



# Our case for support

Help families build strength  
and stability.

Since 1976, Habitat for Humanity has  
helped more than 46 million people  
build homes, communities and hope.

Sonia's Long Beach, California, community benefited from Habitat's  
neighborhood revitalization efforts.



# The problem is vast

According to UN-HABITAT, **40% of people** around the world will live in inadequate housing by 2030 unless they receive assistance from the global community.

# The need for housing



- **Over 37 million** households in the U.S. pay more than 30% of their income on housing. **More than 1 in 7** of these households pay more than 50% of their income on housing, according to the 2022 *State of the Nation's Housing* report.
- A 2021 AARP survey found that **77%** of older Americans want to remain in their homes for the long term, and **34%** recognize they may need to make physical changes to their house, such as modifying a bathroom or installing ramps in their homes.
- Harvard University's Joint Center for Housing Studies estimates that **44%** of U.S. households need step-free entrances and showers, lever-style handles, or other features to make homes accessible. Unfortunately, **fewer than 4%** of homes contain sufficient accessibility features for elderly residents or those with moderate mobility disabilities. **Only 1%** have adequate features for people with more severe disabilities, many of whom are elderly.
- **More than 1.65 million** veterans are cost-burdened, meaning the cost of housing is **more than 30%** of their income, according to the Housing Assistance Council Veterans Data Center.
- At all income ranges, homeownership rates are lower for Black households than for white households. The U.S. Census Bureau reported in 2022 that the rate of **Black homeownership is 45.3%**, whereas the rate of **white homeownership is 74.6%**.

Muncie, Indiana

# Habitat is uniquely suited to address the problem

The idea that became Habitat for Humanity grew from the fertile soil of Koinonia Farm, a community farm outside of Americus, Georgia, that was established to serve as a demonstration plot for the kingdom of God. Historically we are, and we continue to be, a space where people of all races, all faiths and all backgrounds can come together in a common cause. Because of this, Habitat is uniquely suited and committed to advancing Black homeownership, increasing access to affordable, decent housing, and working toward diversity, equity and inclusion both internally and in the communities we serve.

Miracle's family built their Habitat home in Washington, D.C.



# Feel the impact

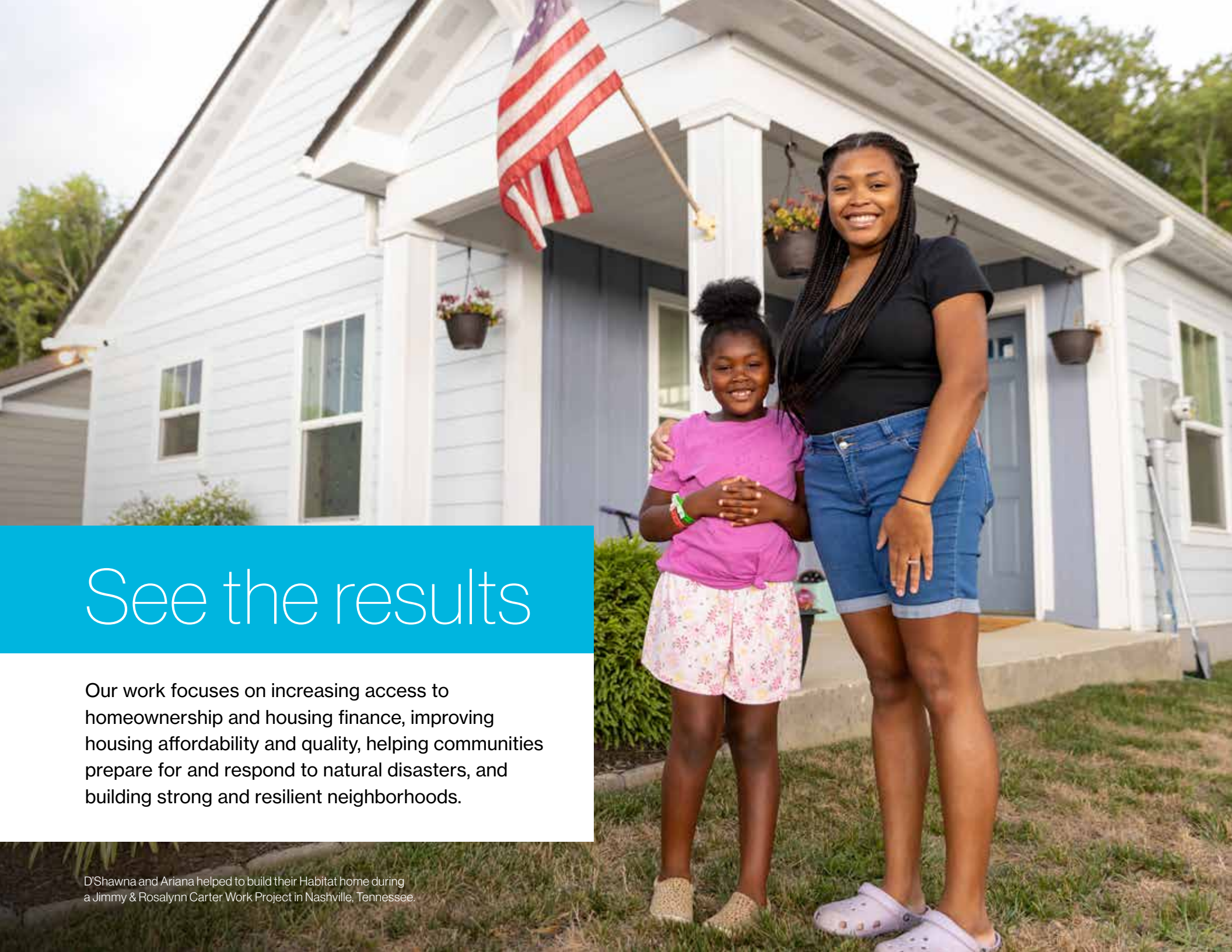
- In Greater Cleveland Habitat for Humanity's Homeownership Impact Survey, **65% of Habitat homeowners** reported better physical health since purchasing their home.
- In a 2021 homeownership impact survey, Chatham Habitat for Humanity in Pittsboro, North Carolina, found that **80% of children's grades improved** after moving into their Habitat home, and that **41% of adults** completed an educational or job training program since becoming Habitat homeowners.
- Habitat for Humanity East Bay/Silicon Valley's 2021 Social Impact Study found that **94% of their homeowners** now feel safe in their homes, and **98%** said that owning a home improved how they felt about themselves.
- A survey of Habitat for Humanity Greater Sacramento's first 100 families found that since moving into their Habitat home, **57% of families** have more savings, **48% of families** feel more connected to the community, and **0% of families** previously on food stamps remained on food stamps.

## Home is now a haven for Jessica and her family

Jessica, Brent and their three daughters live with multiple long-term health conditions. Brent needs a kidney transplant, and two of their daughters have consistent health issues that require ongoing care and surgery. Their new home, built with Topeka Habitat for Humanity in Kansas, is bigger and healthier and provides peace of mind for the future. The three-bedroom, two-bathroom home has wide hallways and doors to accommodate their oldest daughter's wheelchair and has enough space for her sister's and dad's medical supplies. It has been an amazing change from their previous home, which was very small and unaffordable because of rising rent, high utility bills and the family's substantial medical debt.

Jessica's schedule is very busy as a special education paraprofessional at an elementary school and the primary caretaker for her family. It was tough, but she worked hard and completed the sweat-equity hours necessary to become a Habitat homeowner. Since moving into their home, Jessica and Brent have been able to budget, save and plan for the future. Recently, Jessica received more good news when she was approved to be a living kidney donor for Brent. Jessica says that "knowing my kids are going to have a safe place, a gathering place, a haven" will have a huge, lasting impact on her family.





# See the results

Our work focuses on increasing access to homeownership and housing finance, improving housing affordability and quality, helping communities prepare for and respond to natural disasters, and building strong and resilient neighborhoods.

D'Shawna and Ariana helped to build their Habitat home during a Jimmy & Rosalynn Carter Work Project in Nashville, Tennessee.

# Our work includes:



**New construction** with houses and sustainable work processes designed specifically for their local settings and using locally available materials.



**Improving and repairing existing houses.** In the U.S., this work is done as part of our neighborhood revitalization and disaster response efforts.



**Advancing Black homeownership** in the U.S., which we are co-developing with local Habitat affiliates, and continuing work in neighborhoods across the U.S. alongside residents and partner organizations to foster equitable, livable and sustainable communities through neighborhood revitalization efforts.



**Working alongside the families who partner with us** and ensuring that each family invests their time and effort into building their own home and the homes of others. This sweat equity can take many forms – from construction to working in a Habitat ReStore – and includes homeowner classes where families learn about their mortgage, insurance, maintenance, safety and more.



**Advocacy**, which advances access to adequate and affordable housing globally by changing policies and systems. This includes the Cost of Home campaign, which aims to make housing more affordable for 10 million people across the U.S., and aligning our work to support the **U.N.'s 2030 Agenda for Sustainable Development, particularly Sustainable Development Goal 11.**



Nashville, Tennessee



Washington, D.C.



Fort Worth, Texas



Charlotte, North Carolina



Nashville, Tennessee



Nashville, Tennessee



Culver City, California



We are  
aided by our  
volunteer-  
led model

In FY2022, Habitat mobilized **more than 700,000 volunteers** to help build, advocate and raise awareness about the global need for shelter.

A Habitat volunteer in Lafayette, Louisiana.





“I’m just very excited to see the impact that our voices as young people – as our young generation – can make in terms of government policy. Later in life, I would like to advocate for the same policy changes as Habitat for Humanity does, because I truly believe that these policies will make a significant impact on families in the future.”

**HENRY**, a Habitat on the Hill volunteer in Washington, D.C.

“I always remind our crew: Look at the families that we’re building with here. Think about the effect our work will have on the homeowners and the next generation and the next generation.”

**CLIFF**, a Habitat volunteer in Sacramento, California

“I am passionate about affordable housing because it’s one of those things that impacts everything else: finances, health, education. So, while getting one family into affordable housing won’t change the whole world, it will change the world for that family. It’s why I love what I do.”

**LIZ**, a Habitat volunteer in Raleigh, North Carolina

## We are built on a foundation of faith

While personal faith is not always the motivating factor for all Habitat volunteers, our mission has always been based on the idea that we serve God by serving others. Habitat partners with all people – of all faiths or of no faith – whether they are seeking housing or joining us to help.

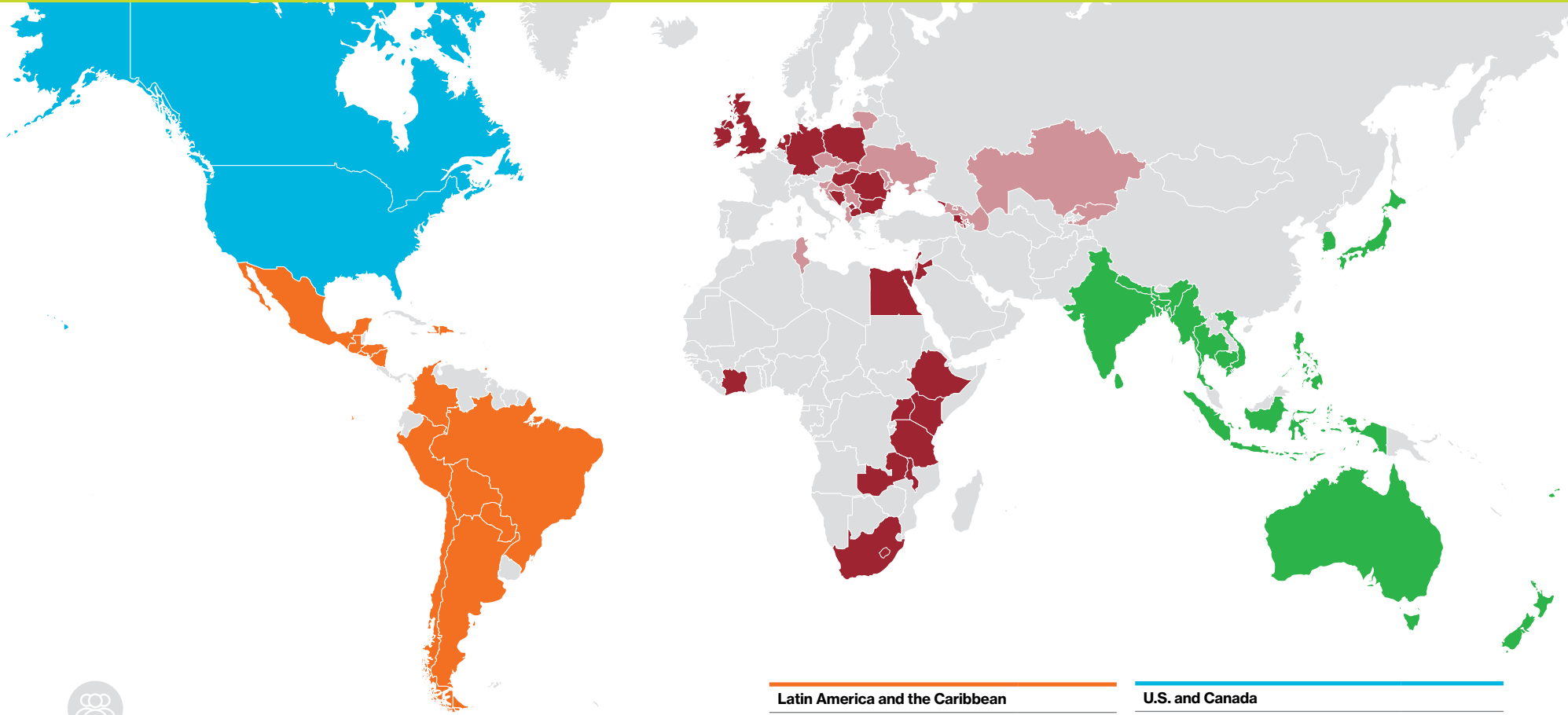
## Building the Beloved Community

In addition to being a space where people of all races, all faiths and all backgrounds can come together in common cause, we commit to being actively anti-racist and to affirming, through word and action, that Black lives matter and that our communities and systems must further this fundamental truth. We will do the work in our practices, our programs and our networks that brings equity to our efforts and helps bring justice to the communities in which we work. We will, throughout our ministry, connect issues of racial and social injustice with historic barriers to affordable housing and work to eradicate those barriers.

# Habitat’s global prayer

God, teach us humility so that we may listen, confess and forgive, serve in relationship with the poor, persevere in our mission, unify as one body with many different parts, and act with courage and boldness.

Amen.



# individuals served

## FY2022

Habitat for Humanity’s strategic plan looks at the number of individuals impacted by our work. We report our work as a mix of households and individuals, and so, 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 rehabs) the number of households served by our work in the U.S. and Canada. The data presented at right have been through this conversion.

\*In April 2022, Habitat’s Europe, Middle East and Africa office was split, creating an Africa area office and a Europe and Middle East area office. The numbers presented here were tallied before that change and therefore are categorized together.

Latin America and the Caribbean	
New and rehab construction	20,515
Incremental construction	22,685
Repairs	85,965
Professional services	11,695
Market development	1,603,665
Civil society facilitation	8,340
<b>Total</b>	<b>1,752,865</b>

Europe, Middle East and Africa	
New and rehab construction	5,380
Incremental construction	210,335
Repairs	3,295
Professional services	5,215
Market development	3,058,690
Civil society facilitation	51,775
<b>Total</b>	<b>3,334,690</b>

U.S. and Canada	
New and rehab construction	14,888
Repairs	19,092
<b>Total</b>	<b>33,980</b>

Asia and the Pacific	
New and rehab construction	8,190
Incremental construction	88,080
Repairs	93,085
Professional services	2,360
Market development	1,775,710
Civil society facilitation	29,210
<b>Total</b>	<b>1,996,635</b>



### Partnership programs

Partnership programs are where Habitat for Humanity works through partners, with no Habitat office.



# financial statements

FY2022

## Audited consolidated

FY2022 use of funds (in thousands of dollars)	
Program – U.S. affiliates	\$139,912
Program – International affiliates	\$69,041
Program – Public awareness and advocacy	\$17,472
Fundraising	\$58,663
Management and general	\$20,922
<b>Total expenses</b>	<b>\$306,010</b>

FY2022 sources of funds (in thousands of dollars)	
Contributions	\$374,946
Donated products	\$40,648
Government grants	\$17,557
Other income	\$16,292
<b>Total revenue</b>	<b>\$449,345</b>

## Unaudited combined

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, 2021, we estimated the total impact of the entire Habitat for Humanity mission was as follows:

### Total net assets of

\$3 billion

### Total revenue of

\$2.1 billion

FY2021 use of funds	
Program	\$1.6 billion
Fundraising	\$153 million
Management and general	\$176 million

FY2021 sources of funds	
Contributions and grants	\$873 million
Donated product	\$499 million
Sales of homes	\$575 million
Other income	\$179 million



A Habitat volunteer in Atlanta, Georgia.

Our work in **more than 70 countries** and **across all 50 states** in the U.S. has helped transform the lives and communities of **more than 46 million people** through housing since 1976.

With the help of **more than 700,000** volunteers in the past fiscal year, Habitat helped **more than 7.1 million people** build or improve the place they call home.

# Help us today.

Habitat's strategic plan supplies the framework for exponentially expanding our worldwide impact so that we can partner with more families to build or improve places to call home. Our Global Impact Fund supplies the flexible funding for that expansion, which enables us to build impact at the community, sector and societal levels.

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**Habitat's Global Impact Fund** moves our mission forward by providing the most crucial funding possible so that we can respond to the most critical needs:

- Leveraging resources to respond to the world's housing need.
- Building the capacity of our global network.
- Investing wisely to sustain our programs through tough economic times.
- Designing innovative programs that reach ever-growing numbers of families.
- Practicing good stewardship in order to increase our efficiency and ensure the trust of our generous donors.



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