



Drawing Home

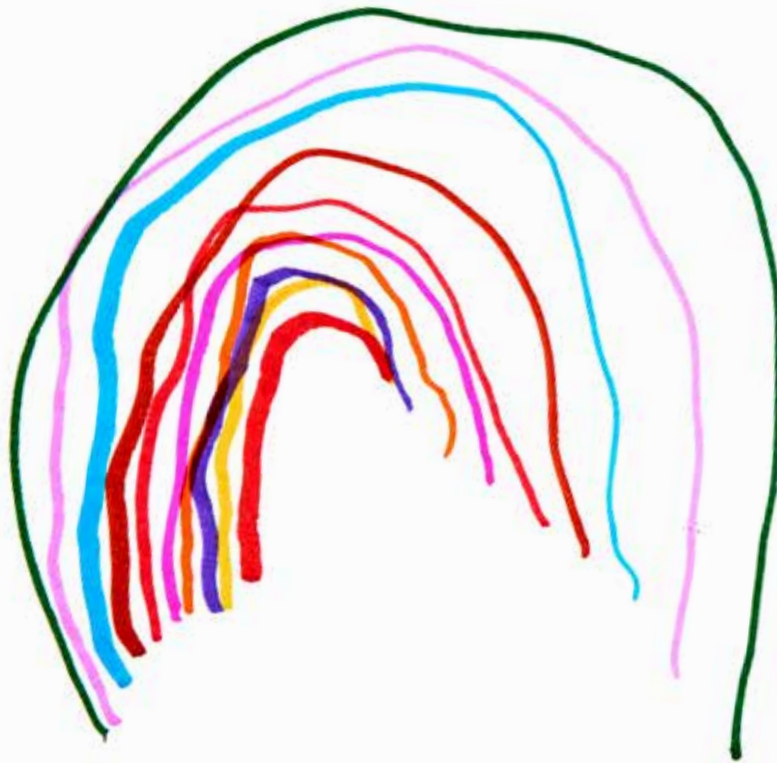
**The story of home,
told through their eyes**



Habitat for Humanity International
Annual Report FY2021

July 1, 2020 – June 30, 2021

[habitat.org](https://www.habitat.org)



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The heart of our motivation

Every one of us who is involved with Habitat for Humanity is drawn toward home. Whatever role each of us plays in support of our shared mission, whatever skills and perspectives we bring to our work, home – and everything it can mean – is at the heart of our motivation.

This report paints a portrait of Habitat's work and the far-reaching, long-lasting impacts of what you make possible. How? Some of the youngest residents of the homes we help build and improve around the world have drawn us pictures of their lives, their families, their communities. There simply are no better illustrations of why our work matters so much.

These past two years have been challenging for us all, and we know that the years before those have been challenging for far too many. The global pandemic continues to deeply affect people everywhere, especially those who were already struggling and those who

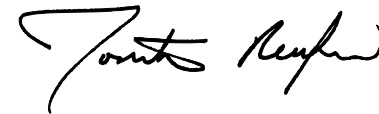
now newly struggle to find and afford decent, stable places to live. Our mission has never mattered more, and yet our ability to build at full capacity has been impacted.

We are grateful for the fierce determination, resilience and creativity that our network has shown and for the steadfast generosity and commitment of our donors, partners and friends. Because of these blessings, we have forged ahead steadily, meeting uncertainty with success and creating real results in communities around the world. We are working – in ways old and new – to innovate, to catalyze, to collaborate. We are seeking – in ways familiar and innovative – to fulfill our commitment to work toward an equitable, sustainable world.

Thank you for sharing this commitment. Thank you for helping us fulfill our mission. May God continue to bless each of you, and may God continue to bless all those around the world with whom we build.



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



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

Creativity and resilience

Through their eyes

Every Habitat for Humanity home is special, but they're even more special as imagined by their youngest residents. When we asked the children of Habitat homeowners all around the world — including the U.S., Canada, Europe, Africa, Asia and the Pacific, and Latin America and the Caribbean — to share what having a home has meant to them, we were awed by their response.



From ages 5 to 15, they picked up their favorite pencil, marker or set of crayons and drew what they most loved about their homes. They sketched brightly painted houses and sunny skies, a family gathered around a TV cheering on their favorite sports team, a group of friendly goats grazing in the yard, banana trees swaying in the wind, and so many more images of family life, fun and togetherness. They also told the story of what home means to them, like how special it feels to

have a room of their own and a place to play or the comfort of having a home that is dry and safe from the threat of rain.

What we see in their drawings and stories is that no matter what country, city, town or village the home is built in, every Habitat home is built with love and hope for a brighter future. Through their eyes, we are reminded of our wonderful differences and also what connects us – no matter where we live –

and how in its simplest form a home is a place to love and be loved.

Habitat partners with families all over the world to build a future where every child, every family, every person has a decent place to call home. Through all the ways that Habitat works, we hold fast to that vision of the future – and theirs.



ALTHEA, AGE 5, PHILIPPINES



“My family is my strength.”

GUSTAVO, AGE 8

MEXICO

I was born and I'm growing up in a rural community in Mexico. I have a little brother named Victor Raul. Soon God is sending us a new member of the family. My family is my strength. I like my community because I'm in contact with many animals. I like to play with my toys. I am a big fan of dinosaurs. I do my homework at home. When I grow up, I would like to be a doctor so I can help more people. That's the story of my life until today.





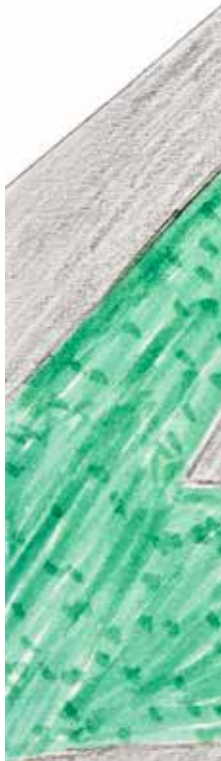
“My house is
big and roomy.”

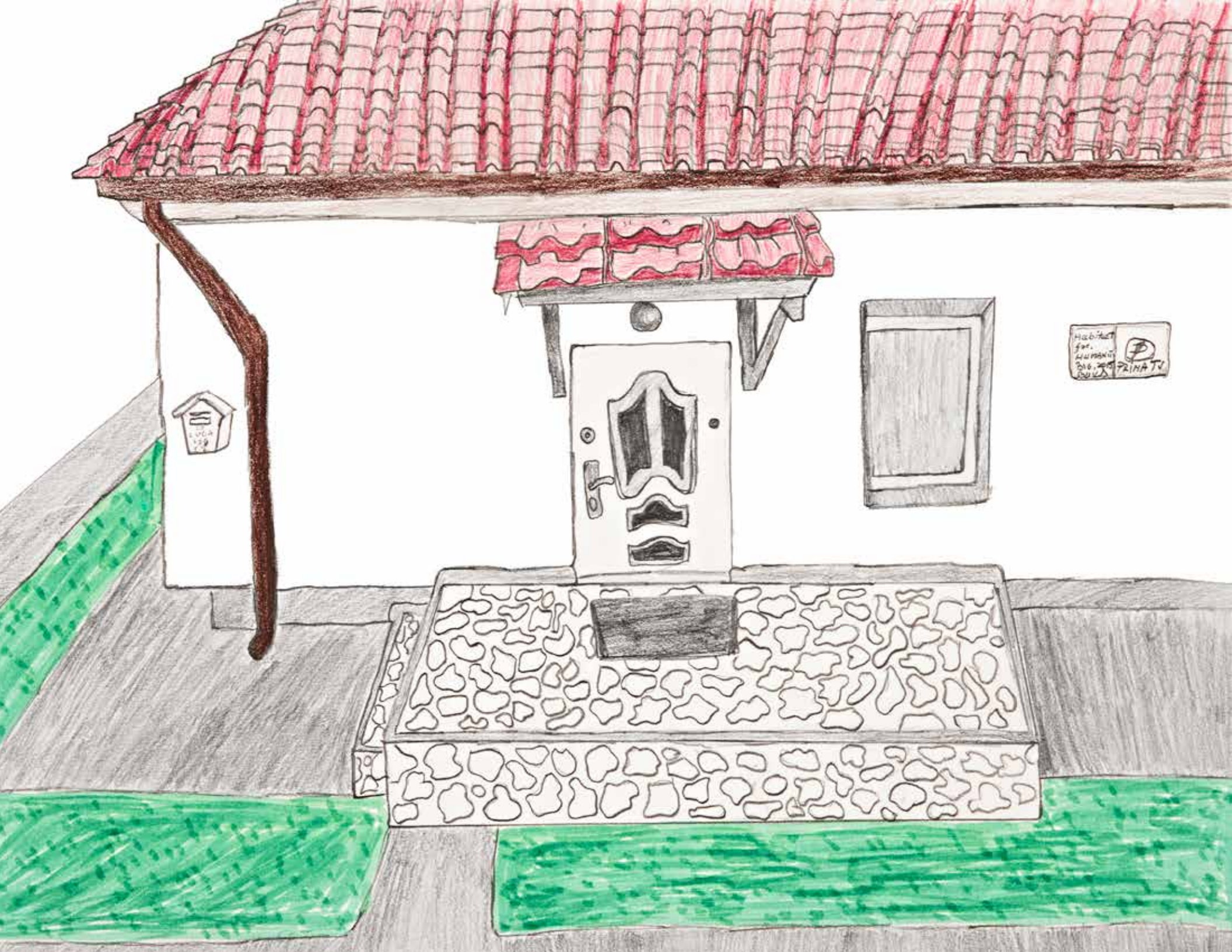
ALESSIA, AGE 13

ROMANIA

I live in Romania, and I am a student in the sixth grade. My house is big and roomy. I live with my brother, my mother and Nonna. My favorite room is the kitchen.

Most of all I like to cook ravioli cinesi, to invite my friends over and to have a mini party together.





HUB-ART
for
HUMANKIN
2016
PRIMA TV





“My house is
colorful and
wonderful.”

ALTHEA, AGE 5

PHILIPPINES

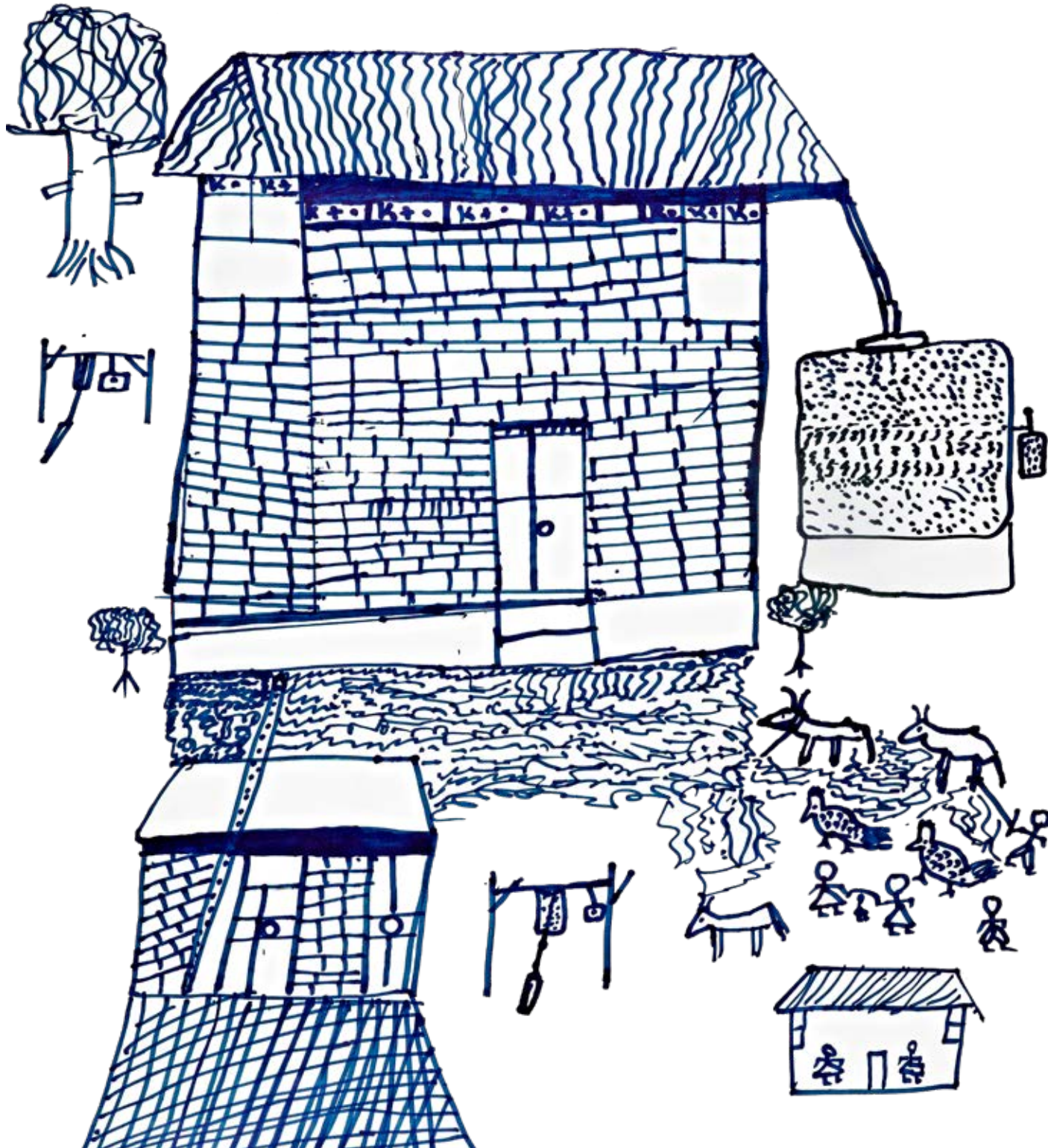
My house is colorful and wonderful. I live there with mommy and daddy. My favorite room is my playroom. I like to play there with my friends. My neighborhood is kind.

“My house
is strong.”

SARA, AGE 14

UGANDA

My house is strong. I live there with my mother and four siblings. What I love about our neighborhood is the banana orchard. My favorite room in the house is the children's bedroom. The bedroom has enough light for us. My favorite holiday to celebrate in my house is Christmas Day. We play a lot of games that include skipping, and we go for concerts with my mother.







“My house is fun
and has space.”

KYLAN, AGE 6
NORTH CAROLINA, USA

I live in Raleigh, North Carolina. My house is fun and has space. I live there with my mommy. My favorite room is my room, and I love the color of my room, which is blue. I like playing sports and flipping around. What I like most about my house is that my mom worked hard to buy it for us. My neighbor has other kids my size, and I have a yard.





“My house is tall.”

KATHERINE, AGE 10

ARGENTINA

I live in Buenos Aires, Argentina. My house is tall. The exterior is salmon. My favorite place in my house is the living room because I have a sofa that's in front of the window, and when it rains, I sit down to see the rain fall. My mom likes it, too. My favorite activity is to cook. What I like most about my neighborhood are the horses.

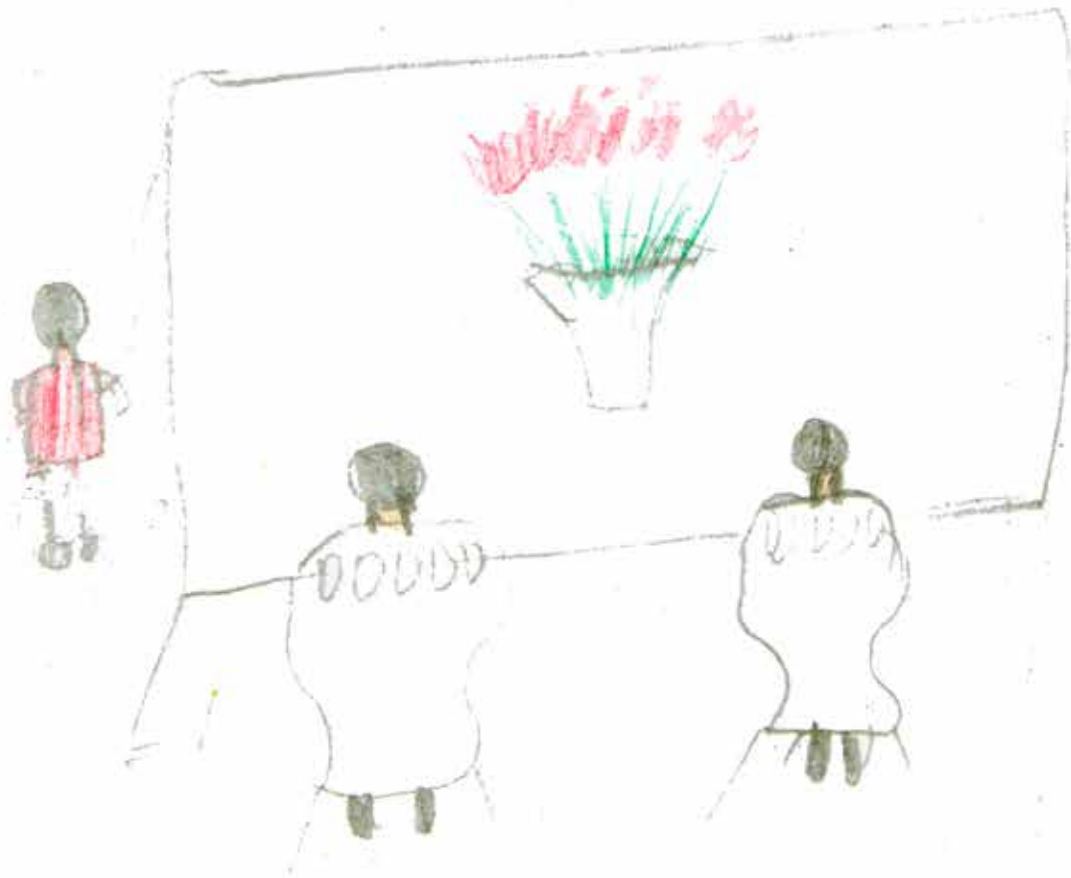
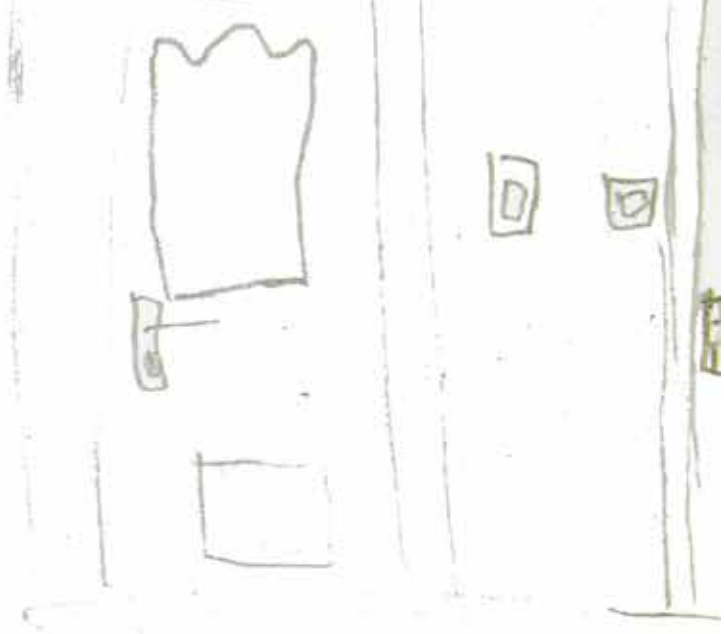
“My neighborhood
is very green.”

KRISITIÁN, AGE 9

HUNGARY

I live in Budapest, Hungary. My house is yellow. I live there with my mother, father, three brothers and our dog. My favorite room is my bedroom because I love my desk there, and I can read there and watch TV.

My favorite activity is playing football with my brothers in the backyard. I like the big table we have in the kitchen and that we can all sit there together. It is big enough for all of us. I like that my neighborhood is very green with many trees and nice houses.





“Here we
can play.”

RAJU, AGE 11

NEPAL

My house is beautiful. In our old house we cannot do our homework with friends, but here we can because we have big rooms. In my neighborhood there are many houses. Here we can play. Here we have a big playground.

“To me, home means to have a loving, safe and comforting environment.”

MELANIE, AGE 15

KANSAS, USA

I live with my two little sisters and mom and dad. My favorite thing about our house is the windows. My favorite room is the dining room. My family loves to play cards together. To me, home means to have a loving, safe and comforting environment.



“My house is warm inside.”

KELVIN, AGE 7

KENYA

I live in Kenya. My house is warm inside. The outside is brown and green. I live there with five family members and my pet cat. I like feeding the dog with my uncle and milking the goat. My favorite room in our house is my bedroom because it's quiet, and I do my studies there. I have a kitchen garden, and I like resting there and facing Mount Kenya. My house is warm inside and just big enough for me and my family.



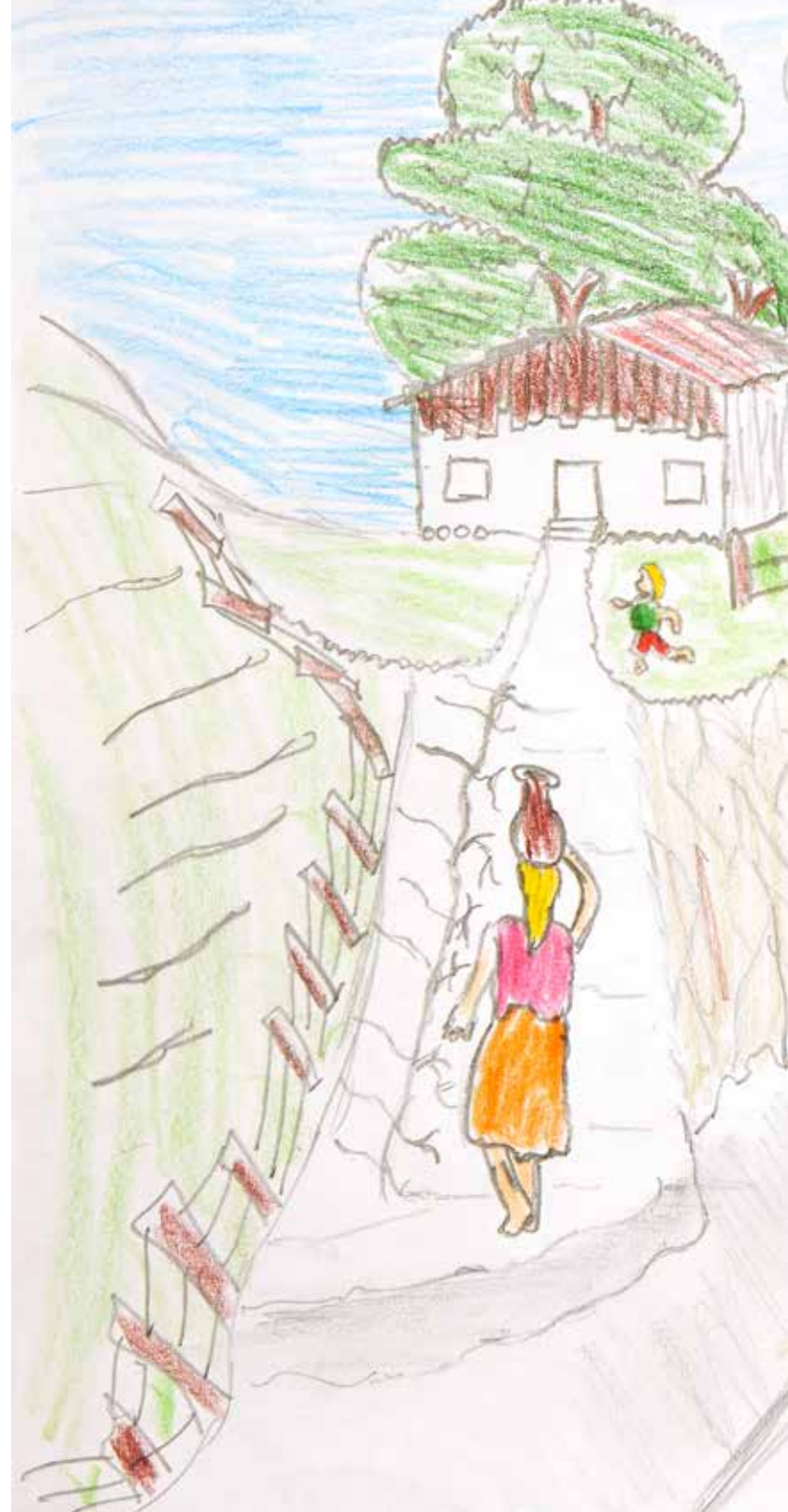


“What I like most about my house is the tranquility.”

DAVID, AGE 15

NICARAGUA

My house is spacious and calm. The colors are green and coffee. My favorite place in my house is my bedroom because I feel calm and can sit to make my drawings. I like to draw because that is how I express my feelings. What I like most about my house is the tranquility. The best part of my neighborhood is the school. I like it because I learn things that I didn't know before and they are interesting.





Drawn together

The importance of home is universal – and it's why so many people have been inspired to make Habitat for Humanity's mission their own. Through gifts of time and talent and the raising of walls and funds, volunteers, donors, advocates, staff and partners have carried the work forward to ensure that every family in every community can achieve from the foundation of a strong and stable home.

JOSE LUIS, a Bryan/College Station Habitat homeowner who experienced chronic housing instability as a young child in Mexico. He and his wife partnered with Habitat to build a home of their own for their two young daughters:

“Getting kicked out of our home as a child always stayed with me. So it's indescribable, really, to have the comfort of being able to provide this home for our kids, to eliminate that worry for them. We didn't think it would ever happen.”

CLIFF POPEJOY, a 30-year Habitat of Greater Sacramento volunteer who helps to power Habitat homes. As co-leader of the affiliate's electrical crew, he spends hundreds of volunteer hours a year guiding his 25-person volunteer team to complete the electrical work in every new and renovated home:

“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.

I'm standing on my parent's shoulders and on my grandparents' shoulders and so on. They have prepared me well — and it's a gift to give this love, this life back in some small way.”

RONNIE, AGE 6,
KANSAS, USA



TIM LACEY, vice president and general manager of Performance Building Solutions and Corian® Design at DuPont, a valued Habitat corporate partner:

“Everyone deserves a safe, affordable place to live, and we’re thrilled to partner with Habitat for Humanity and help drive their mission. The community need has become even more critical during the global pandemic, and we’re so proud to help families build a brighter future through the use of our donated products and, more importantly, our volunteer hands. Together, our collaboration will help to build communities, strengthen families and empower the next generation across the globe.”

JENNIFER STRONG of Morrice, Michigan, has been a Habitat HopeBuilder since 2002:

“I support Habitat for Humanity because it is an organization with a great mission. I like how it helps change lives for the better. Having a decent place to live positively affects other areas of life.”

Drawn together

ALEX DELANEY, member, Habitat Young Professionals at Habitat Washington, D.C.:

“I advocate because everyone has a voice that should be heard to shape policy on issues they’re passionate about. I believe having a safe, decent and affordable home provides safety, stability and a sense of accomplishment to families, giving them a foundation to build their lives on. I choose to use my voice to help make sure that mission is able to continue and grow.”



TAMARA JANE,
AGE 5, KANSAS, USA

SHEREESE TURNER, chief program officer, Twin Cities Habitat:

“I see myself in those we serve, and I’m reminded to never forget the struggles, what led me there and what it took to overcome them to achieve homeownership.”

Homes, Communities, Hope + You

The COVID-19 pandemic has only increased the growing and critical need for safe, decent and affordable housing. Launched in 2020, Habitat for Humanity's network-wide Homes, Communities, Hope + You campaign raised more than US\$10 million to support Habitat for Humanity International, our international work and Habitat's affiliate network in the U.S. during this uncertain time.

About half of these funds were reallocated gifts that our faithful partners had already committed, and the remaining funds were new donations from generous donors. Here are a few examples of the variety of ways we've been able to achieve impact during the pandemic:

- Habitat Indonesia assisted with the immediate housing needs of more than 1,800 doctors, nurses and other medical professionals working in Jakarta and Surabaya in response to the global health crisis.
- When Habitat homeowner families lost income through no fault of their own because of the COVID-19 pandemic, many affiliates used funds from the campaign to ease the financial distress caused by those missed mortgage

payments and to cover escrow and cash flow shortfalls from missed homeowners' association payments, taxes or insurance costs. Affiliates also used the funds to help families with utility expenses when nonpayment would result in a lien on the property and received funds that helped with operational expenses and mortgage-related relief funds.

- Funds have been instrumental in assisting families, small businesses and communities with urgent construction, improvements and repairs. We were able to start more than 340 of these critical projects, equipping families, businesses and entire neighborhoods to stay safe and healthy during the COVID-19 pandemic.

All Homes, Communities, Hope + You projects were designed to address the unique needs of those impacted by COVID-19, and each was made possible only through the campaign. Even as the pandemic continues to impact people around the world, Habitat remains committed to helping families maintain their homes, their health and well-being, and their beloved neighborhoods.

Thank you to our sponsors

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Stone

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The Travelers

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Diversity, equity and inclusion



ANGELES, AGE 6, MEXICO

Diversity, equity and inclusion are central and imperative for Habitat for Humanity. We believe in a world where everyone – no matter who we are or where we come from – deserves a decent place to live. And we recognize that, to create this world, our work must always break down barriers, bring people of all backgrounds together, and generate equity, respect and lasting change. Our work must help create what Dr. Martin Luther King Jr. called “the Beloved Community,” a community that includes diversity and allows for tension undergirded by love leading to transformation. We were built for this moment.

- **A theological imperative:** We are called to put God’s love into action and love our neighbors as ourselves by insisting on reconciliation and justice.
- **A historical imperative:** We are rooted in the legacy of our birthplace, Koinonia Farm, an interracial community established in the 1940s in Americus, Georgia, with a radical commitment to racial equality.
- **A mission imperative:** We build homes, communities and hope and actively advocate for the rights of all people to have equitable access to decent, affordable housing.

Our work

Historic discrimination in U.S. housing policy, particularly against Black Americans, is one of the chief drivers of the racial inequities that persist today. In addition to our extensive advocacy efforts, Habitat has begun co-developing an initiative to advance Black homeownership in the U.S. with input from local Habitat affiliates and continues our work in neighborhoods across the U.S. alongside residents and partner organizations to foster equitable, livable and sustainable communities through neighborhood revitalization efforts.

Around the world, Habitat also launched an Africa Hub in 2021, based in Nairobi, Kenya, to support Habitat's operations across sub-Saharan Africa and deliver scalable programming that addresses the region's most pressing challenges related to housing, including increasing inequity and urbanization at the local, national and regional levels as well as climate change, natural disasters and infectious diseases. Additionally, Habitat Canada and the Canadian government announced a CAN\$40 million (US\$32 million) investment in December 2020 to create homeownership opportunities for 200 Black families, addressing systemic racism against Black Canadians.

Our culture

In FY2021, Habitat prioritized the establishment of a data-driven and human-centered diversity, equity and inclusion strategy led by our global diversity, equity and inclusion officer. As a first step in the strategy development process, Habitat conducted a 12-week assessment, creating space for representatives from our global network to share their insights through listening sessions, interviews, workshops and a survey. We are now reviewing and incorporating key components and findings from these efforts into Habitat's overall DEI strategy and implementation plan.

Additionally, in recent years, we've created employee resource groups that encourage employee engagement and provide opportunities for professional development and internal networking, while helping to inform implementation of our cultural values. These groups provide for the inclusion of diverse ideas and solutions and create opportunities for mentoring and career development. Employee resource groups include: the Black Employee Success Team; DiversAbility, a group that advocates for employees with disabilities; NextGen, a group that supports Habitat's next generation of leaders; Nuestro Hogar, a Latinx and Hispanic resource group; R.E.A.C.H., a group that advocates for remote staff; Spectrum, an advocacy group for LGBTQ+ employees; and Women in the Workplace.

Our commitment

This will never be a world without poverty, prejudice or violence unless we build it. Making homeownership accessible and affordable for people from diverse communities is a critical component in creating that world. While much has been done, much more work remains.



Cost of Home

More than 17 million U.S. households were paying half or more of their income for a place to live prior to the pandemic. Now, the need for affordable homes is only growing – disproportionately impacting communities of color and leaving our nation’s housing supply at historic lows. As we work to ensure no one is left behind in the recovery from COVID-19, Habitat for Humanity also works to advance housing equity by advocating for anti-racist policy reforms that address the history of systemic racism in housing.

While the past year wasn’t easy, it demonstrated the Cost of Home campaign’s ability to remain agile and respond in critical moments. With the campaign framework in place, the nearly 400 local Habitat affiliates and affiliate support organizations – alongside partners, volunteers and community members – doubled down on their efforts to change policies and advance housing solutions at all levels of government.

Here’s a snapshot of our collective progress:

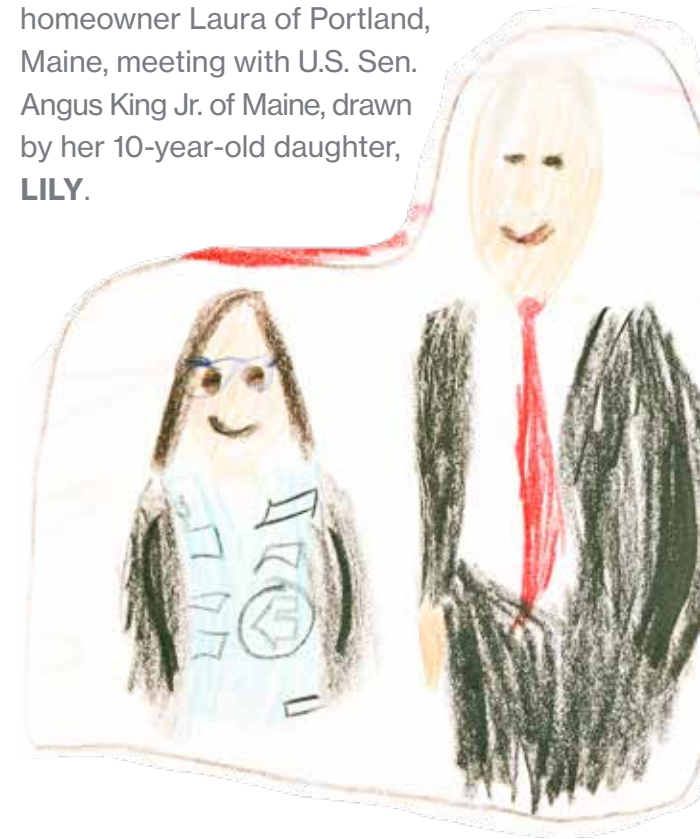
- Federally, the American Rescue Plan Act passed in early 2021 included US\$9.96 billion for a homeowner assistance fund, which was a key Cost of Home priority. The fund ensured homeowners financially impacted by the pandemic could receive direct assistance to pay their past-due mortgage and avoid foreclosure.

- Additionally, in a high-profile election year, Habitat affiliates and affiliate support organizations harnessed the advocacy momentum built in the early days of COVID-19 and successfully advocated for local and state ballot measures that will generate more than US\$655 million in new funding for affordable housing.
- Sussex County Habitat in Delaware worked with other organizations to ensure renter and homeowner assistance in response to the pandemic. Thanks to this advocacy effort, Delaware leveraged CARES Act dollars to provide US\$40 million in housing assistance to low-income households experiencing COVID-related job loss, helping more than 4,000 individuals.
- In Florida, Habitat Broward advocated for the creation of a county racial equity task force. In December 2020, Broward County Commission approved the task force, which focuses on identifying systemic and racial inequities and developing a plan to eliminate racism and create greater equity in Broward County.

In total, more than 4.7 million people have increased access to an affordable place to call home since Cost of Home launched in 2019.

Motivated by the growing housing needs of families across the country and optimistic about the potential to continue influencing policy and systems, Habitat’s five-year Cost of Home campaign continues to work toward the goal of increasing home affordability for 10 million people.

Housing advocate and Habitat homeowner Laura of Portland, Maine, meeting with U.S. Sen. Angus King Jr. of Maine, drawn by her 10-year-old daughter, LILY.



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

Wells Fargo & Company

J. Ronald Terwilliger

Bank of America Charitable Foundation

Stanard Family Foundation

Whirlpool

Robert Wood Johnson Foundation

Lowe's

Linda Dotson

Kresge Foundation

The Pew Charitable Trusts

The Annie E. Casey Foundation

Global advocacy successes

In addition to our Cost of Home efforts in the U.S., Habitat uses our voice globally to improve access to adequate housing. This year, we saw successful policy and systems change in nine countries around the world in addition to the U.S. A few examples:

- Habitat Bolivia played an important role in the two-year process leading to the country's first National Urban Policy, which includes reducing the gender gap and inequalities of access to land and housing and ensuring a participatory process toward achieving inclusive cities. The new National Urban Policy is projected to **directly impact more than 4 million people**, or 37% of urban residents living in poor conditions.
- After years of relationship building and advocacy through Cities Alliance's five-year comprehensive urban upgrading program known as the Liberia Country Program, Habitat celebrated the Liberian government's adoption of several policy and systems changes and a shift in its perception of slum communities. These changes resulted in the allocation of US\$8 million toward the strengthened rights of slum communities, improved access to adequate housing and increased stakeholder engagement, **benefiting a projected 76,000 individuals**.
- Habitat Poland worked with the government to ensure additional financial support to tenants and to pass bills that supported extra housing allowances to individuals affected by COVID-19. These allowances applied to 147,200 households, **improving tenure security for more than 380,000 Poles**, with the government investing approximately 580 million PLN (US\$156 million).

Terwilliger Center for Innovation in Shelter

Habitat for Humanity's Terwilliger Center for Innovation in Shelter works to make housing markets more efficient and inclusive. Housing markets that make safe, affordable housing more possible for low-income families can also address some of the world's biggest challenges, including helping to repair systemic inequities and address public health crises, like COVID-19.

In FY2021, we helped 3.75 million people improve their shelter through a number of initiatives. Below are a few examples of how:

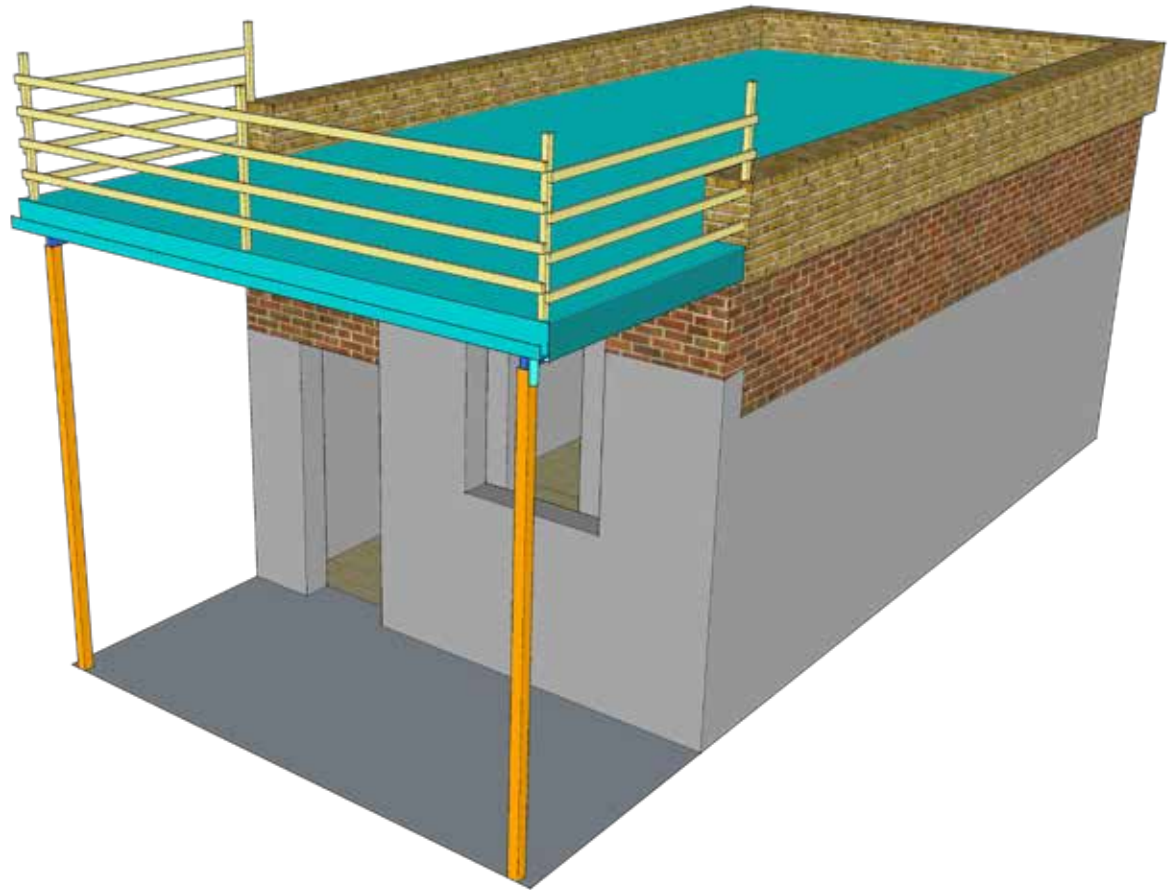
- **Our ShelterTech, the world's leading platform for affordable housing innovation, accelerated 20 new, high-impact startups.** ShelterTech expanded this year with regional cohorts in Southeast Asia and the Andean Region of South America. The seven-month acceleration programs included business and housing masterclasses, dialogues with regional investors, catalytic funds and more than 1,600 hours of mentorship from industry experts.
- **Our Shelter Venture Fund made transformational investments in two new firms.** EcoSTP, an alumnus of the ShelterTech India accelerator, uses biomimicry principles to treat household wastewater. Meridia helps families in Asia and Africa address tenure insecurity by providing affordable land mapping and titling using geospatial technology.
- **Our MicroBuild Fund continued to pair long-term capital and advisory services,** supporting 86,045 individuals between January and June 2021, following a hiatus to assess the implications of COVID-19 for our partner institutions. Since launching in 2012, the 10-year fund has now helped more than 1 million people access better housing options through 55 institutions in 32 countries.
- **Our new collaboration with the Asian Development Bank strengthens housing finance systems for low-income families.** The four-country partnership will expand access to housing microfinance for vulnerable communities and those experiencing the effects of climate change.
- **Our open innovation challenges brought collective knowledge to persistent housing challenges.** Partnering with InnoCentive and SeaFreight Labs, we launched four global challenges this year, addressing typhoon resilience, construction and demolition waste, malaria prevention through design, and residential rainwater harvesting. Collectively, the challenges generated more than 270 solutions from 49 countries, the best of which will undergo further development.
- **Our Shelter Venture Labs leveraged digital technologies to improve incremental home design and construction.** The pandemic pushed all sectors to accelerate digital solutions, and the Terwilliger Center was no exception. In the

Philippines, we helped SKILLS Inc. pivot its courses to a new digital learning platform, while in Kenya our team is helping develop virtual reality training modules for masons. In Mexico, ViviendApp – a mobile platform developed by the Terwilliger Center and IDB Lab – is changing the incremental construction market by connecting homebuilders with vetted products and services. The app reached 24,000 downloads this year.

- **Our *Cornerstone of Recovery* report highlighted that housing's contribution to GDP in emerging markets is on par with other key sectors, such as manufacturing.** Building on these findings, the Terwilliger Center helped form a coalition of industry leaders to advance the importance of housing to economic recovery and to support governments in redesigning housing programs for maximum economic and social benefit.

These accomplishments – and so many more – were made possible through the hard work and generosity of Ron Terwilliger, along with other major donors, including the Hilti Foundation, IKEA Foundation, Dow, Autodesk Foundation, Swiss Capacity Building Facility and the Asian Development Bank.

We also extend our thanks to Terwilliger Center Advisory Board members Ron Terwilliger, Patrick Canagasingham, Ariel Cano Cuevas, Cary Evert, Laura Hemrika, Marja Hoek-Smit, Alejandro Krell, Dhaval Monani and Tom Uhlman.



Shelter Venture Fund investee ReMaterials provides high-quality affordable roofs for low-income communities. Manufactured from packaging and agricultural waste, their distinctive blue roofs can lower indoor temperatures by as much as 18 degrees Fahrenheit.

39 mil



ZERAH, AGE 8, PHILIPPINES

illion+

Since 1976, Habitat has helped more than 39 million people **build or improve the place they call home.**



more than
500,000

More than 500,000 volunteers helped **build, advocate and raise awareness** about the global need for shelter in the past fiscal year.

4.2 million+

In FY2021, Habitat for Humanity helped more than 4.2 million people **build or improve the place they call home.**



ZERAH, AGE 8, PHILIPPINES

8.5 million+

In FY2021, more than 8.5 million **people gained the potential to improve their housing conditions** through our:

Training: 300,065

Advocacy: 8,257,866

Our global impact

4,662

U.S. repairs serving households with residents aged 65 and older completed in 2020 through Housing Plus, Habitat's aging in place strategy.

163

Habitat affiliates working alongside residents and partner organizations in 294 U.S. communities on neighborhood revitalization efforts.

361

Habitat AmeriCorps members serving nearly 600,000 hours, raising US\$756,651 cash and in-kind donations, and engaging 47,078 volunteers in the work of the 155 U.S. affiliates that hosted them.

8.26M

People with improved access to safe, adequate and affordable housing through policy and systems change supported by our U.S. affiliates, affiliate support organizations and national organizations around the world.

US\$9.96 billion

Secured for the Homeowner Assistance Fund in the U.S. through Cost of Home's federal advocacy efforts for families impacted by the pandemic.



FRANKLINE, AGE 10, KENYA

30

Years since the first Habitat ReStore opened. These home improvement stores and donation centers have expanded past that initial opening in Winnipeg, Canada, to 1,023 Habitat ReStores in 6 countries.

40

Countries represented among participants in at least one session of the 4th Latin American and the Caribbean Housing Forum, held virtually in May 2021.

18.4 million

Europeans who saw or heard messages about housing, development and U.N. Sustainable Development Goals during Habitat's Build Solid Ground campaign efforts across seven countries.

17 million

Supporters engaged through a decade of the Habitat Young Leaders Build campaign – which rallies youth from across the Asia-Pacific region to speak out, raise funds and build decent homes.

30,000

Residents of the Peace Island section of Monrovia, Liberia, who now enjoy safe drinking water thanks to a collaborative effort by families, Habitat, World Hope International, the YMCA and the government of Liberia, resulting in new infrastructure facilities maintained by members of the community.

70+

Startups supported through Habitat's ShelterTech, a platform for affordable housing innovation that advances entrepreneurial housing, since its inception in 2017.

FY2021 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	13,864
Repairs	16,190
Total	30,054

Latin America and the Caribbean

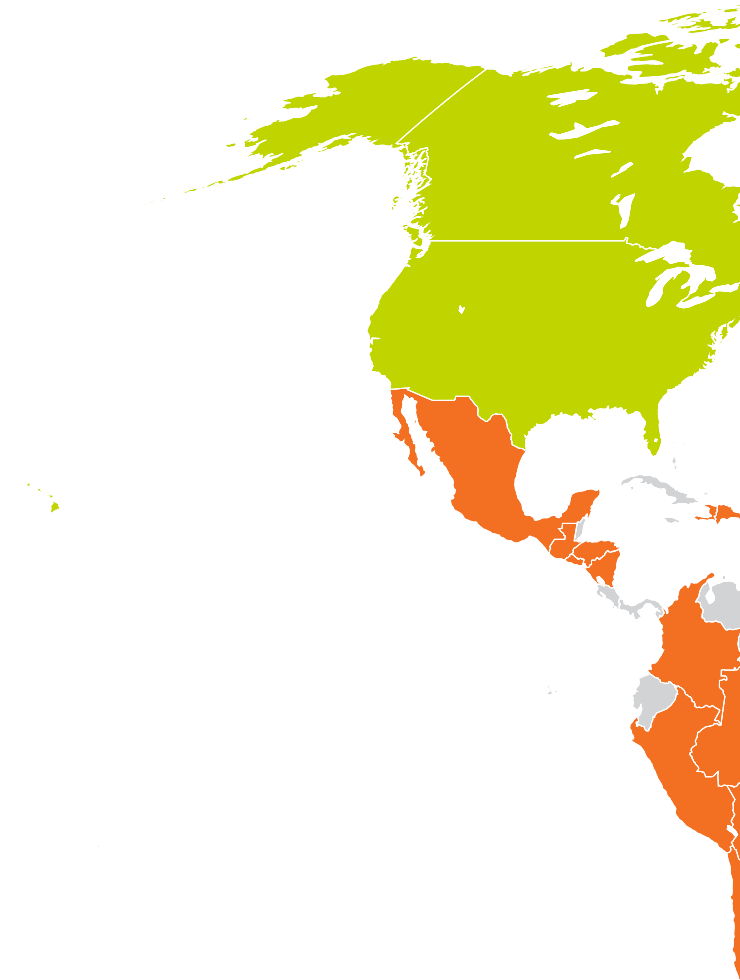
	INDIVIDUALS
New and rehab construction	18,225
Incremental construction	33,475
Repairs	45,200
Professional services	3,290
Market development	1,380,215
Total	1,480,405

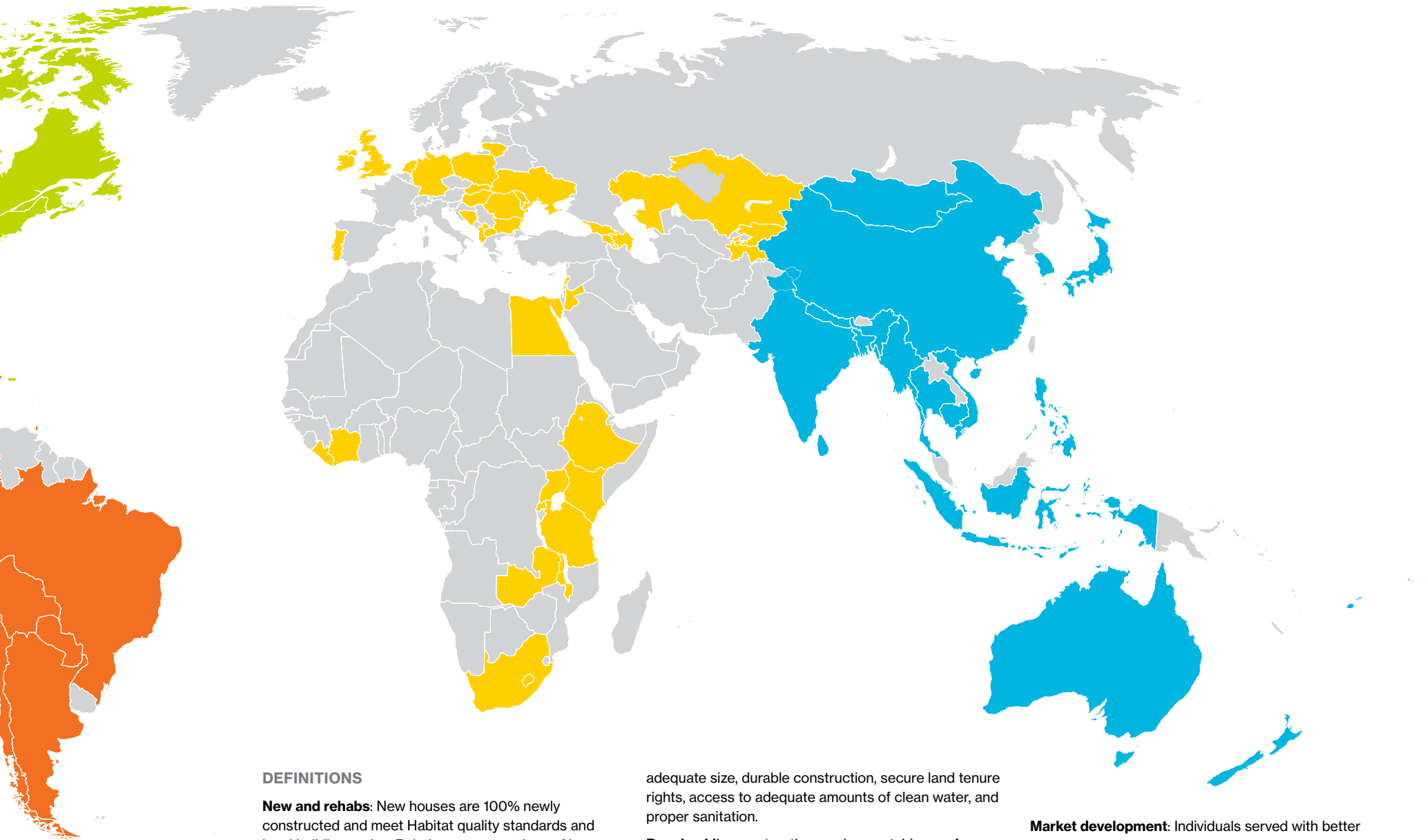
Europe, Middle East and Africa

	INDIVIDUALS
New and rehab construction	4,560
Incremental construction	180,705
Repairs	9,920
Professional services	5,345
Market development	1,383,410
Civil society facilitation	13,180
Total	1,597,120

Asia and the Pacific

	INDIVIDUALS
New and rehab construction	13,490
Incremental construction	52,840
Repairs	33,185
Professional services	3,375
Market development	994,340
Civil society facilitation	45,005
Total	1,142,235





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.

You make our mission possible

Our donors and partners – many featured in this report – are among the bountiful blessings that Habitat for Humanity celebrates. We are truly grateful for all those who help us bring people together to build homes, communities and hope.

Through the years, through changing times, through challenges and opportunities, it's our generous supporters who always ensure that we are able to continue helping families build a better life. Because of you, Habitat remains well-positioned financially, with strong results over the last few years, even in the midst of pandemic uncertainty.

COVID has required both creativity and resilience as we press on toward our strategic goals and strive to partner with more families around the world. It's true that our work and usual processes have been affected during this time, but Habitat's focus remains undimmed. Our mission matters more every day, and we continue to find new ways to keep our momentum going, even in the headwinds we are all experiencing. The financial resources you provide

and that we so carefully steward allow us to grow and evolve our programs and to work alongside individuals and communities, creating impact, equity and transformation.

Thank you for everything you make possible. Thank you for the work you help us plan for, complete and celebrate. Thank you for helping families build and improve places to call home, for helping residents foster equitable and sustainable communities, for helping innovators create new solutions through market development and housing microfinance, and for helping advocates amplify and advance our shared message that everyone deserves a decent place to live.

With your financial support, our work continues. We are grateful for your partnership and commitment.



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

Habitat for Humanity International FY2021 consolidated financial information⁽¹⁾

FY2021 sources of funds

In thousands of dollars

Contributions	\$259,743
Gifts-in-kind	\$54,946
Government grants	\$17,557
Other income	\$29,389
Total revenue	\$361,635

FY2021 use of funds

In thousands of dollars

Program - U.S. affiliates	\$139,109
Program - International affiliates	\$70,489
Program - Public awareness and advocacy	\$17,507
Fundraising	\$54,309
Management and general	\$19,031
Total expenses	\$300,445

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, 2020, 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**

FY2020 sources of funds

Contributions and grants	\$746 million
Gifts-in-kind	\$817 million
Sales of homes	\$593 million
Other income	\$175 million

FY2020 use of funds

Program	\$1.9 billion
Fundraising	\$171 million
Management and general	\$196 million



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

As of June 30

In thousands of dollars

	2021	2020	\$ Change	% Change
Assets				
Cash and cash equivalents	\$95,033	\$130,474	\$(35,441)	-27%
Investments at fair value	220,408	112,275	108,133	96%
Receivables	134,454	141,471	(7,017)	-5%
Other assets	26,504	31,011	(4,507)	-15%
	\$476,399	\$415,231	\$61,168	15%
Liabilities and net assets				
Total liabilities	\$171,375	\$170,761	\$614	0%
Net assets				
Without donor restriction	170,190	134,984	35,206	26%
With donor restriction	134,834	109,486	25,348	23%
Total net assets	305,024	244,470	60,554	25%
	\$476,399	\$415,231	\$61,168	15%

(1) Habitat for Humanity International's auditors have expressed an unqualified opinion on our June 30, 2021, 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

	2021	2020	\$ Change	% Change
Revenues and gains				
Contributions	\$259,743	\$199,627	\$60,116	30%
Donations in-kind	54,946	41,385	13,561	33%
Government grants	17,557	13,802	3,755	27%
Other income, net	29,389	32,972	(3,583)	-11%
Total revenues and gains	\$361,635	\$287,786	\$73,849	26%
Expenses				
Program services:				
U.S. affiliates	\$139,109	\$115,095	\$24,014	21%
International affiliates	70,489	78,527	(8,038)	-10%
Public awareness and education	17,507	19,288	(1,781)	-9%
Total program services	227,105	212,910	14,195	7%
Supporting services:				
Fundraising	54,309	54,047	262	0%
Management and general	19,031	19,458	(427)	-2%
Total supporting services	73,340	73,505	(165)	0%
Total expenses	300,445	286,415	14,030	5%
Losses on contributions receivable	636	382	254	66%
Total expenses and losses on contributions receivable	301,081	286,797	14,284	5%
Change in net assets	\$60,554	\$989	\$59,565	6023%

Home is the Key

Now more than ever, families need the security of a healthy and decent home that they can afford. In its fifth year, Habitat for Humanity's Home is the Key campaign continued to highlight this critical need for affordable housing in the U.S., garnering more than 188 million audience impressions via media outlets, influencer posts, print ads and visibility across Habitat's channels. The campaign raised US\$1.1 million this year, bringing its total to more than US\$12 million raised since 2016.

This year, Habitat homeowner Krushetta, who built her house during the 2019 campaign, shared a joyous update on her journey since moving into her new home. Her inspiring story – and those of other families who shared key moments in their Habitat homes with us – helped Habitat and our generous partners raise awareness on why homeownership is the key to hope, health and stability for generations to come.

We are grateful to our partners for sharing our homeowners' stories with their audiences and for their generous financial support. In joining together, we have been able to help even more families gain access to safe and affordable housing.

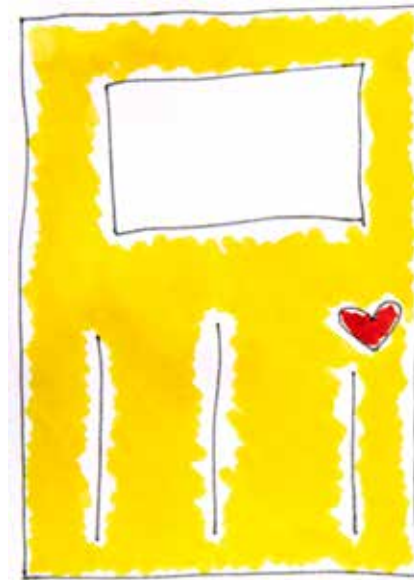
Krushetta's story: The doorway to happiness

"We colored my front door yellow. It represented my new beginning, my bright future, and it's here, I'm living in it, and I love it," says Krushetta. Every day after work, she pauses for a moment of gratitude in her driveway before walking up to her front door. "It's a great feeling. And when I open up the door and turn that key, I'm like, 'I'm home.' Nobody in here, but I will still yell out, 'I'm home,'" she says with a smile.

Krushetta previously lived in a rented townhome. Over the years, she had grown tired of requesting repairs and then having to wait for help. That's why she decided to reach out to Atlanta Habitat to apply to become a Habitat homeowner.

Once she was approved, Krushetta completed hundreds of hours to help build her home and volunteered on other builds. Her eyes light up when she talks about helping to build her future home. "It's the love that the volunteers gave and the love that they showed to me and my family and to everyone that was on the build. The love was in the air," she says.

Now that Krushetta has achieved her dream of homeownership, she's focused on a new goal: becoming a licensed practical nurse. "I am going back to school to be an LPN," says Krushetta, who currently works in front office administration for a medical clinic.



The front door to Krushetta's home drawn by her 15-year-old son, **KELTON**.

When she's not at work, Krushetta makes sure that laughter and music are a constant in her home. She loves playing her favorite songs while doing Saturday morning chores, cooking or hanging out with her family – including her three sons: Marquel, who is retired from the U.S. Army, 21-year-old Kelvin and 15-year-old Kelton. "A lot of love was put into this home, and we're still putting in love each and every day," she says.

Thank you to our sponsors



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The Larson family helps others unlock doors to opportunity

In December 2020, Dale Larson, former CEO of Larson Manufacturing, generously committed to helping Habitat for Humanity partner with exponentially more families with a gift of US\$30 million – the largest single cash donation from an individual that Habitat for Humanity has ever received.

The record-breaking donation continues Larson's legacy of giving back to communities that have supported his family business and furthers Habitat's vision of a world where everyone has a safe and decent place to live.

It was while working on a Habitat build site in South Dakota in the early 1990s that Larson first pledged his company's support for affordable housing. A manufacturer of storm doors and windows, Larson Manufacturing donated dozens of products to Habitat Greater Sioux Falls that year, a gift that helped the affiliate keep building costs down and helped future homeowners build snug and secure homes.

In the roughly 30 years since that first contribution, Larson has faithfully grown his

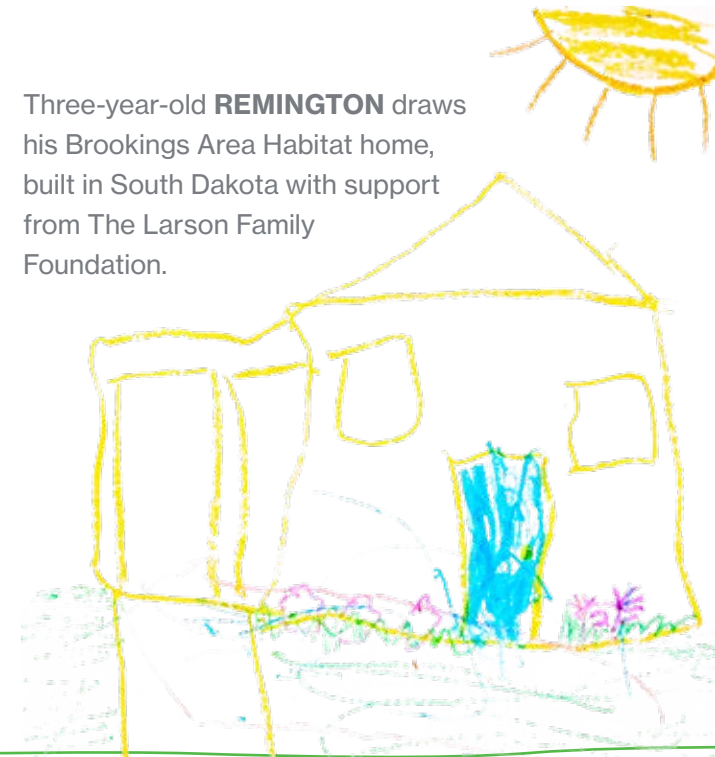
support of Habitat in a variety of ways. Through his family foundation, he sponsored land purchases, home repairs and new home construction. His generosity also has spurred a diverse array of programming, including our U.S. research and measurement work, our efforts to foster connection and resource sharing across our U.S. affiliate network, capacity building work to allow us to serve more families during the height of the COVID-19 pandemic, past Jimmy & Rosalynn Carter Work Projects, and Habitat ReStores. All of this translates directly to changed lives and brighter futures.

"Because the economic and pandemic recession is spreading, we need more than ever to support Habitat for Humanity to continue building homes and strengthening communities," Larson says. "I also hope previous donors will consider a larger gift or pledge and new donors consider a contribution to continue the work of this vital organization."

This latest significant gift from Larson and his family is providing new mortgage financing opportunities for homeowners, expanding Habitat affiliates' access to low-cost resources that will help them maintain affordability when building and restoring homes, and supporting the development of Habitat's Black homeownership initiative. As with his previous support, this gift also funds Habitat's foundational land acquisition and home construction efforts in communities across the U.S.

"The Larson family's long-standing partnership with Habitat for Humanity is a true testament to putting God's love into action," says Jonathan Reckford, Habitat for Humanity International CEO. "Their incredible gifts over the years exemplify the kind of commitment to helping others that we aim to achieve through our mission every day. We're extremely grateful to have the support of Dale and his family, who have long been true pillars of their community. This historic and generous donation will have an immeasurable, multigenerational impact for families for many years to come."

Three-year-old **REMINGTON** draws his Brookings Area Habitat home, built in South Dakota with support from The Larson Family Foundation.



FY2021 SPOTLIGHT

The Hilti Foundation innovates sustainable and scalable housing solutions

Nine-year-old **KALPANA** draws her Habitat home in Nepal, built using the Hilti Foundation's Cement Bamboo Frame Technology.



The Hilti Foundation, a joint venture of the Hilti Family and Hilti Group, has partnered with Habitat for Humanity since 2012 to drive transformational change. The partnership has helped families around the world build and improve 1 million homes and has served more than 5 million people.

“The Hilti Foundation is committed to discovering and promoting housing innovations that will help ensure everyone has a safe place to call home that is both sustainable and affordable,” says Michèle Frey-Hilti, board member of the Hilti Foundation and the Hilti Group. “We look forward to our continued partnership with Habitat as we work together to convene and collaborate with a diverse coalition of partners, communities and government officials to create an inclusive housing sector that meets the needs of all people.”

The Hilti Foundation-Habitat partnership is based on five pillars: building and sustaining innovative homes, driving innovation by making affordable housing technology available, convening and facilitating partnerships to address complex systemic housing issues, increasing financing to ensure better and safer homes are affordable, and engaging employee volunteers and donating Hilti power tools.

Highlights of key projects that help fulfill these pillars:

- **Building homes:** Using the Hilti Foundation's Cement Frame Bamboo Technology, Habitat has helped families build 322 sustainable, disaster-resilient and affordable homes in the Philippines since 2019 and 51 in Nepal since 2020. The Hilti Foundation and Habitat hope to scale the use of bamboo construction, making it a building technology of choice across Asia.
- **Driving innovation:** The Hilti Foundation supports Habitat's Terwilliger Center for Innovation in Shelter and the center's programs, including ShelterTech,

the world's leading platform for affordable housing innovation, and Shelter Venture Labs, social innovation labs facilitating cutting-edge solutions to the affordable housing crisis. Last year, the labs identified 83 new housing technologies through their work with material and technology suppliers, training institutes and other firms.

- **Convening partners:** As the global presenting sponsor of Habitat's global series of regional housing forums, the Hilti Foundation helps Habitat convene a network of housing organizations and nonprofit, for-profit, public-sector, academic, philanthropic and global institutions to learn about, create and promote innovative housing solutions that make sustainable impact at scale. The first of these housing forums was held in May in the Latin America and Caribbean region and involved nearly 1,700 participants from 40 different countries.
- **Increasing financing:** The Hilti Foundation was a strategic philanthropic partner to Habitat's MicroBuild Fund, a trailblazing investment vehicle for microfinance institutions, enabling them to provide 207,084 housing loans to low-income families to build and expand their homes.
- **Engaging Hilti volunteers:** The Hilti Foundation engaged Hilti Group employees to provide mentorship to the 20 startups in ShelterTech's most recent accelerators in Southeast Asia and the Andean region of South America, helping the entrepreneurs address challenges in scaling their businesses and innovations for low-income households.

Through this work, the Hilti Foundation and Habitat are growing a cutting-edge community of partners who work to employ innovative shelter technologies and reshape market systems so that everyone has a decent home – now and in the future.

Lowe's helps families achieve their dreams

As longtime partners, Lowe's and Habitat for Humanity have worked together for 18 years to ensure more families have access to safe, affordable housing. Since 2003, Lowe's has donated more than US\$79 million to Habitat, including more than US\$27 million as the premier sponsor of Habitat's Women Build program. In addition, Lowe's employee volunteers have rolled up their sleeves to build alongside more than 18,000 Habitat families.

The challenges of COVID have highlighted the strength and agility of Lowe's support. Early in the pandemic, Lowe's generously gifted US\$250,000 to Habitat to reimburse 130 affiliates that donated their personal protective equipment to front-line health care providers and also donated US\$1 million in support of the Homes, Communities, Hope +You campaign, which Habitat created to address the pandemic's worsening of the housing crisis. In FY2021, Lowe's donated US\$1 million to Habitat in support of health workers in India.

March 2021's annual International Women Build Week was different than previous years due to social distancing, but still saw 976 family members in the U.S., Canada and India building or improving a place they can call home. More than 300 Habitat locations organized activities for participants to get involved virtually, helping raise awareness of the challenges women face in accessing safe and decent housing.

"For the past 18 years, Lowe's has worked with Habitat to improve communities by providing access to safe, affordable housing. The need for housing has only been amplified by the pandemic, which is why we are so proud to have supported another successful International Women Build Week this year," says Janice Dupré, Lowe's executive vice president of human resources and Lowe's Foundation chair. "We thank Habitat and Lowe's volunteers for their ongoing dedication and congratulate all of the new homeowners."

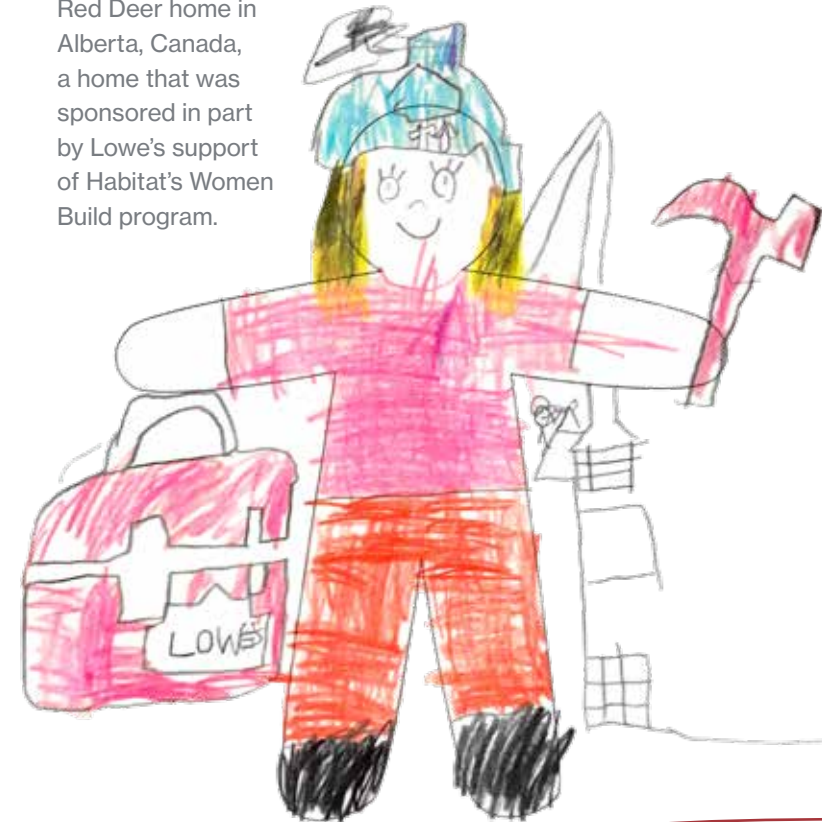
This fiscal year, Lowe's designated Habitat as a recipient of its Be the Change campaign running from January to March. The campaign encouraged shoppers to donate their change at the register, resulting in US\$1.4 million for Habitat. Lowe's also served as a challenge partner for Habitat's direct marketing program, catalyzing donors to contribute US\$7.1 million.

Lowe's longtime support of Habitat also encompasses a variety of additional programs, including a US\$750,000 donation to Habitat's neighborhood revitalization efforts and Cost of Home U.S. advocacy campaign in FY2021. They also supplied nearly US\$1 million in products to Habitat affiliates, and supported Habitat's disaster response work and the Jimmy & Rosalynn Carter Work Project.

By working together, especially during the challenges of COVID-19, Lowe's and

Habitat have built an enduring partnership that has helped women and families achieve their dreams and thrive in safe and healthy homes.

Nine-year old **TRAYDEN** draws his mother on a build site. The family lives in a Habitat Red Deer home in Alberta, Canada, a home that was sponsored in part by Lowe's support of Habitat's Women Build program.



Corporate, foundation, institution and individual support



AbbVie is Habitat for Humanity's leading partner in reconstruction efforts in Puerto Rico, having committed US\$50 million in 2018 to strengthen access to housing after the island was devastated by hurricanes Irma and Maria in 2017. AbbVie's mission is to discover and deliver innovative medicines that solve serious health issues today and address the medical challenges of tomorrow. AbbVie is one of the largest employers in Puerto Rico.

Through AbbVie's generous support, Habitat has implemented a holistic program in Puerto Rico focused on home repairs and new construction, helping homeowners secure land tenure, advocacy work to create policies and systems that will improve shelter and land resilience issues long term, and capacity building.

The program has helped families repair 345 hurricane-damaged homes and counting. In addition, a newly rehabilitated condominium building in San Juan's Santurce barrio will be home to 12 families. Habitat has partnered with Fundación Fondo Acceso a la Justicia, a Puerto Rico-based nonprofit, to help homeowners secure official title clearances. Habitat also has collaborated with Universidad del Sagrado Corazón to create Habitat Builds Puerto Rico, a 5-week training for those entering the construction field.

Together, Habitat and AbbVie understand the importance of partnering with families to build more resilient homes and advocate for policies that help create a brighter future.



Asian Development Bank assists its members and partners by providing loans, technical assistance, grants and equity investments to promote social and economic development in Asia and the Pacific. In 2020, ADB teamed up with Habitat for Humanity to help ease the region's worsening housing crisis by helping microfinance institutions deliver loans to low-income families in rural and peri-urban areas of Bangladesh, India, Indonesia and the Philippines. The microloans will target housing, home improvement, and water and sanitation upgrades. For this collaboration, Habitat has provided technical assistance to ADB's Microfinance Risk Participation and Guarantee Program during the past two years.

The goal of the first phase of the program is to provide microloans to 20,000 households to help improve the construction quality and climate resilience of their homes and to install water and sanitation connections. This initiative specifically seeks to empower women by selecting them as recipients of 90% of the home improvement loans. Habitat's role will be to work with microfinance institutions to assess and enhance their ability to offer these types of housing microfinance products, and Habitat's product and design work for the project will help develop a microhousing loan prototype tailored for the microfinance institution's clients. Habitat will also help lay the foundation for development of policies and procedures to deliver microhousing finance as a mainstream product.



At Home, The Home Décor Superstore, shares Habitat for Humanity's vision of a world where everyone has a decent place to live. As a sponsor of Habitat's annual Home is the Key campaign, the home decor retailer has donated more than US\$1.9 million to Habitat since the campaign's inception in 2017.

In FY2021, At Home associates helped raise more than US\$268,000 for Habitat during a fundraising campaign at registers in stores around the U.S. Habitat also received 100% of the proceeds from the sale of a specially made Habitat candle and other select merchandise for sale around checkout lanes, which brought the company's total donation to more than US\$557,000 – surpassing their fundraising records from previous years. At Home held two Habitat ReStore donation drives in select markets, which included the participation of a total of 33 At Home stores partnering with 22 Habitat affiliates in Texas, Georgia, Illinois and Utah, among other locations. More than 1,500 items were collected for donation to Habitat ReStores during these drives, which took place in September 2020 and April 2021.

As a company built around the importance of home, At Home is passionate about working alongside families to build affordable housing. Their partnership with Habitat, especially during the COVID-19 pandemic, has helped even more families achieve their dreams of having a safe and healthy home where they can thrive.



In FY2021, the European Union granted US\$2.3 million to Habitat for Humanity through its Horizon 2020 initiative. The EU's Horizon 2020 works to secure Europe's global competitiveness and drive innovative, sustainable and inclusive economic growth to improve the quality of life for all residents.

With funding from Horizon 2020, Habitat established Community Tailored Actions for Energy Poverty Mitigation to improve the energy efficiency of multifamily apartment buildings in Central and Eastern Europe. Energy poverty – where residents either pay an excessive amount of their income to access utilities or must go without – has risen due to rising costs and the poor energy efficiency of older residential buildings. Unable to afford renovations, low-income residents are forced to sacrifice essentials to pay their utility bills.

With the support of Horizon 2020, Habitat and nine implementing partners are helping residents in five pilot countries overcome energy poverty. The project includes activating homeowners, developing financial tools to increase low-income families' access to credit and optimizing solutions to increase the buildings' efficiency. The three-pronged approach will address residents' immediate needs for warmer homes, improved health and lower energy bills while also providing the tools, training and structure to tackle long-term housing and wellness goals.



For the past decade, The Home Depot Foundation has generously funded the critical home repairs of more than 1,400 military veterans and their families nationwide through Habitat for Humanity's Repair Corps. This past year, 205 military veterans and their families participated in the program.

In FY2021, The Home Depot Foundation donated more than US\$3 million to Habitat, which included a US\$400,000 commitment to Habitat's long-term disaster recovery program, and they also served as a challenge partner for Habitat's direct marketing program, catalyzing donors and raising US\$12.66 million in a year-end fundraising challenge.

The Home Depot Foundation originally funded Habitat's Partners in Sustainable Building initiative, launched with a five-year pledge of US\$25 million in 2008 that has helped local affiliates in the U.S. incorporate sustainable building practices in the construction of 5,324 new homes.

The Home Depot Foundation also has been a premier sponsor of Habitat's annual U.S. legislative conference, Habitat on the Hill, and Habitat's biennial U.S. affiliate conference. Throughout the partnership, members of Team Depot, The Home Depot's associate volunteer force, have volunteered alongside homeowners to help build, repair and preserve their homes.

The Home Depot Foundation has donated US\$50 million to Habitat since 2008 and has pledged to invest half a billion dollars in veterans causes by 2025.



MaxLite, a manufacturer of energy-efficient lighting products and a five-time recipient of the Energy Star Partner of the Year Award, has supported Habitat for Humanity since 2013. This effort helps to create sustainable and affordable housing solutions across the U.S.

One of the core tenets of this partnership has been the MaxLite Donated Product Program, through which MaxLite donates lighting products to participating Habitat ReStores. Proceeds from MaxLite products sold in each Habitat ReStore support the local Habitat affiliate and local building efforts. To date, MaxLite has donated more than US\$10.7 million in product to more than 400 Habitat ReStores through the program, along with more than US\$850,000 in cash contributions from the company since the partnership began.

In addition to donating products and funds, MaxLite employees have volunteered on builds in the company's home state of New Jersey and in California.

Corporate, foundation, institution and individual support



A maker of home, health and hygiene products, P&G is committed to making a difference for people, families and communities around the globe. Since 2005, P&G has supported the mission of Habitat for Humanity and helped families build strength and stability through shelter. Thousands of P&G employees have come together to volunteer alongside homeowners to help build or repair homes.

To help meet the needs of communities impacted by COVID-19, P&G generously focused their FY2021 funding of US\$350,000 on providing general operational and program support to the local Habitat affiliates where P&G employees live and work worldwide. P&G's support helped Habitat offices continue local efforts to complete home builds; continue community development programs; and operate their water, sanitation and hygiene programming.

Headquartered in Cincinnati, Ohio, P&G serves the world with a portfolio of brands that help people stay healthy and safe. Thanks to the helping hands of companies like P&G, Habitat is able to help build a better world, one where everyone will have a safe and affordable place to live.



Since 2017, the Republic Services Charitable Foundation has donated more than US\$1.6 million to support Habitat for Humanity's neighborhood revitalization work and helped residents, local leaders and organizations foster equitable, livable and sustainable local communities.

Republic Services Charitable Foundation donated US\$1 million to Habitat in FY2021 through their Committed to Serve initiative to help Habitat affiliates across the U.S. working in communities disrupted by the COVID-19 pandemic. Twelve Habitat affiliates received funds to help locally owned and operated businesses in need of critical repairs, renovation, or support to stay in business and thrive in the midst of the pandemic. Ultimately, 48 small businesses in 11 states received supportive funds.

Republic Services Charitable Foundation is the charitable arm of Republic Services, an environmental services company. Headquartered in Phoenix, Arizona, local Republic Services' teams have worked directly with local Habitat affiliates to provide donations, volunteers and donated product in the form of dumpsters and recycling services for cleanup and building events.



Resideo, a manufacturer and distributor of comfort, security and energy efficiency solutions, began partnering with Habitat for Humanity in 2020 to help more people have greater access to affordable housing. Resideo has committed US\$500,000 to Habitat in cash and donated product, including thermostats, water valves, air filtration, humidification and other smart home controls, to help Habitat homeowners feel safer and more comfortable in their homes. Resideo has identified 25 communities where their employees will engage to help address local housing issues and work alongside future Habitat homeowners on build sites.

The partnership with Habitat aligns with Resideo's vision of a world where homes and buildings are good for the planet and where technology works to simplify everyday life. In that world, people are healthy, happy and secure.



In FY2021, Ring, the home security and smart home company owned by Amazon, committed – and surpassed – US\$1 million worth of donated products to help increase the safety and peace of mind of Habitat homes and homeowners.

Through this donation, Habitat affiliates across the U.S. may opt to install Ring Video Doorbells during new home construction or home repairs. Ring includes a Ring Protect Plan subscription for the life of each donated device.

Ring also was a US\$25,000-level sponsor of Habitat on the Hill, Habitat's annual U.S. legislative conference.

United Kingdom-based Saffery Read has partnered with Habitat for Humanity to co-create the Grace project, an initiative that will build safe and affordable homes alongside low-income families in Katana, Sri Lanka, helping to change lives through the transformative power of safe and affordable housing. The Grace project will utilize environmentally sustainable building methods and empower the community with construction upskilling.

The project will help 100 families build homes with compressed stabilized earth blocks technology, helping to mainstream this low-carbon, highly resilient construction material and technique. The Grace project also will help the community create safe water and sanitation facilities for 500 local residents and offer programming on safe hygiene practices, sustainable agriculture, disaster mitigation and home maintenance.

Saffery Read is a bespoke residential design business co-founded by Emily Read and Tony Saffery. Inspired by their Christian faith and conviction that a decent home is foundational for a family, Read and Saffery feel a deep alignment with Habitat's mission and have committed US\$450,000 for the Grace project. Their donation will be matched at 25% through the United Kingdom's Gift Aid program, resulting in a total donation of more than US\$560,000.

In 2020, SC Johnson began partnering with Habitat for Humanity in response to the COVID-19 pandemic to help ensure that hundreds of families across Indonesia, the Philippines, Singapore, Thailand, Vietnam, Hong Kong and Japan would have access to safe, healthy homes and proper water, sanitation and hygiene facilities.

SC Johnson donated more than US\$800,000 to Habitat to help 20 families in Thailand and 15 families in Indonesia build homes with proper WASH facilities, and to help families in the Philippines build 25 disaster-resilient homes and complete 10 home improvement projects. Additionally, SC Johnson funded home renovations to be completed by 10 families in Vietnam, WASH facilities and education in Vietnam that will reach 5,660 children, the mobilization of volunteers to help 52 low-income households in Singapore improve safety and sanitation, the revitalization of three underserved schools in Hong Kong, and assistance through repairs and improvements to 40 households and to help individuals living in shelters in Japan.

SC Johnson, a family-owned company that has been in business for more than 130 years, is a manufacturer of household cleaning products and products for home storage, air care, pest control and shoe care, as well as professional products. By working together, Habitat and SC Johnson are helping to empower families through shelter during a time when having a safe place to call home has been shown to be more important than ever.

Corporate, foundation, institution and individual support



In 2020, SISTEMA FEDECRÉDITO joined Habitat for Humanity's disaster-recovery efforts in El Salvador, helping families affected by Tropical Storm Amanda in the areas of San Salvador, La Libertad, Sonsonate, La Paz and San Vicente. SISTEMA FEDECRÉDITO's donation of more than US\$512,000 allowed families affected by the disaster to partner with Habitat locally to repair 110 roofs and build 55 safe, durable and affordable homes.

SISTEMA FEDECRÉDITO is headquartered in San Salvador and offers Salvadorans loans, savings accounts and other financial services.



Headquartered in Cluses, France, Somfy Foundation, the charitable arm of Somfy Group, has partnered with Habitat for Humanity since 2014 to increase access to safe and decent housing in the communities where employees of Somfy Group's subsidiaries live and work. Somfy Foundation and local subsidiaries have sponsored and engaged their employees in community projects that advance affordable housing in 12 countries, including Brazil, Poland, Lebanon, Egypt and Romania. In FY2021, Somfy Foundation tripled their giving to Habitat.

Somfy Foundation and local subsidiaries have partnered with more than 490 people to build or improve a place they can call home and impacted an additional 750 people through community-wide projects. In Côte d'Ivoire, for example, Somfy employees voted to contribute to a project that will help build two biogas latrines to create electricity and improve health for families. The project also will fund training in income-generating farming activities for 10 women and men.

Somfy Foundation also is a sponsor of Habitat's global housing forums, which convene a network of housing organizations and nonprofit, for-profit, public-sector, academic, philanthropic and global institutions to learn about, create and promote innovative housing solutions that make sustainable impact at scale. In FY2021, Somfy Foundation also funded Habitat projects in India, Brazil, Egypt and Australia to help communities stay safe during the COVID-19 pandemic, including personal protective equipment provision and critical home repairs and rebuilds.



USAID is the U.S. government's lead agency in supporting international development, enabling resilient societies worldwide and ending extreme global poverty. The agency has been a valued partner of Habitat for Humanity for more than 20 years, awarding more than US\$33 million to help strengthen communities and ensure that everyone has a safe and affordable place to live.

Most recently, USAID awarded US\$1.6 million to fund Habitat's Residential Energy Efficiency for Low-Income Households project in Eastern Europe, which aims to improve living standards for low-income families in multi-unit apartment buildings. The project outcomes will help with the development of regional resources and networks to address the impact of rising energy prices and reduce air pollution and the effects of climate change.

USAID also generously awarded US\$3 million toward Habitat and Cadasta Foundation's Leveraging Land in Haiti collaboration. The four-year initiative will use a holistic approach to support a more effective and transparent land tenure system for the municipalities of Croix-des-Bouquets, Léogâne and Fort-Liberté. The project aims to help the Haitian government increase the number of land parcels incorporated or revised in the land administration system, mobilize land-based revenue, and increase tenure security for 22,500 households.



Wayfair has supported Habitat for Humanity's mission since 2012. The home furnishing company has provided more than US\$8.8 million in donated product and US\$2.8 million in cash to Habitat. The cash donations are largely due to the generosity of Wayfair's customers, who have the option to donate at checkout, and employees who have contributed to Habitat through an employee giving campaign. Wayfair also has made targeted donations to Habitat's disaster response work.

This April, Wayfair granted Habitat for Humanity International, local Habitat affiliates and the organizations' employees access to Wayfair professional accounts, which offer members-only discounts and other amenities to business customers. Up to 5% of the proceeds from sales made with the professional accounts will be returned to Habitat and the affiliates as a cash rebate. Next year, 5% of proceeds from co-branded Wayfair and Habitat gift cards purchased in amounts from US\$25 to US\$500 will be donated back to Habitat.

Headquartered in Boston, Massachusetts, with operations throughout North America and Europe, Wayfair's mission is to help everyone, anywhere create their feeling of home. Wayfair is committed to their partnership with Habitat to ensure more people have access to safe and affordable homes.



For 28 years, Wells Fargo has been a key contributor to Habitat for Humanity to help increase housing affordability for families across the United States. Since 2010, Wells Fargo has donated US\$85 million directly to Habitat affiliates and more than US\$22 million to support national Habitat efforts, including new home construction, critical home repairs, universal design for aging in place, neighborhood revitalization and disaster response.

In FY2021, Wells Fargo donated more than US\$10 million to Habitat, including US\$7.75 million through its Wells Fargo BuildsSM program to help build and repair more than 340 homes across the country. The US\$7.75 million donation to Habitat also will help fund a center of excellence that will provide financial and coaching resources aimed at removing barriers to homeownership that Black people and communities of color have historically faced. Wells Fargo BuildsSM is part of Wells Fargo's US\$1 billion philanthropic commitment to create more housing affordability solutions by 2025.

Wells Fargo's team members have been a key asset to the partnership, volunteering their time to serve in leadership positions on Habitat for Humanity International's board of directors and the national cabinet for Cost of Home, Habitat's U.S. advocacy campaign. Wells Fargo also has been integral to the success of many Habitat events as a sponsor, including the Jimmy & Rosalynn Carter Work Project; Habitat on the Hill, Habitat's annual U.S. legislative conference; and Habitat's biennial U.S. affiliate conference.



For 22 years, Whirlpool Corporation has partnered with Habitat for Humanity to help families achieve housing stability. Through this partnership, Whirlpool has helped improve the lives of nearly 1 million people in more than 45 countries since 1999 by supporting house builds, engaging in U.S. advocacy efforts and donating appliances. To date, Whirlpool has donated more than 207,000 appliances to families in the U.S., Canada, Europe, Africa and the Middle East, and Whirlpool employees around the globe have helped to build houses in the U.S., Canada, the Asia-Pacific region, Europe, the Middle East, Africa, and Latin America and the Caribbean.

Whirlpool's current goal is to double their impact by supporting additional efforts like Habitat's BuildBetter with Whirlpool, a three-year program expanding Habitat's current efforts to help homeowners mitigate the impacts of extreme weather events and support the building of 250 energy-efficient and resilient homes. The program aims to produce a long-term reduction in operating costs for homeowners by cutting down on their home's energy use by approximately 15%.

Whirlpool has expanded the reach of their global builds this year and also supports Habitat's global housing forums, which convene housing organizations and nonprofit, for-profit, public-sector, academic, philanthropic and global institutions to learn about, create and promote innovative housing solutions that make sustainable impact at scale. Whirlpool also is a sponsor of Habitat's U.S. advocacy campaign, Cost of Home.

Corporate, foundation, institution and individual support



As a 180-year-old security brand, Yale helps secure millions of homes and businesses worldwide as part of the ASSA ABLOY Group. Yale has partnered with Habitat for Humanity for 20 years to help create safe and affordable housing solutions around the world. Since 2001, the company has provided more than 1.2 million entry-door locks and interior locksets, valued at over US\$20 million, for use in Habitat homes primarily in the U.S., as well as in Mexico and the Asia Pacific region. In FY2021, the company supplied US\$1 million in donated products to Habitat.

In addition to donating equipment, hundreds of Yale employees have volunteered to help build houses alongside Habitat homeowners. This past year, Yale announced a new five-year commitment to Habitat.

Yale believes in protecting the people, places and things we love most by creating safe and stable environments where families can thrive. Headquartered in New Haven, Connecticut, the company is committed to working with Habitat to help ensure more families have access to decent and safe homes.

Gerald Anderson

Gerald “Andy” Anderson and his wife, Josephine, began supporting Habitat for Humanity in 1996. Having been raised in an orphanage, Josephine felt a personal connection to families in need of a safe and stable home. When she learned about Habitat through the advocacy work of former U.S. President and Habitat Humanitarian Jimmy Carter, she immediately wanted to become a part of Habitat’s mission – and brought Andy along with her.

When Josephine passed away after 46 years of marriage, Andy, a World War II veteran, fulfilled her wish to continue to support Habitat. He has made a legacy gift to Habitat that will continue to help families in need of safe and decent shelter for years to come after his lifetime. Habitat is grateful for Andy’s legacy commitment, in honor of Josephine, to help families around the world improve their lives through better shelter.

Mike and Janet Aycock

Mike and Janet Aycock have supported Habitat for Humanity since 1999. The couple has generously contributed to the Global Impact Fund, the Jimmy & Rosalynn Carter Work Project and disaster relief efforts after Hurricane Harvey, as well as other Habitat programs. Mike and Janet also support Trinity Habitat, their local affiliate in Fort Worth, Texas. Professionally, Mike works in the international trade industry, and Janet previously worked as a nurse.

In addition to providing financial support, Mike has built with families in Trinidad, Nepal and Malawi by participating in Habitat’s Global Village volunteer trips. Mike’s family also shares his heart for service, having volunteered at multiple Jimmy & Rosalynn Carter Work Project events together throughout the years. Most recently, Mike, Janet, their daughter Nikki and their niece attended the 2019 Carter Work Project in Nashville, Tennessee, where 21 families worked to build their Habitat homes alongside volunteers.

Mike and Janet say they are thankful for the many blessings their family has received, and they are grateful for the opportunity to share those blessings and build alongside other families so that they can also have the strong foundation a decent home provides. Habitat is deeply thankful to Mike and Janet for all that they have done to further our efforts to create a world where everyone has a decent place to live.

Dr. Tamara Miner Haygood

Dr. Tamara Miner Haygood has faithfully supported Habitat for Humanity's work since 2012. In addition to her gifts toward the Global Impact Fund and Habitat's response to Hurricane Harvey, she participated in the 2014 and 2017 Jimmy & Rosalynn Carter Work Projects.

Tamara is a radiologist and professor of diagnostic radiology at the University of Texas MD Anderson Cancer Center, where she primarily practices musculoskeletal radiology. In the late 1970s, she received a letter from former first lady and Habitat Humanitarian Rosalynn Carter asking her to help families in need of decent shelter build a brighter future. Tamara was touched by the letter and remembered it for many years, although she was not in a position to act on it at the time it arrived. In 2012, she was moved to begin helping Habitat financially after a prayerful conversation with God.

In addition to supporting the advancement of affordable housing for all, Tamara supports her church and an order of nuns as well as organizations that address the humane treatment of animals. Habitat is grateful to Tamara for her gracious generosity and commitment to helping people improve their lives through secure, decent homes.

Don and Jena Montgomery

Don and Jena Montgomery have faithfully supported Habitat for Humanity since 2002. Both Don and Jena are civil engineers, with Don designing dams around the world and Jena working primarily in public transportation. Due to their profession, the couple innately understands the importance of having a solid foundation for both homes and families, which is why they give to Habitat in support of the Global Impact Fund.

Jena was inspired to get involved with Habitat by her uncle, who volunteered with Habitat locally when she was a teen, and she has volunteered through Habitat's Women Build program. In addition to supporting Habitat, the couple supports organizations that address food insecurity and environmental issues. Habitat is grateful for Don and Jena's dedicated support of our efforts to partner with even more families around the world.

Dana Nearburg

Dana Nearburg has faithfully supported Habitat for Humanity for 23 years. Since 1998, she has given to the Global Impact Fund, equipping Habitat to partner with families around the world in need of sustainable and affordable housing solutions. Dana was drawn to Habitat's inclusion of future homeowners in the process, including homeowners volunteering to help build their own homes and participating in preparatory homeowner classes. The founding of Habitat in Christian charity attracted Dana as well.

Dana practiced architecture and serves on the advisory council of the University of Texas School of Architecture in Austin, Texas. She works as a visual artist who practices several different media. In addition to her support of Habitat, Dana supports several museums as well as organizations that address food insecurity, reproductive health care, education and racial injustice. Habitat is grateful for Dana's support through the years for our mission.

Corporate, foundation, institution and individual support

Carl and Judy Sandlin

For more than 36 years, Carl and Judy Sandlin's generous contributions have helped Habitat for Humanity families around the world build a better future. Professionally, Carl, a U.S. Army veteran, worked as an engineer for 39 years. Carl is a member of his church's mission committee and has participated in several mission trips. Through his church in Houston, Texas, he volunteered to build locally with Habitat, an act that inspired him and his family to support the organization after seeing the life-changing impact that having a safe and stable home can have for families. Carl and Judy's support has helped families build new homes and perform critical repairs through the Global Impact Fund and has helped families recover and rebuild after Hurricane Katrina through disaster response efforts.

Carl and Judy are committed to helping ensure that everyone has a decent place to live and supporting organizations that address hunger and poverty and assist older populations and persons with intellectual disabilities. Habitat is grateful for Carl and Judy's dedicated support of our efforts to help families around the world improve their lives through better shelter.

Dave Stein and Arielle Feiden

Dave Stein began supporting Habitat for Humanity in 2004 when he joined a Habitat campus chapter at his college in Binghamton, New York, volunteering with a local affiliate to build homes and helping raise awareness about the need for affordable housing. In addition to builds in New York, Dave ultimately participated in four Habitat Collegiate Challenge trips, helping families build homes in South Carolina and Hawaii. In more recent years, he has participated in Habitat Global Village trips in Nepal and Fiji.

Dave's wife, Arielle Feiden, shares his love of giving and helping families build a brighter future through shelter. When they married, the couple requested that their wedding guests donate to Habitat in lieu of gifts.

Dave and Arielle have generously included Habitat in their legacy plans to ensure future generations have access to the security and strong foundation that a decent home provides. In addition to supporting Habitat, the couple supports organizations that address the need for safe and clean water as well as education, health care and economic development efforts in communities globally. Habitat is grateful for Dave and Arielle's dedicated support of our efforts to help families around the world achieve their dreams.

Nitza Wagoner

Nitza Wagoner has faithfully supported Habitat for Humanity's work since 1992. She is an experienced photographer and writer and an avid gardener who has been active in her community garden for nearly 30 years.

In addition to her gifts toward Habitat's global work, Nitza previously volunteered locally in New York to help build multiple homes. The retiree loved being able to pick up a hammer to build alongside families so that they could realize their dream of homeownership. She felt a personal connection with Habitat homeowners because her own family faced challenges finding affordable housing in New York when they moved from Puerto Rico.

Habitat is grateful to Nitza for everything she has done to make sure families have safe and decent homes where they can pay an affordable mortgage and thrive.



MELANI, AGE 11, MEXICO

Tithe

Tithe is a foundational principle that provides funding to Habitat for Humanity's global ministry. U.S. affiliates are expected to contribute 10% of their unrestricted revenue each year to the tithe program as an affirmation of their commitment to Habitat's international work. In FY2021, affiliates collectively tithed more than US\$14 million and have contributed more than US\$300 million since the program began in 1980.

Habitat Metro Denver was among the first group of affiliates to send a tithe and has tithed more than US\$4.1 million to help fund Habitat's international work over the years. "At Habitat Metro Denver, we believe and understand that our work is a part of a global vision," says Heather Lafferty, CEO and executive director.

In FY2021, the affiliate contributed more than US\$300,000 to Habitat's Global Mission Fund and the affiliate's tithe partners, Nepal, Jordan, Ethiopia, Lesotho and Nicaragua. Metro Denver regularly keeps in touch with its tithe partners to best assess their needs and has a committee of staff members and volunteers who decide how tithe funds will be utilized.

"We are blessed to be able to do our work here locally and have an impact," Lafferty says. "We also recognize that the need for housing spans the globe, so being able to be part of a unified effort to achieve a global vision of a world where everyone has a decent place to live is incredibly motivating."

"At Habitat Metro Denver, we believe and understand that our work is a part of a global vision."

Heather Lafferty, CEO and Executive Director



\$250,000 – \$499,999

Dallas Area Habitat for Humanity (Texas)
Greater Des Moines Habitat for Humanity (Iowa)
Habitat for Humanity of Collier County (Florida)
Habitat for Humanity of Greater Cincinnati (Ohio)
Habitat for Humanity of Lee and Hendry Counties, Inc. (Florida)
Habitat for Humanity of Metro Denver (Colorado)
Habitat for Humanity of the Charlotte Region (North Carolina)
Habitat for Humanity Portland Region (Oregon)
Indian River Habitat for Humanity (Florida)
Twin Cities Habitat for Humanity (Minnesota)

\$100,000 – \$249,999

Austin Habitat for Humanity (Texas)
DuPage Habitat for Humanity (Illinois)
Greater Indy Habitat for Humanity (Indiana)
Habitat for Humanity Central Arizona (Arizona)
Habitat for Humanity Choptank (Maryland)
Habitat for Humanity East Bay/Silicon Valley (California)
Habitat for Humanity Greater Birmingham (Alabama)
Habitat for Humanity Greater Boston (Massachusetts)
Habitat for Humanity Greater San Francisco (California)
Habitat for Humanity of Burlington and Mercer Counties, Inc. (New Jersey)
Habitat for Humanity of Cape Cod (Massachusetts)
Habitat for Humanity of Greater Los Angeles (California)
Habitat for Humanity of Greater Memphis (Tennessee)
Habitat for Humanity of Greater Nashville (Tennessee)
Habitat for Humanity of Kansas City (Missouri)
Habitat for Humanity of Omaha (Nebraska)
Habitat for Humanity of Pinellas and West Pasco Counties (Florida)
Habitat for Humanity Seattle-King County (Washington)
Habitat for Humanity Tucson (Arizona)
Houston Habitat for Humanity (Texas)
Milwaukee Habitat for Humanity (Wisconsin)
Pikes Peak Habitat for Humanity (Colorado)

Donations in FY2021

Habitat for Humanity International is thankful for our many generous donors who seek a world where everyone has a decent place to live. Included on this list are commitments from donors whose gifts or grants were made directly to an independent Habitat for Humanity national organization or represent a multiyear commitment.

Thank you!

\$50 million+

AbbVie

\$20 million+

Hilti Foundation

O.D. Larson

J. Ronald Terwilliger

\$10 million+

Estate of Sherrill Schoepe

Wells Fargo & Company

\$5 million+

**Bank of America Charitable
Foundation**

IKEA Foundation

JTI

Lowe's Companies, Inc.

Thrivent

Whirlpool Corporation

Yale



\$3 million+

Aktion Deutschland Hilft

The Home Depot Foundation

Estate of Jane Foster Larsen

Schneider Electric

Mary Lynn and Warren Staley

Stanard Family Foundation

**Valspar, The Sherwin-Williams
Company**

\$1 million+

Alwaleed Philanthropies

Anonymous

Autodesk Foundation

The Bauer Foundation

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Heating**

Comic Relief

DuPont

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GAF

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The New Zealand Government

Novelis

Owens Corning

Power-Pipe

Proman

**Republic Services Charitable
Foundation**

Revera

Ring

**RioCan Real Estate Investment
Trust**

**Robert Wood Johnson
Foundation**

Sagen

Salesforce

Estate of Rex Spivey

Wayfair

Williams-Sonoma

YESENIA, AGE 10, MEXICO

Donations in FY2021

\$500,000 – \$999,999

3M Canada
At Home
Barclays
Cornerstone Building Brands
German Federal Ministry for Economic
Cooperation and Development (BMZ)
Suzan Gordon
The Hong Kong-Special Administrative Region
Hope and Healing International
Koch Industries
Kum & Go
L&T Technology Services Limited
LG Electronics
Lions MD 301 Typhoon Haiyan Relief Committee
Mahindra Group
Nissan North America
Pabco Gypsum
Estate of Charles Pietras
Procore Technologies
Resideo
Rocket Community Fund
Samsung C&T
SC Johnson
Simpson Strong-Tie
SISTEMA FEDECRÉDITO
Standard Chartered
State Farm
Estate of Evelyn Stokes
Tachane Foundation Inc.
Velux Foundations

Estate of John Wells
Wienerberger

\$250,000 – \$499,999

Alveo Land Corporation
Amaia Land Corporation & Amaia Southern
Properties Inc.
ARAMCO
Arhaus Furniture
Arthawenasakti Gemilang
Asian Development Bank
Atlanta Regional Commission
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Ann Barrett
BCI Acrylic
Benevity
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Caterpillar Foundation
Cathay Land Inc.
CGC Inc.
Cisco Systems
City National Bank
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COINS Foundation
Crabby Beach Foundation
Delta Faucets
Linda Dotson
Dow
Eck Family Foundation
Electrolux

General Motors
Estate of Owen Guthrie
H&R Block
The Hongkong and Shanghai Banking Corporation
Limited, India
HUG (Korea Housing & Urban Guarantee
Corporation)
Estate of Shirley Hurta
ISEC Foundation
Jasco Products
J.M. Huber Corporation
JT International (Philippines) Inc.
L&T Financial Services
Martin Marietta
MetLife Foundation
Modu-Loc
NLI International
Nomura Structured Finance Services Private Limited
Pennington Seed and Garden
POSCO
POSCO E&C
Procter & Gamble
Prologis
Saffery Read
The Sherwin-Williams Company
Strong Media Advertising Solutions
Tango Card
TowerBrook Foundation
The Travelers Companies
U.S. Bank Foundation
Jeanne West

\$100,000 – \$249,999

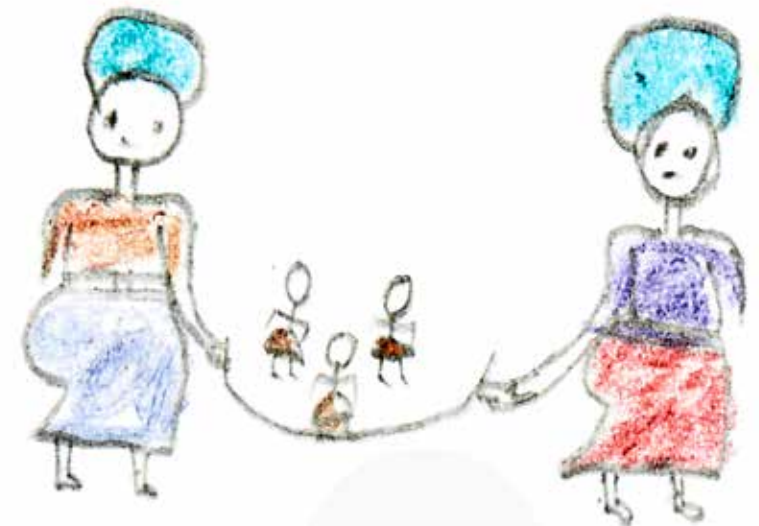
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Aditya Birla Group
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CIM Group
The David R. Clare & Margaret C. Clare Foundation
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CoreLogic Inc.
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Credit Suisse Americas Foundation
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Estate of Susan deGolyer
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Amanda and Peter Docter
Drums Food International Private Limited
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Estate of Lydia Eastlack
Brenda Eaton
Fran and John Edwardson
Lenora Egli
Eicher Group Foundation
Emerson/Craftsman
Enbridge
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Faire Wholesale Inc.
Estate of Irene Fast
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Estate of Barbara Friis-Pettitt
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Estate of John Hewitt
Estate of Trinidad Hidalgo
Hilton Grand Vacations
The Home Depot Canada Foundation
Estate of Gerda Hoover
Hunter Douglas Canada Inc.
Estate of Sandra Ihly
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Estate of James Karis
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SARA, AGE 14, UGANDA

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KHIARA, AGE 9, PHILIPPINES



Our vision

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

Our mission

**Seeking to put God's love into
action, Habitat for Humanity brings
people together to build homes,
communities and hope.**

**ANTONELA,
AGE 11, PARAGUAY**