enjoy these highlighted excerpts from some of our early conversations.

Our thanks to the Stanard Family Foundation for their support of this series.

“It’s changing the conversation at the national level to understand what makes a strong nation. Strong cities, strong inclusive cities, particularly inclusive informal settlements and the money to make them work.”

EUGÉNIE L. BIRCH, Nussdorf Professor of Urban Research at the University of Pennsylvania

“When historians talk about this time period in the years to come, they’re probably going to use words like ‘unprecedented,’ ‘unusual,’ with the pandemic, with unemployment being what it is, with our struggle for equality and a continued push in this country to make sure that everybody can prosper, and with a potential wave of evictions like we’ve never seen before. Now is the time, I believe, where we need to embrace the idea of housing as a human right, that in this, the wealthiest nation on earth, we should work toward the day when every single person has a safe, decent, affordable place to live.”

JULIAN CASTRO, former U.S. Secretary of Housing and Urban Development





“There were many, many federal, state and local policies, not just police, that were explicitly designed to create residential segregation in this country, to reinforce it where it existed, to prevent it from being dismantled. The interlocking nature of all of these policies at the federal, state and local levels create a system of state-sponsored segregation, which made the notion of de facto segregation an utter myth. Of course there’s private discrimination. Of course there were people who made choices to live with others of the same race. Of course there were banks and real estate agents. But without the federal government in particular structuring these choices and decisions in the private economy, we would not have the kind of residential segregation that we have today.”

RICHARD ROTHSTEIN, author of *The Color of Law*, Distinguished Fellow of the Economic Policy Institute and Senior Fellow (emeritus) at the Thurgood Marshall Institute of the NAACP Legal Defense Fund



“I’ll never forget – I took a sheet of paper out of a notebook, and on the back of my door, I nailed the SAT scores that I needed to get into college. I wish I still had that door, my mom probably does. But that house played a tremendous role in where I built confidence, where I established my goals and dreams.

“Now in that moment did I realize that I’d become a Super Bowl champion? No way. But I was hopeful that I’d make something of my life.”

MALCOLM MITCHELL, retired New England Patriot and Share the Magic Foundation founder and CEO who grew up in the Habitat house his mother helped build

“The prescription I want to write is for a healthier home, and that’s not stocked at the pharmacy at Boston Medical Center. And so, how do we make a housing prescription available to everyone. Everyone. So that they have that foundation to be healthy now and in the future.

“We can’t just be on defense. We have to somewhat be on offense and really start thinking about reinvesting in housing as infrastructure. How do you build equity? How do we address the racial wealth gaps in many of our cities and be able to do that in a more comprehensive way? I think this is the time to work with government to be able to find new resources and not just step back from what we’re doing, but actually lean in and do more.”

MEGAN SANDEL, M.D., associate professor of pediatrics at Boston University School of Medicine and co-director of the Grow Clinic at Boston Medical Center



Cost of Home



We launched Cost of Home, Habitat for Humanity's first U.S. advocacy campaign in June 2019 to find the solutions and help create the policies that will allow 10 million individuals to afford the cost of home.

The world has changed since then; the significant impacts of the COVID-19 pandemic and its economic fallout are still unfolding. The number of families struggling to make ends meet continues to grow.

Cost of Home has been a critical component of our response to the pandemic and will continue to play a key role in recovery. Habitat is refocusing and expanding our advocacy efforts, through Cost of Home, to address the housing affordability challenges that have been further revealed and exacerbated as a result of COVID-19.

Even further, the killing of George Floyd and protests in response have highlighted the ongoing impacts of systemic racism, which have been a reality for Black communities for centuries. Guiding the policy work of the campaign, the Cost of Home Policy Platform states, "Advocates and policymakers must acknowledge and address the well-documented historic patterns of racial discrimination in housing and land use policies – at all levels of government – that still impact the makeup and opportunities of

our communities." Moving forward, we must recommit ourselves to taking bold actions to ensure racial equity. Our collective advocacy through the Cost of Home campaign gives us a solid platform and a critical tool as we move forward.

Habitat's strategic plan calls on us to build sector impact through policies and systems that advance access to adequate, affordable housing. Working locally, Habitat affiliates across the nation see firsthand that a stable, affordable home is out of reach for far too many. Even before the pandemic, more than 38 million U.S. families were spending too much on their housing. We know we can't meet the need through building homes alone. That's why it's imperative that we address the underlying policies and systems that hinder access to housing.

We built a five-year campaign to mobilize local Habitat organizations, partners, volunteers and community members across the country to find solutions and help create policies that will allow 10 million individuals to have access to affordable homes. In just one year, more than 300 Habitat organizations from 45 states and Washington, D.C., are working in partnership with local communities, coalitions and policymakers to influence policies to improve



Advocacy in action

Across the U.S., the Habitat network is advocating at the local, state and federal levels for policy solutions that help ensure families have a safe and affordable place to call home, especially during and after the pandemic. Here are just a few recent successes:

home affordability. Already, significant progress has been made – from improving the supply and preservation of affordable homes in Buncombe County, North Carolina, to optimizing land use for affordable homes in Austin, Texas, to increasing access to credit in Oregon, to expanding access to and developing communities of opportunity in Omaha, Nebraska.

Looking ahead, we know the impacts of COVID-19 will be felt most by those who can afford it the least. We know the disparate impact the pandemic will have on communities of color, communities already suffering as a result of systemic racism that has all too often played out in housing policy. We know we must address the Black homeownership gap. We know we must continue to advocate to policymakers at all levels of government to ensure that every family – no matter who they are, where they live or how much money they earn – can build the foundation for a stable, healthy future for themselves and their families.

Now more than ever, we must work together to make the cost of home something we all can afford.



Indiana

Habitat Indiana successfully advocated for the state to provide mortgage payment assistance to help Indianans economically impacted by COVID-19 remain in their homes.



Orange County, California

As a continuation of their neighborhood revitalization initiative in Fullerton's Woodcrest neighborhood, Habitat Orange County helped residents advocate for improved living conditions and stabilized rent during the economic downturn.



Montgomery and Delaware Counties, Pennsylvania

Habitat Montgomery and Delaware Counties harnessed the power of community to help secure rental and mortgage assistance funding and eviction and foreclosure protections for tens of thousands of Pennsylvania families impacted by the pandemic.



Oregon

Through extensive lobbying efforts, Habitat Oregon secured access to federal disaster relief programs and loans to help thousands of homeowners and small businesses in Oregon stay afloat, as well as federal funding for a homeowner stabilization program to help mortgage holders cover arrears and keep their homes.

We extend our thanks to the following organizations and individuals for their generous financial support of Cost of Home.

Bank of America
Linda Dotson
Kresge Foundation
Lowe's Companies, Inc.

Robert Wood Johnson
Foundation
Stanard Family Foundation
J. Ronald Terwilliger

Wells Fargo
Whirlpool Corporation

Terwilliger Center for Innovation in Shelter

As part of our continued commitment to making housing markets more inclusive and responsive to low-income families seeking adequate shelter around the world, Habitat's Terwilliger Center for Innovation in Shelter helped 5.3 million people in fiscal year 2020. Below are a few examples of how:

- **Redoubling our commitment to inclusive housing markets as health and economic crises hit globally.** The Terwilliger Center developed nearly 40 activities to address the impacts of COVID-19, from issuing small grants to shelter-related innovators to prototyping temporary shelter concepts. We ratcheted up our efforts to make housing markets more responsive to the needs of families who are disproportionately affected by COVID-19 and who often go unseen.
- **Expanding ShelterTech as the world's leading platform for affordable housing innovation** to advance entrepreneurial shelter solutions that radically improve the lives of low-income families. After successfully completing accelerators in Mexico, India and Kenya, we began expanding

into 13 new countries by laying the groundwork for two new regional accelerators: one in the Andean region, the other in Southeast Asia. To kick-start these efforts, we launched a new online hub that houses the new accelerators, offers "tech camps," facilitates access to our global community of mentors, and provides information on investment opportunities related to catalytic funding and our Shelter Venture Fund.

- **Learning about the launch of the Terwilliger Center's flagship impact investment fund.** New York University's Grunin Center for Law and Social Entrepreneurship and Wagner Graduate School of Public Service collaborated to create the first in a suite of multidisciplinary case studies about the MicroBuild Fund, the Terwilliger Center's housing-focused microfinance investment vehicle dedicated to helping low-income families. This first study focused on the fund's launch. Now in its eighth year, the MicroBuild Fund has disbursed US\$136.9 million to 55 microfinance institutions across 32 countries.
- **Bringing construction labor issues to center stage.** As our Shelter Venture Lab teams work across India, Kenya, Mexico, Peru and the Philippines to transform home construction for families, they are zeroing in on an important ingredient: construction labor. When India's COVID-19 lockdown resulted in millions of migrant workers walking thousands of kilometers to reach

home, we conducted a rapid assessment in Maharashtra with nearly 1,000 of the workers, many of whom worked in construction. Habitat's Terwilliger Center convened migration and policy experts, along with industry and civil society leaders. Then we presented the findings and recommendations to an official developing the government of India's COVID-19 welfare and action plan for migrant workers.

- **Spotlighting the housing crisis and our successful interventions.** We publicized the challenges and success stories of our work across several high-profile places, including a Devex article on Kenyan entrepreneurship in shelter, an *Economist* article on home improvement finance's potential that cited our work with the Mastercard Foundation in East Africa, and a Thomson Reuters article on how COVID-19 is ravaging vulnerable housing markets globally.

Habitat is grateful for the leadership and generosity of J. Ronald Terwilliger, retired chief executive officer of Trammell Crow Residential and current ex officio member of Habitat for Humanity International's board of directors, along with other major donors such as Dow, the Hilti Foundation, the Mastercard Foundation, the IKEA Foundation, the AutoDesk Foundation and the Swiss Capacity Building Facility, who are making a global difference in the housing sector.



Habitat's Terwilliger Center for Innovation in Shelter is working in Kenya to support local firms like iBuild that are bringing innovative products to the housing marketplace. iBuild's app allows homeowners to connect directly with local contractors to facilitate the process of home projects and construction.



35 million+

Since 1976,
Habitat has
helped more than
35 million people
**build or improve
the place they
call home.**



Nearly 1 million volunteers helped **build, advocate and raise awareness** about the global need for shelter in the past fiscal year.

5.9 MILLION+

In FY2020, Habitat for Humanity helped more than 5.9 million people **build or improve the place they call home.**



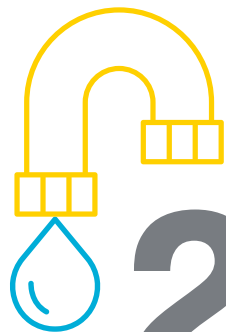
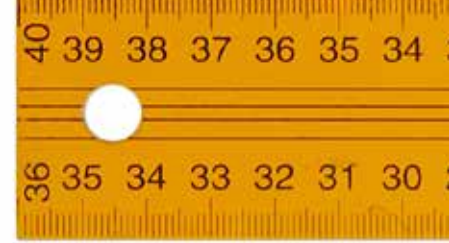
9.9 million+

In FY2020, more than 9.9 million **people gained the potential to improve their housing conditions** through our:

Training: 257,144

Advocacy: 9,714,199

Global impact

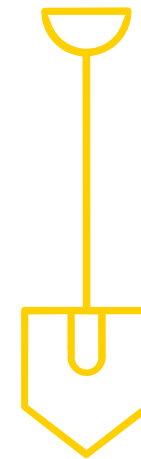


22

Countries across Africa, Asia, the Middle East and Latin America where Habitat partners with families to improve sanitation. This includes increasing access to safe bathrooms and upgrading neighborhood drainage to promote healthier living conditions.



Mobile unit making housing construction and improvement services available to marginalized families in Kerala, India, during COVID-19. Habitat India and its partners hope to reach 300,000 people with technical assistance and vital information through this service.

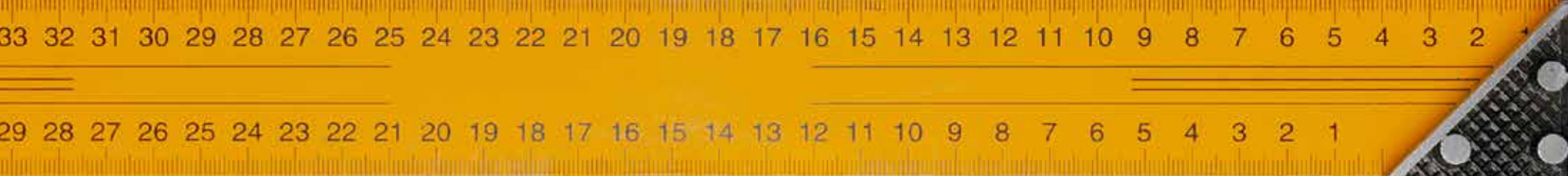


506

Policies successfully changed or enacted thanks to our advocacy efforts at the state and local levels in the U.S. These policies impact more than 407,789 people and access or allocate more than US\$544 million for adequate housing.

12.37 million

People with improved access to land for shelter as a result of policy and systems changes through our 4-year global Solid Ground advocacy campaign.



TV viewers in Kenya who learned how to make incremental housing construction more efficient and of higher quality through episodes of the popular evening talk show, *Wicked Edition*. Thanks to this collaboration between Habitat's Terwilliger Center for Innovation in Shelter and Kenya's NTV, organizations partnering with Habitat in market development work in Kenya were featured, with the program sharing how their work makes an impact and helps artisans develop skills.

9 million+

1,025

Habitat ReStores operating in the United States and in five additional countries. A total of 889 ReStores can be found across the U.S., with an additional 136 in Canada, Australia, New Zealand, Northern Ireland and Poland.

345

Habitat AmeriCorps members serving 377,243 hours, raising US\$324,815 cash and US\$102,744 in-kind donations, and engaging 77,116 volunteers in the work of the 120 U.S. affiliates that hosted them.

\$146,331,144

U.S. dollars invested by Habitat affiliates in neighborhood revitalization in 2019, bringing together residents and partners in communities around the U.S. to collaborate, maximize resources and foster thriving communities.

21,582

Participants in Habitat disaster preparedness and risk reduction trainings, which help communities around the world grow more resilient to disasters and other shocks.

2,431

Households in Guatemala's Sacatepéquez province that partnered with Habitat volunteers to install a smokeless stove. Built from adobe blocks and featuring a pipe that takes harmful smoke out of the home, the stoves reduce eye irritation, help improve health and cut firewood use by up to 50%.

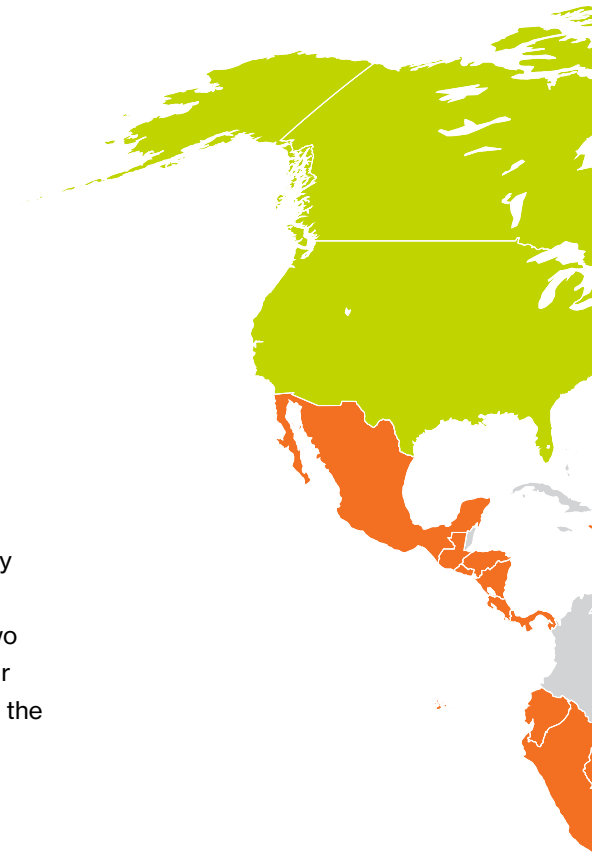
FY2020 summary of individuals served



Habitat for Humanity's strategic plan looks at the number of individuals impacted by our work.

The Habitat network reports our work as a mix of households and individuals.

To present our figures as individuals, we multiply by five the number of households served by our international work, and we multiply by four (or by two for repairs) the number of households served by our work in the U.S. and Canada. The data presented in the following pages have been through this conversion.



U.S. and Canada

	INDIVIDUALS
New and rehab construction	14,884
Repairs	14,552
Total	29,436

Latin America and the Caribbean

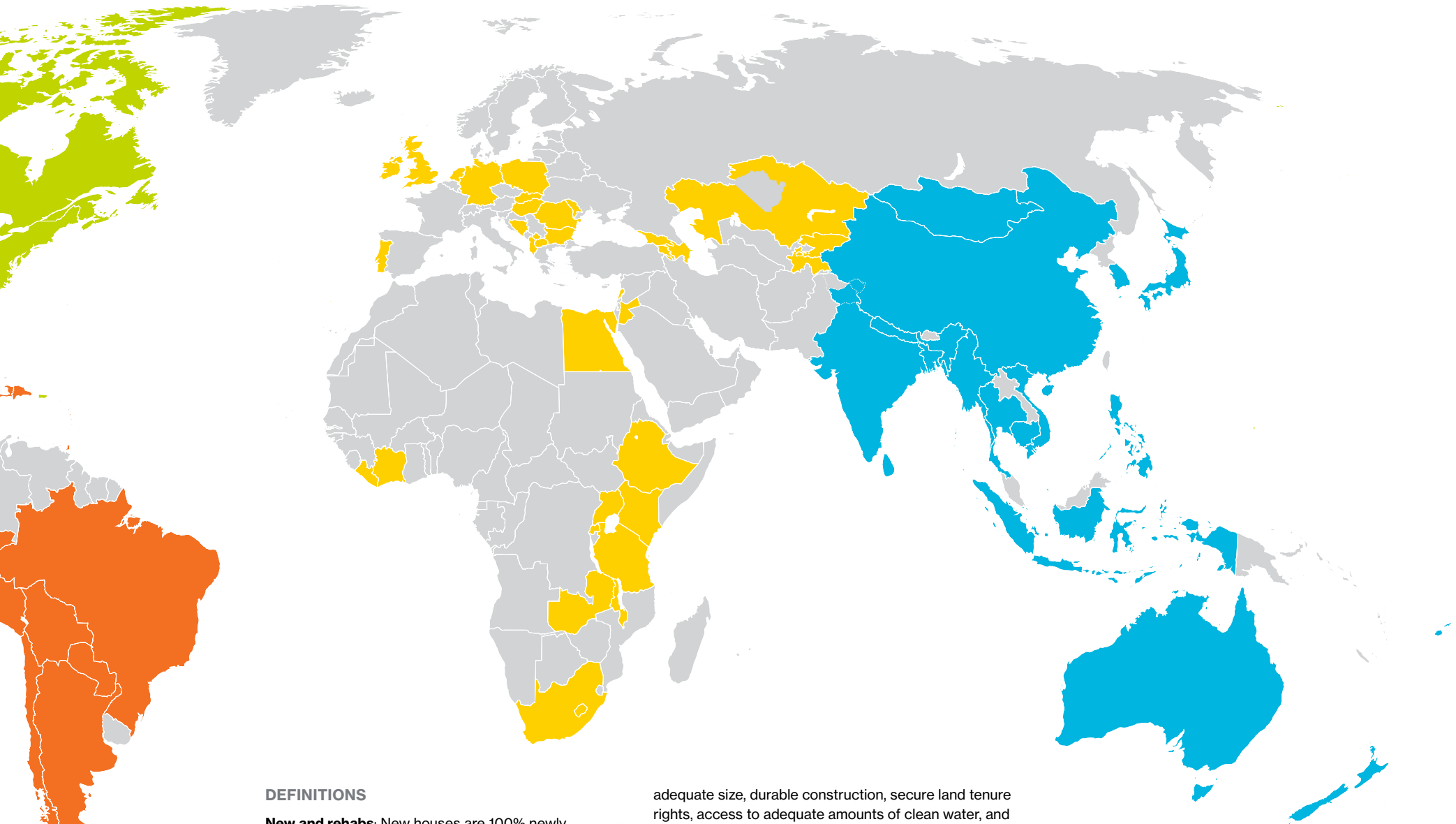
	INDIVIDUALS
New and rehab construction	27,670
Incremental construction	22,690
Repairs	44,660
Professional services	22,750
Market development	1,842,090
Civil society facilitation	3,060
Total	1,962,920

Europe, Middle East and Africa

	INDIVIDUALS
New and rehab construction	4,730
Incremental construction	89,370
Repairs	7,805
Professional services	12,665
Market development	1,885,280
Civil society facilitation	8,390
Total	2,008,240

Asia and the Pacific

	INDIVIDUALS
New and rehab construction	16,570
Incremental construction	88,720
Repairs	11,515
Professional services	31,405
Market development	1,583,995
Civil society facilitation	218,610
Total	1,950,815



DEFINITIONS

New and rehabs: New houses are 100% newly constructed and meet Habitat quality standards and local building codes. Rehabs are restorations of houses that once met Habitat's standards and local building codes but needed major, usually structural, work to bring them back to these standards and codes.

Incremental: An intervention that fully addresses one or more of the five Habitat quality standards, which are

adequate size, durable construction, secure land tenure rights, access to adequate amounts of clean water, and proper sanitation.

Repairs: Minor restoration, such as patching roofs or walls or replacing materials in houses that still meet Habitat's quality standards and local building codes.

Professional services: Preconstruction advice or design services provided directly by Habitat professionals to the household, for specific construction projects.

Market development: Individuals served with better housing through the private sector as a result of a Habitat program.

Civil society facilitation: Partnerships in which Habitat leads community-based and nongovernmental organizations in a program designed to expand adequate and affordable housing.

Forging ahead with strategic focus

Habitat for Humanity's generous and dedicated donors and partners continue to fuel and fund our work around the world.

Your contributions – coupled with strong stewardship measures across the organization – have created a strong foundation for continued success, even with the advent of the COVID-19 pandemic and the economic crisis and global uncertainty that still follow in its wake.

Habitat has been fortunate to have strong financial results for the few years leading up to these current circumstances, a fact that positions us well to weather economic changes. Ever mindful of those changes and challenges, we forge ahead with our strategic focus on initiatives that will position us even more strongly to have a real impact on the world's affordable housing crisis – and to build alongside the families who so desperately need to build or improve places to call home. We remain committed

stewards of the financial resources you entrust to us.

We continue to grow our programs in the areas of housing microfinance and other lending solutions, as we also explore additional new technologies that will help more families around the world build more sustainable and more affordable housing solutions. Our advocacy work intensifies and evolves, and we continue to work in disaster risk reduction and response, particularly in Puerto Rico where recovery and repair from the 2017 hurricane devastation is ongoing.

Thank you for making all of this possible – and so much more. With your partnership and financial support, we continue to work toward our vision of a world where everyone has a decent place to live.



Michael E. Carscaddon
Executive Vice President,
Finance and Administration,
and Chief Financial Officer
Habitat for Humanity International

Habitat for Humanity International FY2020 consolidated financial information⁽¹⁾

FY2020 sources of funds

In thousands of dollars

Contributions	\$199,627
Gifts-in-kind	\$41,385
Government grants	\$13,802
Other income	\$32,972
Total revenue	\$287,786

FY2020 use of funds

In thousands of dollars

Program - U.S. affiliates	\$115,095
Program - International affiliates	\$78,527
Program - Public awareness and advocacy	\$19,288
Fundraising	\$54,047
Management and general	\$19,458
Total expenses	\$286,415

Unaudited combined financial statements

The audited financial statements of Habitat for Humanity International reflect only part of Habitat's work around the world. As autonomous nonprofit organizations, Habitat for Humanity affiliates and national organizations keep their own records of revenues and expenditures.

To better demonstrate the magnitude of the movement, we annually compile combined (unaudited) financial amounts for Habitat for Humanity in total. For the fiscal year that ended June 30, 2019, we estimated the total impact of the entire Habitat for Humanity mission was as follows:

**Total revenue of
\$2.3 billion**

**Total net assets of
\$3.2 billion**

FY2019 sources of funds

Contributions and grants	\$808 million
Gifts-in-kind	\$718 million
Sales of homes	\$657 million
Other income	\$126 million

FY2019 use of funds

Program	\$1.6 billion
Fundraising	\$154 million
Management and general	\$184 million

Habitat for Humanity International consolidated statements of financial position⁽¹⁾

As of June 30

In thousands of dollars

	2020	2019	\$ Change	% Change
Assets				
Cash and cash equivalents	\$130,474	\$54,380	\$76,094	140%
Investments at fair value	112,275	178,951	(66,676)	-37%
Receivables	141,471	172,042	(30,571)	-18%
Other assets	31,011	27,508	3,503	13%
	\$415,231	\$432,881	\$(17,650)	-4%
Liabilities and net assets				
Total liabilities	\$170,761	\$189,400	\$(18,639)	-10%
Net assets				
Without donor restriction	134,984	119,987	14,997	12%
With donor restriction	109,486	123,494	(14,008)	-11%
Total net assets	244,470	243,481	989	0%
	\$415,231	\$432,881	\$(17,650)	-4%

(1) Habitat for Humanity International's auditors have expressed an unqualified opinion on our June 30, 2020, consolidated financial statements. Those financial statements include associated notes that are essential to understanding the information presented herein. The full set of statements and notes is available at Habitat's website, habitat.org.

Habitat for Humanity International consolidated statements of activities⁽¹⁾

Year ended June 30

In thousands of dollars

	2020	2019	\$ Change	% Change
Revenues and gains				
Contributions	\$199,627	\$197,354	\$2,273	1%
Donated product	41,385	42,191	(806)	-2%
Government grants	13,802	15,753	(1,951)	-12%
Other income, net	32,972	45,221	(12,249)	-27%
Total revenues and gains	\$287,786	\$300,519	\$(12,733)	-4%
Expenses				
Program services:				
U.S. affiliates	\$115,095	\$121,512	\$(6,417)	-5%
International affiliates	78,527	85,843	(7,316)	-9%
Public awareness and education	19,288	16,647	2,641	16%
Total program services	212,910	224,002	(11,092)	-5%
Supporting services:				
Fundraising	54,047	49,265	4,782	10%
Management and general	19,458	14,986	4,472	30%
Total supporting services	73,505	64,251	9,254	14%
Total expenses	286,415	288,253	(1,838)	-1%
Losses on contributions receivable	382	176	206	117%
Total expenses and losses on contributions receivable	286,797	288,429	(1,632)	-1%
Change in net assets	\$989	\$12,090	\$(11,101)	-92%

FY2020 SPOTLIGHT

Home is the Key

This year's Home is the Key campaign highlighted how having a safe and affordable place to live, especially during times of crisis, is critical to the safety and security of our families.

In its fourth year, the campaign featured families who have opened the door to a brighter future with a hand up from Habitat. Their stories inspired our audiences and reaffirmed the importance of joining together to heal our communities. We thank our partners for their generous financial support and help in raising awareness of why homeownership is the key to strong foundations, better health and hope.



Barbra and Kaleb

Barbra, a housekeeper at a senior living facility, and Kaleb, an HVAC specialist, searched four years for an affordable home. They wanted to raise their two children close to family in the same neighborhood they grew up in and loved. Yet the couple couldn't find anything remotely in their budget nearby and considered moving outside the city or even the state.

Then Barbra discovered Habitat. The family rolled up their sleeves and invested 10 months of sweat equity into building the home of their dreams.

Now that they're moved in, Barbra and Kaleb have seen firsthand the sense of security and stability that homeownership provides. "It enables us to envision a future with the kids," says Kaleb. "They're happy here."

Emal and Wajma

Emal, a former translator for the United States Armed Forces in Afghanistan, and his wife, Wajma, lived in an apartment rife with bedbugs, roaches and mice. Heavy fumigation attempts proved futile, and their two children were constantly sick with rashes and infections.

The parents partnered with Habitat to build a safe, healthy home where their children could thrive. "Now that my kids are healthy and we have this new home, I can focus on my next big goal for them: their education," says Emal.

Thank you to our sponsors



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FY2020 SPOTLIGHT

Wells Fargo: 27 years of partnership and counting

For 27 years, Wells Fargo has partnered with Habitat for Humanity to help families build strong, stable homes and communities. In just the past decade, the Wells Fargo Foundation has donated US\$85 million directly to local Habitat affiliates and US\$15 million to support national Habitat efforts, including new home construction, repairs, helping older adults age in their homes and neighborhood revitalization efforts.

In FY2020, the Wells Fargo Foundation donated US\$8.1 million through its Wells Fargo Builds program to help 350 families repair or build homes in nearly all 50 states, working with local affiliates like Twin Cities Habitat in Minneapolis-St. Paul, Minnesota, and Habitat Morgan County in Decatur, Alabama. In addition, Wells Fargo's support helped Habitat India serve more than 120 families impacted by Cyclone Amphan through transitional shelters, drinking water and other services. The funds also helped U.S. veterans build Habitat homes and supported Habitat's Cost of Home U.S. advocacy campaign.

"As a partner, Habitat fits squarely in the space of so many things that are important to us at Wells Fargo with our focus on housing affordability, financial health, volunteerism and community engagement. It's a great organization to work with," says Mary Mack, CEO of consumer and small



business banking for Wells Fargo and a Habitat for Humanity International board member.

"Habitat is very clear on the contribution it can make to society and how to expand its impact – from building to advocacy – on a national scale and around the world. That clarity of mission helped us understand our opportunity to have an impact through the Wells Fargo Foundation."

Innovating to help expand that impact was key in FY2020, with Wells Fargo and Habitat implementing a new administrative and grant model at the national level for Habitat affiliates applying to Wells Fargo Builds. This will help more families have access to affordable housing by standardizing the mechanisms for grant reporting and improving the ability to measure and implement best practices. "We're excited to leverage Habitat's infrastructure to support affiliate organizations," says Eileen Fitzgerald, head of housing affordability philanthropy with the Wells Fargo Foundation. "The new process is cost effective and produces a better outcome for homeowners."

Volunteering on Habitat builds is a popular choice for Wells Fargo employees looking to

In FY2020, the Wells Fargo Foundation donated US\$8.1 million through its Wells Fargo Builds program to help 350 families repair or build homes in nearly all 50 states.

engage in their local communities, and nearly 60 Wells Fargo employees sit on local Habitat affiliate boards across the country. In 2019, Wells Fargo employees volunteered more than 1.9 million hours of service through Wells Fargo Builds, including building, repairing and improving 674 homes. More than 60% of those volunteer projects were facilitated by Habitat.

Though volunteer opportunities were paused this year due to COVID-19, Mary Mack – who has built with Habitat locally and during two Jimmy & Rosalynn Carter Work Projects – says Wells Fargo team members can't wait to get back out to builds with hammers and hard hats when it's safe to do so. "There's nothing like seeing Habitat's mission in action."

Schneider Electric helps power Habitat homes

For the past 20 years, Schneider Electric has provided electrical equipment to help power safe, sustainable Habitat for Humanity homes.

“Building sustainable communities where everyone has access to safe, reliable and efficient energy is at the heart of Schneider Electric’s mission,” says Annette Clayton, CEO and president of Schneider Electric North America. “As longstanding Habitat partners, we are proud to be a part of a truly transformational process for families as they achieve strength and stability through affordable homeownership.”

To date, Schneider has supplied more than US\$40 million worth of electrical products to build homes in the U.S., Canada and Mexico. The company has also donated more than US\$10 million in funding toward the cost of land, infrastructure and building materials. In FY2020, Schneider Electric committed US\$750,000 to help families secure decent and affordable homes.

Schneider Electric’s employees are longtime Habitat volunteers, underscoring the company’s commitment to forming strong community partnerships and creating innovative, sustainable and reliable energy solutions for families. Last year, 925 employees volunteered on Habitat builds for a total of 7,400 hours. Employees have also been involved in multiple Jimmy & Rosalynn Carter Work Projects, including volunteering in Nashville, Tennessee, in October 2019.

“Rolling up your sleeves and working side by side with a homeowner makes the experience

of volunteering on a Habitat home more real and meaningful,” says Kim Varga, senior director of operations and engineering, digital power at Schneider Electric and a board member of Habitat Williamson-Maury.

Last fall, Kim organized a volunteer activity for more than 20 team members from Schneider Electric’s office in Franklin, Tennessee. The group of mostly mechanical and electrical engineers helped Margaret and one other homeowner raise the frames for their homes.

Margaret’s new home – which she shares with her two grandchildren, 15-year-old Damarian and 14-year-old Madison – is located on a tree-

lined street. Two years ago, Habitat Williamson-Maury purchased a large tract of land in Fairview, Tennessee, to establish the neighborhood – they’ve constructed 14 homes so far.

“Everybody needs a decent place to live, and this is our way of giving back,” Kim says.

Schneider Electric has about 2,000 employees in the Middle Tennessee area, and Varga is one of three employees who serve on local Habitat boards. “We do cross-county builds where all three Habitats that have Schneider Electric board members help each other,” says Kim. “We partner because when there’s a need, there are no county lines. We all work as one giant team.”

In FY2020, Schneider Electric committed US\$750,000 to help families secure decent and affordable homes.



Corporate, foundation, institution and individual support



AbbVie is Habitat for Humanity's leading partner in reconstruction efforts in Puerto Rico, committing US\$50 million in 2018 to strengthen housing on the island. AbbVie's generous support enables Habitat to continue partnering directly with hurricane-affected families to address their shelter needs and to enable Habitat to create policies and systems that will improve shelter, land and resilience issues.

Through its support of Habitat's initiatives in Puerto Rico, AbbVie is supporting communities where its employees live and work, as well as underserved communities around the globe. Its corporate responsibility commitments include supporting long-term community strength. In light of the continuing devastation in Puerto Rico, AbbVie remains dedicated to rebuilding the island with Habitat.

In 2018, AbbVie donated an additional US\$500,000 to Habitat to build homes across the U.S. as part of the company's "Week of Possibilities," during which they contribute to meaningful causes around the world. By collaborating with Habitat, AbbVie is working to help repair and rebuild desperately needed homes and improve the lives of people in the U.S.



As a Habitat for Humanity partner for more than 30 years, Bank of America has helped to build safe, decent and affordable homes around the world alongside those who need them most. The bank's significant generosity began in 1986 and has grown over the years to include annual Global Builds reaching over 110 affiliates in the U.S. and throughout the world, as well as work in Australia, Canada, Hong Kong, Indonesia, the Philippines, Singapore, South Korea, India and Vietnam.

The company has been a dedicated supporter of the Jimmy & Rosalynn Carter Work Project, both in the U.S. and abroad, and a member of the leadership team recently joined Habitat's Cost of Home advocacy campaign cabinet. This year, Bank of America shifted its global grant to Habitat to provide operational support for U.S. affiliates and national organizations that have struggled in the wake of the COVID-19 pandemic.

The Habitat partnership is one component of the 240-year-old company's commitment to meeting the need for safe, affordable and sustainable places to live. Bank of America recognizes that this is a significant challenge globally and has prioritized sustainable cities and communities as one of its philanthropic goals. Its ongoing partnership with Habitat strengthens its commitment to helping families and advancing racial equality.



BCI Acrylic is one of the largest independent manufacturers of acrylic baths, showers, wall surrounds and related products for the bathroom remodeling industry. The company became a supporter of Habitat for Humanity in 2019, donating more than US\$500,000 in products for Habitat builds. Many of the company's products have been used in Habitat's Aging in Place program, which helps older homeowners improve the safety and accessibility of their homes.

Habitat is BCI Acrylic's first nonprofit partnership, and the collaboration will continue to support Habitat builds across the country and provide local Habitat affiliates with access to bathroom products.

Founded in 1999, BCI Acrylic's core values include serving others in their community and doing great work – ideals demonstrated through BCI Acrylic's support of Habitat.

Corporate, foundation, institution and individual support



Cornerstone Building Brands expanded collaboration with Habitat for Humanity this year, building on a partnership established in 2015. Throughout the partnership, they have donated more than US\$2 million in Ply Gem building products and have engaged employees to help families build more than 500 homes in 90 communities.

Their Home for Good project raises awareness of and directly impacts the critical need for affordable housing through product donations. Cornerstone Building Brands have been a longtime supporter of Habitat's Home Builders Blitz, donating products like Ply Gem windows and vinyl siding, and encouraging employees to volunteer in their communities. In FY2020, the company has chosen to designate much of its support to Habitat's Homes, Communities, Hope + You campaign, a network-wide fundraising initiative that is supporting Habitat's work with those affected by the COVID-19 pandemic in communities across the U.S. and around the world.

Through Cornerstone Building Brands' generous donations of funding and volunteer hours, as well as the media exposure their work has helped generate, more families in the U.S. can build Habitat homes and brighter futures.



Since 2011, GAF, the largest roofing manufacturer in the U.S., and GAF-certified contractors have partnered to provide free roofing for Habitat for Humanity houses across the U.S. and Canada. GAF donates the roofing materials, and the GAF-certified contractors volunteer their installation services. Over the past nine years, GAF has provided more than 2,400 roofs for Habitat houses across the U.S. and Canada.

In 2019, GAF donated US\$1.6 million in materials for Habitat projects, including disaster relief efforts and the Home Builders Blitz program. The company recently rebranded its GAF-Habitat for Humanity Community Contractor Program to encourage more participation among local contractors. GAF dedicated a portion of its trade show booth at the International Roofing Expo to the program and visited every regional contractor conference to help spread the word about its partnership with Habitat. Each contractor who donates labor to installing a roof on a local Habitat project receives recognition at GAF's nationwide conference.

GAF believes that every person, no matter who they are or where they come from, should have a decent place to live and the opportunity for a better future.



Founded in 1996, the Hilti Foundation is a joint venture of the Hilti Family and Hilti Group. Since 2012, the Hilti Foundation has partnered with Habitat for Humanity's Terwilliger Center for Innovation in Shelter to employ innovative shelter technologies and reshape market systems so that 4 million additional people around the world – and many more into the future – have a decent place to call home. The Hilti Foundation is committed to developing new and innovative solutions for the low-cost housing market, allowing people to lead a life of self-determination with an emphasis on sustainability, scalability and accountability.

In 2018, the Hilti Foundation and Habitat began a long-term commitment to help build or improve more homes globally. The partnership will accomplish this through innovative endeavors like the Hilti Foundation's Cement Bamboo Frame Technology and support for Habitat's Shelter Venture Fund and ShelterTech.

Together, Habitat and the Hilti Foundation are committed to fostering innovation and collaboration, accelerating the affordable housing market and advancing innovative housing products, services and technologies that promote inclusive housing for all.



Kum & Go shares Habitat for Humanity's vision of a world where everyone has a decent place to live and has collaborated to help make that vision a reality since 2014. Each year, Kum & Go provides a US\$100,000 house sponsorship to a local Habitat affiliate and, for the past six years, has supported home builds in North Dakota, South Dakota, Iowa, Nebraska, Oklahoma and, most recently, Colorado. In FY2020, the company also provided grants to 15 Habitat affiliates, donating nearly US\$40,000 to further Habitat's work at the local level.

Habitat's mission resonates with Kum & Go customers, who have made substantial contributions through Kum & Go's cause marketing campaigns. During the seventh annual campaign in February, associates at 400 stores across 11 states raised US\$374,549 from customer donations, and Kum & Go corporate gave an additional US\$243,176 for an FY2020 donation total of US\$617,725.

To date, the partnership has resulted in more than US\$3.8 million in donations for Habitat. Through Kum & Go's ongoing partnership with Habitat, customers have gained a greater awareness of Habitat's work in their communities and helped more families achieve strength and stability through shelter.



LEVOLOR has committed more than US\$2 million in donated products to Habitat for Humanity since 2019. Headquartered in Atlanta, Georgia, LEVOLOR was one of the first million-dollar-level supporters of Habitat's Homes, Communities, Hope + You campaign in response to the COVID-19 pandemic.

As part of its support of Habitat, LEVOLOR donates cordless window coverings for use in Habitat repair and construction projects across the United States. Through the donation of products such as blinds and shades, local Habitat affiliates can lower their construction costs and serve more families. LEVOLOR's cellular shades also increase home efficiency by keeping homes warmer in winter and cooler in the summer.

Through this partnership with Habitat, LEVOLOR affirms its commitment to safe, affordable housing for all.



POSCO has collaborated with Habitat for Humanity since 1999, creating lasting change in numerous Asian countries by helping families build durable, affordable housing. What started as a donation in support of Habitat Korea's work on a home near POSCO's plant 21 years ago has grown into a multimillion-dollar partnership.

POSCO contributed to Habitat's 2006 Jimmy & Rosalynn Carter Work Project in Lonavala, India, where 100 houses were built by thousands of volunteers working alongside families in need of decent homes. And, in 2008, POSCO began funding Habitat Global Village teams of youth volunteers from Korea, who help families build homes in countries across Asia. Through this partnership, POSCO and about 100 Korean university students team up each year to build alongside families in need of decent, affordable homes. POSCO, Habitat, dedicated volunteers and homeowners have built hundreds of homes in several countries, creating what are known as Steel Villages. The steel-framed homes are durable, have enough space for family members and are affordable. These homes also are built with proper sanitation, benefiting entire communities. The Steel Villages have had a lasting and positive impact in countries such as Indonesia, Thailand and Vietnam and have been featured on the U.N. website.

Together, Habitat and POSCO understand the value of helping families and communities through innovative technology and methods.

Corporate, foundation, institution and individual support



The Rockefeller Foundation was founded in 1913 to promote the well-being of humanity throughout the world. The foundation advances new frontiers of science, data, policy and innovation to solve global challenges related to health, food, power, and equity and economic opportunity. As a philanthropy focused on building collaborative relationships with partners and grantees, The Rockefeller Foundation seeks to inspire and foster large-scale human impact by identifying and accelerating breakthrough solutions, ideas and conversations.

The Rockefeller Foundation's support helps undergird Habitat for Humanity's collaborative partnerships with families, which include financial education and sweat equity. For the past two years, The Rockefeller Foundation has financially supported this model, as well as Habitat's efforts to expand access to finance and homeownership. The foundation's Zero Gap initiative drives innovation in development finance and increases the amount, efficiency and diversity of funding that aims to achieve positive social outcomes. This initiative aims to provide scalable, sustainable solutions that will improve livelihoods for millions of people. With the added support from the foundation, Habitat affiliates should have increased access to financing so more families can utilize resources to become Habitat homeowners and achieve financial stability.

Like Habitat, The Rockefeller Foundation works globally, collaborating with a wide range of partners to catalyze significant change. This includes initiatives to help bring economic security to millions of families, something affordable homeownership helps them obtain. We are thankful to have The Rockefeller Foundation's grant support.

Don and Marilyn Hayden

For nearly 30 years, Don and Marilyn Hayden's generous contributions have helped numerous Habitat for Humanity families build a better future. Professionally, Don has worked in the pharmaceutical and health care industries and served on several boards. The Haydens are committed to helping everyone have a decent place to live, in addition to supporting organizations that address physical and mental health issues, substance abuse, suicide prevention, education and hunger.

Don and Marilyn's altruism empowers Habitat's work worldwide, helping families to build new homes and perform critical repairs. Their support also enables advocacy and awareness-raising of the need for safe housing, as well as the training of carpenters, craftsmen and engineers in the use of sustainable materials that withstand natural disasters.

Their donations help families gain security and build strong foundations in Habitat homes. We are deeply thankful for the Haydens' commitment to affordable housing.

Christiana Smith Shi

Christiana Smith Shi's support for Habitat for Humanity began with a donation in 1996 and has grown over the years. Christiana has served as Nike's president of direct-to-consumer, and she founded Lovejoy Advisors LLC four years ago. Her contributions to Habitat are not only financial, she has also built alongside Habitat homeowners in the Yucatán, Mexico, and visited programs in Argentina with her son. She has shared the joy of giving back alongside family and friends who volunteered with her on Habitat Global Village trips, most recently for a milestone birthday celebration in the Dominican Republic, which she affectionately titled "Viva CSS 6.0."

Christiana lends her energy, talent and expertise to Habitat's mission as a valued member of our board of directors. She champions social justice and gender equity causes, serving on several boards and working to create solutions in these areas. She is also a founding member of Habitat Portland/Metro East's Women Build program. Christiana has also participated in special build events, including multiple Jimmy & Rosalynn Carter Work Projects and builds tied to Habitat's annual Home is the Key cause marketing campaign.

She is committed to Habitat's vision of a world where everyone has a decent place to live. We are thankful for each of the many ways Christiana contributes to our organization.

Ron Vandeveld

Even as a child, the late Ron Vandeveld prioritized family and community. Although his cognitive development was delayed after he had whooping cough as a young child, Ron was not one to be deterred. He joined the U.S. Army as soon as he was old enough and served as a fuel truck driver in Korea. After his service ended, he worked as a sanitation worker in Wauwatosa, Wisconsin, until he retired.

Ron believed that every little bit can do a lot of good. He regularly donated whatever funds he could to causes that were important to him. One of his favorite nonprofits was Habitat for Humanity, especially after his brother and sister-in-law became involved with Habitat's RV Care-A-Vanner program. Out of his deep and abiding desire to help children in need of a safe home, Ron joined other traveling volunteers on several builds and designated a legacy gift to help future generations. Ron passed away in 2018, but the funds he bequeathed Habitat will empower two new families with homeownership. The first home was built in Florida during the RV Care-A-Vanners' 30th anniversary build in 2019. The second will be built near Ron's hometown in Manistique, Michigan, in 2021.

Habitat greatly appreciates Ron's trust in our work and his lifelong pursuit of helping others.

Capital campaign

At the end of 2019, thanks to the support of these corporate partners, Habitat for Humanity International moved into new office space in Atlanta. We extend our thanks to the following organizations for their generous financial support:

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Cisco

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HMTX Industries

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LEVOLOR

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Foundations: Harriet

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Whirlpool Corporation

Yale

Tithe

Our tithe program was created as a means for U.S. affiliates to contribute to Habitat's global ministry.

By contributing 10% of their unrestricted revenue each year, local Habitat affiliates across the U.S. affirm their commitment to our vision of a world where everyone has a decent place to call home.

In FY2020, U.S. affiliates collectively tithed nearly US\$11 million. Milwaukee Habitat for Humanity contributed \$362,477, bringing the affiliate's overall tithe since its founding in 1984 to \$3.43 million.

"We've worked to build safe, affordable homes here in Milwaukee and across the world, believing that distance does not play any role when we want to achieve Habitat's vision," says Brian Sonderman, executive director of Milwaukee Habitat.

Milwaukee Habitat directs its global work through a global partnerships committee, which is composed of board members, staff and volunteers who have had experience with Habitat's international work. Through the years, the committee has added new tithe partners, passed organizational policies to solidify tithe payments as a permanent budget line item and engaged a broader audience to participate in Habitat's Global Village volunteer trips.

This year, thanks to robust fundraising efforts, Milwaukee Habitat made an additional tithe payment to El Salvador, Zambia and Thailand.

"While this pandemic has taken a toll on our community, we remain committed to monthly tithe payments in supporting our global partners," Brian says. "First and foremost, we hope to lead by example to other Habitat affiliates that we remain financially committed to our tithe partners, even if we can't travel to build alongside them."

"Distance does not play any role when we want to achieve Habitat's vision."

Brian Sonderman, Executive Director



\$250,000 – \$499,999

Habitat for Humanity Central Arizona Inc. (Arizona)
Habitat for Humanity of Collier County (Florida)
Habitat for Humanity of Indian River County (Florida)
Habitat for Humanity of Metro Denver (Colorado)
Habitat for Humanity of the Charlotte Region (North Carolina)
Milwaukee Habitat for Humanity (Wisconsin)
Twin Cities Habitat for Humanity (Minnesota)

\$100,000 – \$249,999

Dallas Area Habitat for Humanity (Texas)
DuPage Habitat for Humanity (Illinois)
Greater Birmingham Habitat for Humanity (Alabama)
Greater Des Moines Habitat for Humanity (Iowa)
Habitat for Humanity East Bay/Silicon Valley (California)
Habitat for Humanity Greater San Francisco Inc. (California)
Habitat for Humanity of Greater Cincinnati (Ohio)
Habitat for Humanity of Greater Indianapolis (Indiana)
Habitat for Humanity of Greater Nashville (Tennessee)
Habitat for Humanity of Lee & Hendry Counties Inc. (Florida)
Habitat for Humanity of Omaha (Nebraska)
Habitat for Humanity of Pinellas and West Pasco Counties (Florida)
Habitat for Humanity Portland/Metro East (Oregon)
Habitat for Humanity Seattle-King County (Washington)
Habitat for Humanity Wake County (North Carolina)
Pikes Peak Habitat for Humanity (Colorado)



Donations in FY2020

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**A world where everyone
has a decent place to live**

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**Seeking to put God's love into
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people together to build homes,
communities and hope.**

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