



build
advocate
empower

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Habitat for Humanity International
Annual Report FY2019
 July 1, 2018 – June 30, 2019

habitat.org



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

29 million+



one point four million+

More than 1.4 million volunteers helped **build, advocate and raise awareness** about the global need for shelter in the past fiscal year.

2.3 million+



7 MILLION+

In FY2019, Habitat for Humanity helped more than 7 million people **build or improve the place they call home.**

In FY2019, more than 2.3 million **people gained the potential to improve their housing conditions** through our:

Training: 295,529

Advocacy: 2,028,029





Impact

7 European countries – Bulgaria, Hungary, Poland, Romania, Slovakia, Ireland and Great Britain – joining with partners, including Habitat, to raise awareness of urban issues. Through this European Union-funded partnership, more than 4.2 million individuals have seen or heard messages about global housing issues and the role of housing in meeting the U.N.'s Sustainable Development Goals.

7

400,000+

Fuel-efficient, durable biomass cookstoves sold by BURN Manufacturing in Kenya. Habitat's Terwilliger Center for Innovation in Shelter has invested in BURN, whose charcoal- and wood-burning cookstoves have helped 2 million individuals save on expenses and reduce harmful carbon dioxide emissions by 3 million tons.

41

Countries where Habitat and partners advocate for improved access to land for shelter through our global Solid Ground advocacy campaign.

1,256

Homes completed through FY2019 under the European Union-funded "Homes not Houses" project in three districts of Sri Lanka. Habitat Sri Lanka used compressed stabilized and other earth blocks to build more than 10 percent of the homes. Upon completion, the project will include 2,325 houses constructed and 60 repaired.

2,688,120

Student volunteers in the Philippines participating in the government's Brigada Eskwela program, a one-week community improvement endeavor supported by Habitat Philippines.



43

Carpenters and engineers mobilized by Habitat Trinidad and Tobago to support reconstruction in Dominica after hurricanes Irma and Maria. In addition, 117 individuals from the affected island nation were trained in basic carpentry, and 80 damaged homes were repaired.

Habitat ReStores operated in the United States and in five additional countries. A total of 903 ReStores can be found across 49 of 50 U.S. states, with an additional 130 spread throughout Canada, New Zealand, Australia, Northern Ireland and the Philippines.

903+130

8,447

Repairs completed in the U.S. as part of Habitat's aging in place efforts. These projects, more than half of which served those over 65, helped older adults make repairs and modifications necessary to help them remain in their homes with comfort and dignity.

2.5 million

Participants in the 2019 Habitat Young Leaders Build campaign in Asia-Pacific. In its eighth year, the event rallied young people to build, advocate and support other awareness-raising activities. A highlight: Habitat Cambodia increased its event participation by 150 percent, mobilizing 5,000 youth volunteers.

elevate

“I love this home. It opened up a lot of avenues for me and my family.

“I have a savings account now, which I never had before, because the house is affordable. All the bills are affordable now. The way the house is built and the soundness of it and all the things that were put into building this house — my light bill, my water bill, everything is nothing compared to what it used to be.

“We’re able to do more together, spend more time as a family. I don’t have to work all the overtime hours that I used to have to work just in order to make it. I’m able to work just regular shifts now, and we’re fine. So that just took the stress way down. I feel ecstatic with my life now. It feels a lot calmer, a lot more at peace.

“Before, when we lived in the other house, I would literally see the kids when I’d send them to school in the morning, and then I didn’t see

them until the next day when I sent them to school in the morning because I was always at work. I make dinners now and spend family time, play games at night or watch movies at night together and stuff, so all the things that we weren’t able to do before. I’m here.

“I sleep good at night. I just have peace of mind. We have a more relaxed atmosphere. You can see it in the kids.

“There’s hope that I’ll be able to help the kids get into colleges or buy their first cars, things that never would have been possible before Habitat.

“When Habitat called, I started crying. I was excited because I was approved, and I felt accomplished. My brain just went instantly to, ‘Your life just changed.’”

Lorrie, Habitat Portland/Metro East homeowner

“I keep on looking at how our house, how it was rising to the sky, thanks to people of goodwill who wanted to help us. I have never encountered this way of helping. I like it. It sets a good example for my family and a good example for the community. A human being helping another human being can accomplish great things.”

Mirosław, Habitat Poland homeowner




“After building our house, my hope for life changed. I can see my boys sleeping soundly. Their sound sleep not only makes them healthy and happy, but it allows them to have better dreams. My heart cries with joy because I know my kids are dreaming about a better future. When you dream, it becomes a reality, and safe shelter creates the dream and hope. I always think about how beautiful their dreams must be, and I want to make my kids’ dreams a reality by providing them with the best education I can, so they can live a life they deserve.”

Bir Ram, Habitat Nepal homeowner

transform





At Lucy's house in Zambia, plants flourish on the front porch. The inside is decorated with happy, colorful dishes and white lace curtains from the local market where Lucy sells bread, milk and ice blocks. "I love this house," she beams. "It has cushioned us from hardship."

Lucy's mother died nine years ago; her dad had died a year earlier. Lucy, only in the seventh grade at the time, quit school to raise her brothers, Bornface and Gift, then 9 and 7. The trio got by as best they could until their mud-brick house collapsed.

Lucy and her brothers were not injured, but they found themselves moving from relative to relative in pursuit of shelter. Eventually they returned to their house but were essentially homeless as they tried to rebuild, mud brick by mud brick, whenever funds would allow.

In Zambia, Habitat works with vulnerable groups such as the elderly, people with disabilities, orphans and child-headed households. Habitat Global Village student volunteers from the Republic of Ireland helped build Lucy's house out of durable and dependable cement block. "After Habitat came and said they were going to help us, I leaped with joy," Lucy says. Taking care and loving the house is her way of showing her gratitude, she says.

Today, Lucy's brothers are in school. Bornface wants to be a pastor; Gift, a doctor. Lucy has career plans, too. "I would love to see my business grow."

Although the house is new, Lucy still feels her mother's presence. Her mother would be proud of how well all of her children are doing, she says. "The way we are living, and how beautiful this place has become, she would be very happy."



"I would love to see my business grow."



(listen)



In 10 communities across the United States, Habitat for Humanity is working with national and local partners to help residents harness their collective power and develop the tools they need to bring lasting change to their neighborhoods.

Using the Quality of Life Framework – an innovative approach that begins with understanding residents' dreams and concerns for their neighborhoods – coalitions of residents, businesses, churches, schools and other stakeholders are implementing solutions as unique as the neighborhoods themselves. Building and repairing homes, developing public parks, organizing safety meetings with local police, attracting new businesses, implementing property tax limits, helping older residents age in place.

In Philadelphia's Sharswood neighborhood, the revitalization work centers around increasing decent and affordable housing, improving health and healthy food options, reducing crime, and boosting employment opportunities. "We have been working with partners to address this reality of the need

for a new environment,” says Tommy Joshua Caison, a third-generation Sharswood resident and executive director of North Philly Peace Park, which offers programs for every age group.

Along with Sharswood, other participating neighborhoods are: 8twelve in Muncie, Indiana; Amphi in Tucson, Arizona; The Glens in Dacono, Colorado; Larimer in Pittsburgh, Pennsylvania; McComb-Veazey in Lafayette, Louisiana; Southwood in Charlottesville, Virginia; Wall Street in Moncks Corner, South Carolina; Washington in Long Beach, California; and Westside in Pittsfield, Massachusetts.

The Robert Wood Johnson Foundation – along with Lowe’s, Wells Fargo Foundation and General Motors – are financial supporters of the neighborhood revitalization initiative, which will take place over five years. Local partners are also investing in this work in each community.

As resident voices are being heard in each of these cities, strides are being made. Mixed-income developments have been planned, community gardens planted, crosswalks

painted, vacant lots purchased. Block by block, like a chain reaction, each change small and large is leading to neighborhoods that are better poised to serve those who call them home.

“Any community problem – be it a shortage of housing that’s affordable, a lack of reliable public transportation or too few high-quality schools – affects us all,” says Don Schwarz, Robert Wood Johnson Foundation’s senior vice president of program. “Healthy communities are places that foster good health and the basic conditions to thrive are available to everyone.”



When Ben thinks back to his childhood in central Michigan, one thing stands out: the ever-present boxes in the closet.

“I always had boxes with my toys and belongings in them – always ready to be picked up and moved to the next place.”

Now a state representative, Ben recalls the strain of constantly moving between rental units in varying levels of disrepair. “You get the tunnel vision of ‘Are we going to make rent? How are things looking for food? How are things looking for utilities? What’s the job situation?’” he says. “So you don’t dream a lot. You don’t think about what your five-year plan is. It’s a very closed and short-term vision because it’s about necessity.”

It wasn’t until his parents became owners of their own Habitat home that his family finally found the freedom to dream, to plan – and to think outside of the moving boxes.

“Suddenly, Habitat took away one of the many key stress points of poverty. Housing was no longer a constant point of concern or instability. My parents could start thinking ‘What is our five-year plan? And how can we do more

with experiences to nourish this life?’”

A career in public service, Ben says, is his way of helping to ensure that everyone is afforded the support to grow, succeed and contribute to society the way his family has.

“One of my most powerful memories is from right after we moved into our Habitat house,” Ben says. “I went out to the curb, and we threw the boxes away.”



“In this community, there is love and support.”



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

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

"Life was so difficult," Saraswati says. "There was no peace in my mind and in my heart. We were freed, but it was a real problem to live a normal life. I did not know how."

All of that has changed. The first in her family to ever hold a land title, today Saraswati knits clothes and sells them at market. It's a skill she loves and wants to teach to others. "In this community, there is love and support," she says. "I will be happy here; everyone loves me, and I love them."

STABILIZE

“My roof leaked a lot during the hurricane. I went to Habitat because I heard that they can help you. And they helped me put a new roof on my house. Do you know what that means to me? When I think about Habitat, this song ‘What Would I Do Without You?’ comes to my head. What would I do without Habitat?”

Collette, whose Texas house sustained damage during Hurricane Harvey and was repaired by Habitat



“This house just makes my heart glow!”

5-year-old **Samantha**, who now lives in a Habitat home after her family's Florida rental was badly damaged during Hurricane Irma





In September 2017, back-to-back hurricanes Irma and Maria devastated Puerto Rico, wiping out infrastructure, livelihoods and homes. Two years later – through a multiyear, multifaceted approach involving private, public and nonprofit partners and thanks to the generous support of AbbVie – Habitat continues to make progress in communities throughout Puerto Rico and advocate for changes that will build resilience and reduce delays in recovery when disaster strikes again.

For Juan Antonio, partnering with Habitat has meant finally replacing the blue tarps that have covered his home for the last two years. His new hurricane-hardened roof includes extra reinforcements to make him and his home more resilient against future disasters. He wasn't sure that his residence of 23 years would ever be habitable again, let alone rebuilt better and stronger than before. "It's like when you're in the dark, and you start to see a little bit of light," Juan Antonio says of Habitat's help. "Over time, that light gets bigger – with hope and with happiness."

In addition to directly partnering with families like Juan Antonio's to improve their shelter, Habitat focuses on improving the skills of construction workers on the island and investing in the recruitment and training of new laborers, with a special focus on women. We also are partnering to address land titling issues; working at the household level to help families legalize their title status; at the community level with local organizations dedicated to solving Puerto Rico's tenure issues; and at the national level as a member of a policy working group founded with partners Center for New Economy, University of Puerto Rico Law School and ReImagina PR. Habitat has served as a bridge and amplifying voice for organizations, institutions, municipalities, the government of Puerto Rico and disaster survivors working together to speed up and improve the quality of Puerto Rico's recovery.

"I looked for help in so many different places," Juan Antonio says. "Thanks to Habitat, I can come home again."

rebuild

Expanding on our tremendous success of helping 4.8 million individuals worldwide in fiscal year 2018, Habitat's Terwilliger Center for Innovation in Shelter experienced another exciting year of growth, as we continued to transform housing markets to be more responsive to low-income homebuilders.

In FY2019, we had several successes, including:

- **Understanding how social norms determine construction decisions.** The past year proved critical in understanding the subtle but powerful role of social norms in shaping the construction decisions of low-income households.

Our *Beyond Building: How Social Norms Shape Low-Income Home Construction* report reveals that some households incorrectly believe the way materials look is proportional to construction quality and that customers and masons are risk-averse and reluctant to try new technologies and materials.

Similarly, our *Bahay, Buhay* report revealed that most survey respondents in Cebu, Philippines, were unfamiliar with safe building practices for disaster resilience and most homes are unlikely to withstand a natural disaster.

- **Orienting construction businesses toward the low-income market.** We held a roundtable meeting with Alternative Sand India and the Indian Concrete Institute to find ways to better produce, distribute and market low-cost, eco-friendly manufactured sand.

We also partnered with Elementia, a cement-based company in Mexico developing app-friendly instructional videos for masons.

- **Nurturing an innovative ecosystem for shelter.** We expanded the first ever shelter-specific accelerator from Mexico into India and Kenya. The ShelterTech accelerators provide help for early-stage companies with business advice and mentoring to find solutions for affordable housing.

For example, two startups in India, QuikSpec and Tvasta, respectively develop construction management software and use 3D concrete printers to rapidly create building blocks. Both companies were invited to make pitches to India's prime minister this year.

- **Influencing financing for affordable housing.** Our MicroBuild Fund, a capital fund for housing microfinance, crossed new thresholds, distributing US\$127.4 million to 54 institutions across 31 countries.

In addition, we finished a five-year project to equip six financial institutions to offer housing finance products. A quasi-experimental impact evaluation of the project found that access to these small loans improved housing quality, satisfaction, health and perceptions of financial well-being.

- **Expanding global thought leadership.** The center hosted events that provided networking, messaging and learning opportunities. One of these events, Build Better Before, was co-hosted by the World Bank's Global Fund for Disaster Reduction and Recovery in Washington, D.C. Attendees from various leading institutions heard about the qualitative housing gap and resilient housing in the face of natural disasters. The work of the Terwilliger Center was also featured in such publications and online platforms as *The Economist*, *Forbes* and *Devox*.

The center consolidates more than a decade of experience in developing market-based solutions for housing and the body of work resulting from these early efforts, formerly referred to as the Center for Innovation in Shelter and Finance.



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

invest

Speak

Up



Families across the United States pay too high a price to cover the cost of their home, with more than 18 million American households using half or more of their income for housing. This year, Habitat for Humanity launched Cost of Home, a five-year U.S. advocacy campaign to mobilize local Habitat organizations, partners, volunteers and community members to find solutions and help create policies that will help 10 million individuals meet their most basic needs.

So far, Cost of Home has helped improve home affordability for 1.1 million people. The campaign is buoyed by 257 local Habitat and state support organizations in 40 states working for policy solutions. Their voices are amplified by those of residents and other community partners and are being heard in critical areas. Funding for the campaign has been provided by Wells Fargo, J. Ronald Terwilliger, Whirlpool, Bank of America and The Kresge Foundation.

The Cost of Home campaign aims to improve housing affordability by influencing policies and systems that will improve and promote:

Housing supply and preservation: Communities across the U.S. face shortages of safe, decent housing where residents can afford to live and raise



families. That's why we're helping to increase the supply and preservations of affordable homes. In Columbus, Ohio, voters approved the city's first-ever bond fund dedicated to affordable housing. Almost half of a \$1.03 billion infrastructure package is dedicated to affordable housing and expected to impact some 879,000 residents. Habitat MidOhio was actively involved in promoting the bond measure.

Access to credit: Credit is difficult, if not impossible, for many households to access, and minority and lower-income applicants often don't have access to credit at all or have access only to predatory credit. We're helping to create policies that increase and broaden access to safe credit for underserved populations. Habitat Indiana – along with a coalition of local Habitat organizations and over 100 churches, veterans' groups and nonprofits – engaged supporters and lawmakers to help defeat proposed legislation to expand high-interest payday loans.

Land use: In certain communities, zoning restrictions and high land prices can make it prohibitively difficult to build or preserve affordable homes. We're advocating for policies related to land acquisition, use and development that bring down the cost of building, promote fair housing and fully reflect community needs. In Austin, Texas, a coalition of affordable housing and community development organizations, including Austin Habitat, successfully pushed for a proposal designed to increase the city's affordable housing stock through zoning changes and the elimination of some development requirements. The Austin City Council unanimously adopted the proposal known as Affordability Unlocked.



Communities of opportunity: “Home” includes the community and resources in which you live, work and grow. Habitat works to protect and strengthen neighborhoods by helping residents secure their rights and roles within their community. Habitat Metro Maryland successfully advocated for a law that allows tenants in Montgomery County to break their leases early and without penalty if their landlord does not fix imminent health and safety issues in a rental unit. The council, which represents Maryland's most populous county, unanimously passed the legislation designed to put pressure on landlords violating housing codes.



Learn more at [habitat.org/costofhome](https://www.habitat.org/costofhome).



mobilize





“Being able to deconstruct and not only keep items out of landfills, but to give them new life at the ReStore is so rewarding. Plus, the dollars our deconstruction crew brings in through these salvaged items have tangible results on Milwaukee families. There’s nothing quite like it.”

**Habitat ReStore volunteer
Cindy Gear**

“The joy of being around like-minded people that just want to make a difference. It really is God’s love in action.”

Volunteer Camille Perez

“I kept hearing people complain about things going on in the world, but talk alone doesn’t get anything done. Habitat AmeriCorps became a way for me to walk the walk.”

Habitat AmeriCorps member Joe Diedenhofer

“Working together with future homeowners to help build their new homes is to experience grace.”

**Habitat and Thrivent Worldwide
volunteer Linda Hofstad**

“As a change agent, I speak for the people. Through me, a lot of people have their land rights protected. Volunteering with Habitat is my passion. If I don’t help people, I feel like I’m not doing anything.”

**Habitat homeowner and longtime
volunteer Miriam**

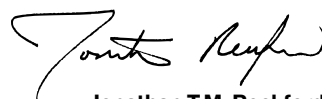
“At the end of one day of building walls, this young girl asked if we could go faster. She did not care if the walls were straight of plumb, just get them done so she can have a bedroom. This feeling of reward happens on every build, everywhere in the world.”

**Global Village volunteer
Wayne Needham**

Truly transformative work



Joe L. Price
Chair of the Board of Directors
Habitat for Humanity International



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

As we consider the ever-growing number of individuals and communities around the world that are now stronger and more stable because of improved shelter, we continue to be amazed – and grateful.

Thanks to generous supporters like you, Habitat for Humanity has now served more than 29 million people since our founding in 1976. What an inspiring and humbling achievement!

The faces, facts and figures that you see in the pages of this report are a testament to what you make possible every day. Together, we are engaged in truly transformative work, the kind of change that lasts longer than a lifetime.

Every family story that we are privileged to witness, every advocacy victory we come together to claim and every investment we facilitate in support of affordable housing only reminds us of the significance of our mission. And of the desperate need for the work that we do.

We know that, for every family who builds with us, there's another anxiously awaiting that kind of life-changing opportunity. Over and over, we see how a stable home leads to positive changes like improved health, better education outcomes and the ability to make forward-looking choices. We know that we must continue to make all of that possible for more and more families.

“Together, we are engaged in truly transformative work, the kind of change that lasts longer than a lifetime.”

We can do that – but only with your help. Habitat's work is what happens when we pool coins collected by children, generous donations made by individuals, and gifts offered by diverse organizations in support of better housing. It's a reminder of how the enthusiasm of one person can help others see what is possible. It's something precious in today's world: a chance for us all to unite in common cause.

Together, we can accomplish so much more than any of us can do alone.

We are grateful for that truth and for God's many blessings. We pray for His continued guidance and protection as we plan and pursue the exciting years of work still to come.

Thank you for continuing on this journey with us. Your support, your voice and your belief in Habitat's bold strategies are the building blocks of a better future.

A commitment to global stewardship

Thanks to the generous support of our donors and partners, fiscal year 2019 was another good year for Habitat for Humanity International. This success allows Habitat to serve more families and communities around the world as we work toward our vision of a world where everyone has a decent place to live.

Overall revenue was US\$300 million. In addition, we received US\$46.7 million in grant advances, which will be recognized as revenue in future periods as eligible expenses are incurred. We continue to grow our programs in the areas of housing microfinance and other lending solutions, as well as exploring additional new technologies available to build more sustainable and less expensive housing solutions for the families with whom we partner.

On the expense side, we remain committed stewards of the financial resources entrusted to us. Our programs accounted for 78 percent of our total expenses, as we were able to transfer over US\$120 million in cash and donated product to our affiliates and national organizations around the world. Overall, expenses increased by 6 percent compared with the prior year. Significant funding received this year will continue to be used in the next few years to rebuild homes and infrastructure in the areas of Texas, Florida and Puerto Rico

that were hardest hit by the devastating 2017 hurricane season.

These metrics put Habitat in a strong position to serve families and achieve our strategic plan. We will continue to grow and diversify the organization's funding, expand and deepen the available ways we serve our target populations, and build reserves and capacity to weather economic changes. We thank you for your continued support of our mission.

“These metrics put Habitat in a strong position to be able to serve families and achieve our strategic plan.”



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

FY2019 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	16,320
Repairs	16,540
Market development	710
Total	33,570

Latin America and the Caribbean

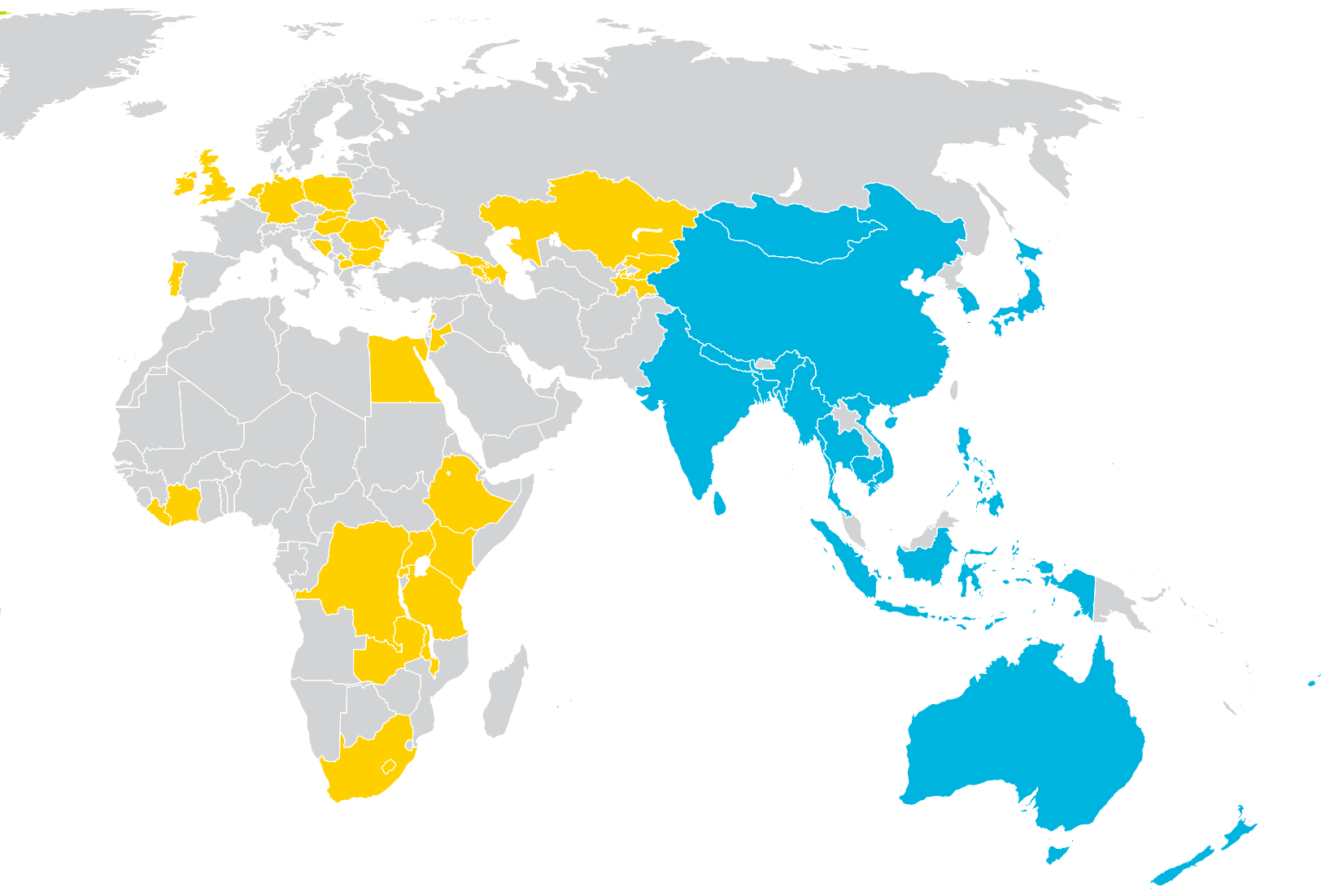
	INDIVIDUALS
New and rehab construction	35,345
Incremental construction	29,525
Repairs	64,825
Professional services	30,790
Market development	1,847,575
Total	2,008,060

Europe, Middle East and Africa

	INDIVIDUALS
New and rehab construction	3,860
Incremental construction	114,435
Repairs	16,770
Professional services	34,440
Market development	1,676,655
Civil society facilitation	3,275
Total	1,849,435

Asia and the Pacific

	INDIVIDUALS
New and rehab construction	38,055
Incremental construction	273,990
Repairs	15,050
Professional services	70,675
Market development	1,598,875
Civil society facilitation	1,180,010
Total	3,176,655



DEFINITIONS

New and rehabs: New houses are 100 percent 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.

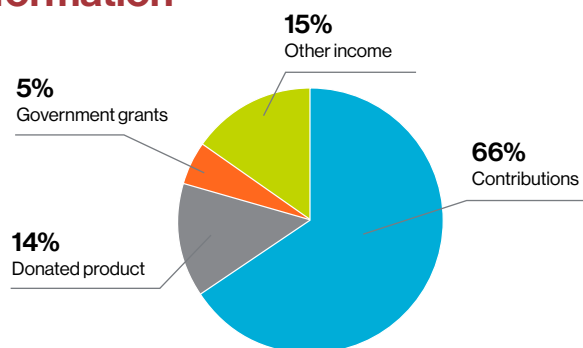
Repairs: Minor restoration, such as patching roofs or walls or replacing materials in houses that still meet Habitat's quality standards and local building codes.

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.

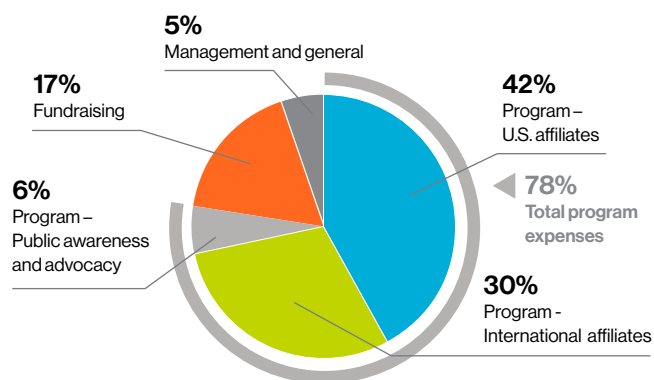
Habitat for Humanity International FY2019 consolidated financial information⁽¹⁾



FY2019 Sources of funds

In thousands of dollars

Contributions	\$197,354
Donated product	\$42,191
Government grants	\$15,753
Other income	\$45,221
Total revenue	\$300,519



FY2019 Use of funds

In thousands of dollars

Program - U.S. affiliates	\$121,512
Program - International affiliates	\$85,843
Program - Public awareness and advocacy	\$16,647
Fundraising	\$49,265
Management and general	\$14,986
Total expenses	\$288,253

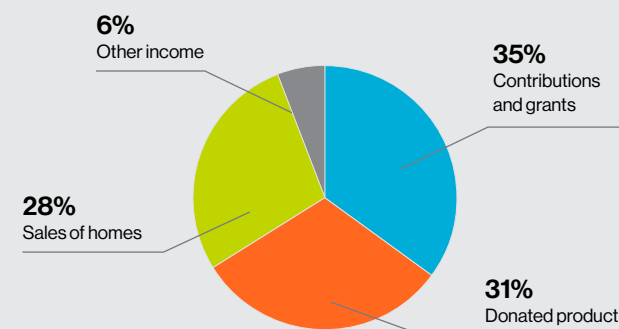
Unaudited combined financial statements

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, 2018, we estimated the total impact of the entire Habitat for Humanity mission was as follows:

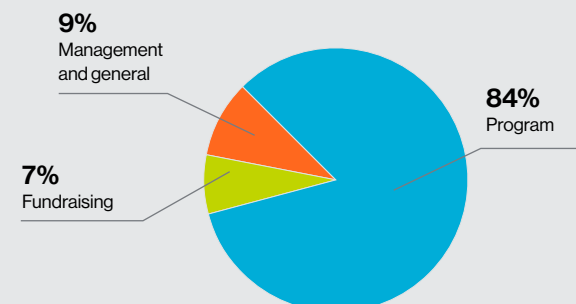
**Total revenue of
\$2.3 billion**

**Total net assets of
\$3.1 billion**



FY2018 Sources of funds

Contributions and grants	\$800 million
Donated product	\$713 million
Sales of homes	\$641 million
Other income	\$128 million



FY2018 Use of funds

Program	\$1.6 billion
Fundraising	\$139 million
Management and general	\$178 million

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

As of June 30

In thousands of dollars

	2019	2018	\$ Change
Assets			
Cash and cash equivalents	\$54,380	\$103,742	\$(49,362)
Investments at fair value	178,951	98,562	80,389
Receivables	172,042	159,812	12,230
Other assets	27,508	24,001	3,507
	\$432,881	\$386,117	\$46,764
Liabilities and net assets			
Total liabilities	\$189,400	\$155,493	\$33,907
Net assets			
Without donor restriction	119,987	97,459	22,528
With donor restriction	123,494	133,165	(9,671)
Total net assets	243,481	230,624	12,857
	\$432,881	\$386,117	\$46,764

(1) Habitat for Humanity International's auditors have expressed an unqualified opinion on our June 30, 2019, 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 and changes in total net assets⁽¹⁾

Year ended June 30

In thousands of dollars

	2019	2018	\$ Change
Revenues and gains			
Contributions	\$197,354	\$240,152	\$(42,798)
Donated product	42,191	54,690	(12,499)
Government grants	15,753	16,235	(482)
Other income, net	45,221	38,858	6,363
Total revenues and gains	300,519	349,935	(49,416)
Expenses			
Program services:			
U.S. affiliates	121,512	117,432	4,080
International affiliates	85,843	68,781	17,062
Public awareness and education	16,647	28,047	(11,400)
Total program services	224,002	214,260	9,742
Supporting services:			
Fundraising	49,265	45,480	3,785
Management and general	14,986	12,966	2,020
Total supporting services	64,251	58,446	5,805
Total expenses	288,253	272,706	15,547
Losses on contributions receivable	176	90	86
Total expenses and losses on contributions receivable	288,429	272,796	15,633
Change in net assets	\$12,090	\$77,139	\$(65,049)

Home is the Key

The 2019 Home is the Key national cause marketing campaign turned up the volume on the need for affordable housing in the United States with a feature on *CBS This Morning* national television, a national radio media tour, and features on HGTV.com and in *HGTV Magazine*. In rounds of media interviews that aired over 2,000 times on national radio programs and on local radio stations in key markets, our cause partners gave voice to their commitment to working with Habitat for Humanity to make decent, safe housing accessible to all.

CBS This Morning featured the campaign with a segment filmed at the Atlanta Habitat build site that featured volunteers,



supporters, a Habitat homebuyer, and Habitat Humanitarians and HGTV celebrities Drew and Jonathan Scott. Visibility for the campaign also grew through social media influencers. In all, in its third year, the campaign delivered over 500 million audience impressions.

Each Home is the Key partner asked their consumers to join the effort by purchasing their products, donating online and at the register, and promoting the campaign via social media. In addition to contributing their voices, partners offered financial support and employee volunteers for the monthlong build in Atlanta.

Inaugurated in 2017, Habitat's annual Home is the Key campaign aims to demonstrate how a safe and decent home creates a better life for families and individuals and to encourage others to join the effort to end inadequate housing. *PR Daily* recently recognized the campaign as the top influencer and donor relations campaign in the United States.



2019 PARTNERS:
At Home
Chico's FAS
Google Nest
Nissan
O-Cedar
HGTV (Media Partner)
iHeart Radio (Media Partner)

NCAA commitment helps families impacted by disaster

In December 2018, the NCAA announced a five-year, US\$2.5 million commitment to Habitat for Humanity to support the construction and repair of decent and affordable homes in partnership with families impacted by natural disasters.

The NCAA kicked off the partnership in April 2019, joining Cape Fear Habitat for Humanity in Wilmington, North Carolina, building alongside a future Habitat homeowner who lost her home as a result of Hurricane Florence. University of North Carolina Wilmington student-athletes rolled up their sleeves to hammer siding and lay down flooring to help build stronger and healthier homes in their community.



NCAA's commitment to helping Habitat serve more families impacted by disaster goes back to 2005, when the NCAA supported Habitat's response to hurricanes Katrina and Rita, two of the most devastating natural disasters to affect the United States. Over a three-year period, more than 5,000 student-athletes, coaches, staff members and community volunteers worked alongside 60 families and helped them take a significant step on the path to building back their homes and their lives.

When disaster strikes, the loss of a home can leave families at their most vulnerable. With this crucial five-year support from NCAA, Habitat can work to rebuild communities in these circumstances, moving them from ruin to recovery.



Whirlpool's longtime support changes lives

For 20 years, Habitat for Humanity homeowners have been able to enjoy a home-cooked meal with their family thanks to the generous and longtime support of Whirlpool Corporation.

To date, Whirlpool has given US\$107 million and has donated and installed approximately 197,300 Whirlpool brand ranges and refrigerators in every Habitat home in the U.S. and Canada, benefiting more than 104,000 families.

Since its partnership with Habitat began, Whirlpool also has donated more than 42,000 products to Habitat for Humanity ReStores, engaged thousands of employee volunteers,

sponsored nearly 190 homes, and donated products in Europe, the Middle East and Africa, benefiting more than 76,000 Habitat families.

Highlights:

- In 2019, Habitat and Whirlpool kicked off their collaboration with Food Network's *Chopped* winner Chef Roshara Sanders. Chef Roshara grew up in a Habitat home in Bridgeport, Connecticut, with her mom, Sharon. Celebrating Habitat families, good food and dinner table conversations, the "Home Cooking with Love" collaboration was launched to celebrate this longtime collaboration and to inspire the preparation of delicious and healthy meals without breaking the budget.
- October 2019 marked the 10th year, Whirlpool partnered with Habitat Monroe County and Indiana University Bloomington's Kelley School of Business to build decent and affordable homes alongside future habitat homeowners during the university's homecoming week.
- During FY2019, Whirlpool donated US\$5.7 million in products and funding, helping thousands more Habitat homeowners create a decent and affordable place they can call home.



As part of "Home Cooking With Love," Chef Ro presented three recipes during Habitat's national conference in March.



Corporate, foundation, institution and individual support



AARP Foundation and Habitat for Humanity have a successful history of collaborating to increase access to safe, affordable and decent homes for low-income older adults.

According to an AARP 2018 survey, nearly 80 percent of people age 50 and older want to remain in their homes and communities for as long as possible. Many of these older homes need costly repairs and have few of the features required for safety and accessibility. AARP Foundation has supported Habitat's efforts to address these issues by providing cost-effective home maintenance tips and resources that make it easier for older adults to live comfortably at home as they age.

In 2019, AARP Foundation provided a grant of nearly US\$557,000 to Habitat. As part of Habitat's Aging in Place program, AARP Foundation's Here to Stay: Home Upkeep for All™ materials will be piloted by Habitat locally in workshops for low-income older adults in seven locations around the U.S. This collaboration will help Habitat build our capacity in local communities so that more older adults are better prepared to take care of their homes.



Dow recognizes that affordable housing is one of the world's most pressing challenges, and in 2019 the company committed to supporting the crucial work of Habitat for Humanity's Terwilliger Center for Innovation in Shelter, through which Habitat facilitates more efficient and inclusive housing market systems. Notably, Dow zeroed in on countries like Mexico and India, where the need for affordable housing options is staggering. Dow is helping the Terwilliger Center spearhead initiatives that promote market-based solutions in concert with local vendors.

The collaboration between Dow and Habitat began in 1983, and Dow became Habitat's first national partner 10 years later. For more than three decades, Dow has provided financial contributions, employee engagement and market-based solutions.

Dow's substantial contributions over the decades have helped Habitat's global work of helping people in need of decent, affordable housing.

What began as a modest, employee-led grassroots effort has grown into one of Dow's most significant service initiatives and one of Habitat's most meaningful relationships. The result is a legacy of not just building houses, but also helping low-income families in communities around the globe secure affordable, sustainable homes.



DuPont represents a forward-thinking approach to homebuilding through its efforts to create enduring communities where people can live, work and play. DuPont's support of Habitat for Humanity helps families build energy-efficient homes with insulation, air sealing and water barrier products that lower monthly utility bills.

DuPont products like Styrofoam™ brand insulation and Great Stuff™ insulating foam sealant, for example, have become work site staples at Habitat builds across North America and can be found at the heart of many Habitat homes.

With DuPont's help, Habitat can better address the worldwide need for decent, affordable homes. DuPont supports Habitat in many ways, including financial, product and volunteer contributions toward new home builds and renovation projects, house sponsorships, and employee volunteers to work with future Habitat homeowners as they build decent places to call home. The company also actively supports our Jimmy & Rosalynn Carter Work Project and Home Builders Blitz events.



J.M. Huber Corporation committed US\$500,000 in donated products and cash to Habitat for Humanity to invest in communities where Huber has offices and employees and to support Habitat's 2019 Home Builders Blitz and the 36th Jimmy & Rosalynn Carter Work Project. Huber Engineered Woods, one of Huber's portfolio companies, has partnered with Habitat to support Home Builders Blitz for the past three years.

Huber employees also roll up their sleeves and build with Habitat. Huber volunteers helped Atlanta Habitat in Georgia kick off its inaugural Holiday House and built alongside a family who was able to spend their first Christmas in a safe and affordable home of their own. Employee volunteers also worked with Tulsa Habitat in Oklahoma to help a U.S. Navy veteran build a secure and affordable home for her four children.

Huber donated more than US\$250,000 of its AdvanTech® flooring products and its ZIP System® products to multiple local Habitat organizations. Additionally, Huber is one of Habitat's disaster construction partners and will supply donated products to help with rebuilding by local Habitat organizations throughout the country affected by hurricanes and other disasters.

The partnership is one component of the 135-year-old family-owned company's commitment to donate 1 percent of its net income annually to nonprofit organizations. Named Huber Helps, this expanded approach to community engagement builds on the company's long-standing tradition of being a responsible corporate citizen.



Masco Corporation is a global leader in the design, manufacture and distribution of branded home improvement and building products. Masco has supported Habitat for Humanity since 2014, providing more than US\$1.1 million in donations to help families obtain the dream of homeownership and to support key Habitat initiatives.

Headquartered in Livonia, Michigan, Masco employees have helped build homes in Ann Arbor, Detroit and Lansing, Michigan, and in Indianapolis, Indiana. Masco also has supported Habitat's Home Builders Blitz since the beginning of the partnership, helping Habitat bring together professional homebuilders and construction retailers to construct, repair or revitalize homes for the annual weeklong event.

Through its sponsorship of Habitat on the Hill, Habitat's annual legislative conference, Masco has helped Habitat advocate for affordable housing in the United States. Furthermore, Masco has been a sponsor of Habitat's biennial conference that brings together Habitat leaders from across the United States to engage with peers and share best practices to help transform lives in their communities.

Masco supports a variety of affordable housing, diversity and inclusion, and civic initiatives in the communities where its employees live, work and do business. Through corporate funds, manufactured products and employee volunteerism, Masco's efforts have earned it the reputation of being a responsible corporate citizen.



In September 2018, Nissan North America took an innovative approach to its long-standing partnership with Habitat for Humanity with Nissan's Calling All TITANs™ marketing campaign that featured Habitat across digital, print and network television placements. The campaign celebrated "Titans of the neighborhood" — those who roll up their sleeves to improve their communities and the world around them. The campaign helped spotlight the important work of Habitat to an expanded audience.

Beyond promotional support, Nissan generously donated four TITAN trucks and contributed US\$1 million in this, its 13th year of partnership. Nissan continued its sponsorship of Habitat's annual Home is the Key cause marketing campaign, which focuses on raising awareness of the critical need for affordable housing. Additionally, Nissan provided resources and support for the Give Habitat a Lift! Giving Tuesday campaign and for the Jimmy & Rosalynn Carter Work Project.

A valued partner since 2005, Nissan's cumulative contributions to Habitat in North America amount to nearly US\$17 million and more than 116,500 volunteer hours, including 10,000 employee volunteer hours in 2018-19. Nissan has donated 150 trucks to local Habitat organizations to assist in construction and repairs and has helped more than 90 families build strength and stability through homeownership.



The Proman Family of Companies has expanded its long-term collaboration with Habitat for Humanity, building on a partnership that has been ongoing in Trinidad and Tobago since 2012.

In early 2019, Proman announced US\$1.2 million to Habitat to help provide access to safe, decent and affordable housing through multiple building projects and long-term community projects around the world. The additional funding focuses on homebuilding, disaster resilience and emergency response projects in Trinidad and Tobago, Europe, and the United States. The current two-year partnership aims to directly help more than 1,200 people and families while engaging Proman's employees and using their expertise.

Throughout the partnership, Proman's contribution will be complemented by ongoing volunteer and fundraising work by Proman employees, focusing on the communities most closely tied to the company's operations around the world. Together, Proman and Habitat will not only concentrate on making a lasting difference in the lives of those in need of a decent place to call home, but also help whole communities increase their resilience against disasters by building retaining walls or providing training in valuable skills.

Headquartered in Switzerland, Proman is a global leader in products and services derived from natural gas. The partnership with Habitat strengthens Proman's deeply held commitment to act as a responsible long-term partner with all of the communities – and in all of the countries – in which it operates.



TD Ameritrade has collaborated with Habitat for Humanity International and local Habitat organizations across the country for over a decade, contributing more than US\$5 million to help build strength, stability and self-reliance through affordable housing.

Headquartered in Omaha, Nebraska, TD Ameritrade believes in making it as easy as possible for its employees to get involved with organizations like Habitat through the company's Matching Gift, Volunteer Time Off and Dollars for Doers Volunteer Grant programs.

In 2008, TD Ameritrade employees built their first Habitat home in Omaha. Since then, they have volunteered nearly 300,000 hours to build more than 60 homes with families near 10 of their office locations, helping each family reach their dreams of homeownership. TD Ameritrade takes pride in making communities better through its commitment to others.

Thanks to generous helping hands of organizations like TD Ameritrade that put a priority on engaging their employees to be a part of our mission, Habitat is able to help build a better world, one where everyone will have a decent and affordable place to live.



As a partner of Habitat for Humanity for more than a decade, Thrivent has helped to build safe, affordable homes in partnership with those living in poor housing conditions around the world. The newly reimagined Habitat and Thrivent Worldwide program blends the financial, volunteer and advocacy resources of Thrivent and its members with the hands-on, global experiences of Habitat.

Thrivent first teamed up with Habitat in 2005, launching a partnership that saw more than US\$253 million in crucial financial support that has helped Habitat build, rehab and repair homes in the U.S. and worldwide. As a reflection of the company's values, Thrivent members have offered up nearly 6 million hours of on-the-ground volunteerism to support Habitat's vision of a world where everyone has a decent place to call home.

Thrivent is a financial services organization that helps Christians be wise with money and live generously. As a membership organization, it offers its nearly 2.4 million member-owners a broad range of products, services and guidance from financial representatives nationwide. For more than a century, it has helped members make wise money choices that reflect their values while providing them opportunities to demonstrate their generosity where they live, work and worship.



Verizon has leveraged an impressive network of employees to respond to natural disasters across the nation, and in 2019 the Verizon Foundation committed US\$1 million to help families affected by Hurricane Michael rebuild. Verizon recognizes the importance of long-term recovery and the need to keep a focus on the devastated areas long past the initial outpouring of attention and resources.

Lower-income populations tend to live in areas more prone to flooding and thus take the brunt of the damage. Verizon's financial support gives Habitat for Humanity the tools it needs to help those communities reestablish themselves with decent, affordable homes.

Verizon often talks about how it runs to a crisis, and since Hurricane Michael struck, the organization has committed more than US\$25 million to its network in the Florida Panhandle and more than US\$2 million in grants to organizations like Habitat. This helps impacted communities recover and rebuild. In addition to its support of Habitat, Verizon also invested in additional mobile network assets with satellite connections that can be deployed anywhere a natural disaster strikes.



Wayfair has supported the mission of Habitat for Humanity since 2012. The company, considered to be a pioneer in the online home furnishings industry, has donated over US\$5.4 million to Habitat, thanks in large part to the participation and support of the Wayfair leadership team, its employees and its customers.

Wayfair contributes cash donations raised via employee giving and via customer donations at checkout. The opportunity to contribute at checkout has proved to be a popular feature on Wayfair.com and Wayfair.ca, garnering more than 1,600 positive customer reviews and US\$1.5 million in customer donations through June 2019. Additionally, Wayfair has generously provided financial support for Habitat's disaster recovery work and has donated over US\$3.9 million of products to Habitat ReStores.

Wayfair believes everyone should live in a home they love. Headquartered in Boston, Massachusetts, Wayfair has offices and distribution centers throughout the United States and in Canada, Germany, Ireland and the United Kingdom.



Wells Fargo is a key contributor to Habitat for Humanity's mission to help families across the United States build a safe and affordable place to call home. In June 2019, Wells Fargo became a major supporter of Habitat's new Cost of Home advocacy campaign.

Through Habitat's neighborhood revitalization work over the past nine years, Wells Fargo has helped residents, community leaders and organizations improve lives in local communities. In addition to financial funding, Wells Fargo team members have been important assets to the partnership, volunteering their time to help make housing more affordable in communities around the world and serving in leadership positions, including Habitat for Humanity International's board of directors and the Cost of Home advocacy campaign cabinet.

Wells Fargo's upcoming work with Habitat will span three new innovative programs to help generate awareness of the housing affordability need, to improve neighborhoods, and to provide support for older adults and veterans. Wells Fargo provided funding to Habitat, for example, to help 40 older adults with home improvements as part of a new holistic model that will help senior adults with housing, nursing and occupational services.

Wells Fargo generously contributed a donation in 2017, valued at US\$18million, with proceeds used to fund US\$1million for Habitat's capital campaign supporting the relocation of its administrative headquarters in Atlanta. Wells Fargo also has provided resources to help make Habitat events like the Jimmy & Rosalynn Carter Work Project and the biennial Habitat conference successful.

Carol and George Bauer

Carol and George Bauer's faithful support of Habitat for Humanity's work has helped us partner with millions of families and has significantly increased our fundraising. Through the Bauer Foundation, the couple has generously allowed Habitat to leverage their financial gifts to challenge others to give to our ministry over the past five years. These matching gift challenges have resulted in millions of dollars in undesignated funding for Habitat's work in the United States and around the world. Carol and George go beyond donating funds to take action to make a difference. In addition to the couple's fruitful careers, they offer their leadership skills serving on a number of boards of directors and advisory boards that focus on helping people in need of a hand up. Carol and George have established a spirit of giving in their children, all of whom participate in the family's foundation and find ways to dedicate their time to helping others. Habitat is grateful to Carol and George for their tremendous investment in our vision of a world where everyone has a decent place to live.

Linda Dotson

Linda Dotson has faithfully supported Habitat for Humanity's work since 1987. Like Habitat, Linda has personally seen how important a hand up can be in helping others achieve their dreams. While working with at-risk teens, Linda frequently found ways to help those whom others might have let slip through the cracks. Sometimes she dug into her own wallet to help a student in need of a simple notebook or other school supplies. She saw the huge difference that something that seemed so minor had on the students' education, and it had a big impact on Linda's life. Now retired after years in the tech workforce, raising her son, and volunteering at schools and nonprofits, Linda continues to generously assist others through her charitable giving. She has faithfully given to Habitat's Global Impact Fund for many years. More recently, she wanted her giving to reach even more people. Thus, she began supporting Solid Ground, Habitat's global advocacy campaign that works with national and local leaders to change policies and systems to increase access to homeownership for millions around the world. Habitat is grateful for Linda's dedicated support of our efforts to help families around the world achieve their dreams.

Fran and John Edwardson

Fran and John Edwardson have faithfully supported Habitat for Humanity's work for nearly 20 years. In addition to their gifts toward our global work, the couple has generously given to their local affiliates in Chicago, Illinois, and Lee & Hendry Counties, Florida. Their donations have helped equip Habitat to partner with families in building new homes; repairing run-down, dilapidated homes; and recovering from disasters. Much of their international giving has gone toward families caring for orphans and other vulnerable family members around the world. John and Fran, now retired, had varied career paths that touched countless people in the technology, travel and nonprofit industries. Under John's successful direction as chief executive officer of CDW Corporation, revenues nearly tripled. And Fran's leadership with the Chicago area's Red Cross provided critical assistance to countless local families. The couple's thoughtful leadership and acute people skills help bring success to everything they touch, including their involvement with Habitat. We are grateful for Fran and John's dedicated support of Habitat's local and global work.

Phyllis and Louis Jacobs

Louis and Phyllis Jacobs are longtime supporters of Habitat for Humanity. In addition to their very generous financial support, Lou and Phyllis truly believe in helping others by acting as the hands and feet of Jesus. They became involved with Habitat in 1988 through their church's local mission committee. The couple soon found themselves helping launch Habitat locally in Decatur, Illinois. They liked the idea of an ecumenical organization working alongside families in need of a hand up, and they appreciated our tithe program, which uses local dollars to reach families outside the U.S. They eventually moved to Wichita, Kansas, and quickly sought out their local Habitat to begin assisting families. It was here that Lou served more than 10 years on the affiliate's board and did a two-year stint as president. That generosity of spirit spreads to those around Lou and Phyllis, to the point that Lou's mother was inspired to leave a legacy gift that was used to sponsor a Habitat home in their community. In addition to their generous local work with Habitat, the couple has supported our Global Impact Fund and the 1997 Jimmy & Rosalynn Carter Work Project in Kentucky and Tennessee. Habitat is grateful for everything that Lou and Phyllis have done to help their neighbors – and families around the world – to improve their lives through better shelter.

Ken Krueger and Anne Christman

Ken Krueger and Anne Christman have focused their lives on helping others. Always willing to assist a friend in need, they are leaving a legacy of actively building a better future. The couple has generously donated money and volunteered their time to support Habitat for Humanity's mission for 26 years. They got "build fever" during the 2005 Jimmy & Rosalynn Carter Work Project. Since then, Ken and Anne have worked alongside families on construction sites at other Carter Work Projects and through Habitat's RV Care-A-Vanners program. Retired from the airline and nursing industries, the couple enjoys traveling around the United States with the RV Care-A-Vanners, a program that is near and dear to their hearts. They enjoy working alongside other retirees, building and repairing homes, and serving as leaders on Disaster Response Team builds. As lead construction safety trainers, Ken and Anne donate hundreds of hours each year to train Habitat affiliates across the U.S. on construction safety techniques. In addition to this important and rewarding role, the couple are volunteering in a campaign to secure 30 legacy commitments for Habitat's future as part of the 30th anniversary of the RV Care-A-Vanners program. Their commitment will help Habitat secure funding to serve even more individuals in perpetuity. We are thankful to Ken and Anne for their tireless efforts and their legacy commitment to helping Habitat build more homes after their lifetimes.

Dan Lebish and Rita Pasay

Dan Lebish and Rita Pasay have been involved with Habitat for Humanity since 2012. In addition to their financial gifts, Rita has expressed an interest in learning more about her local Habitat's Women Build program, and Dan has built with families in Malawi and Myanmar as a member of Habitat Global Village volunteer teams. These global teams help build affordable, safe homes and create a sense of love and kinship with families and communities around the world that are experiencing a great need for shelter. Dan, former chief operations officer of Aflac Group Insurance, encouraged other Aflac employees to get involved in something beyond themselves. During his tenure at Aflac, Dan and other staff members volunteered on a Habitat build in Columbia, South Carolina. Now that he is retired, Dan focuses his time on his consulting firm and his company, BookBoro. Dan and Rita clearly have hearts for helping others as they focus their attention on charities and organizations that help the most vulnerable portions of the population. Habitat is grateful for all that Dan and Rita have done to further our efforts to help as many people build affordable, decent housing as possible. We look forward to continuing in partnership with them for years to come.

Lila and James Ridlen

Lila and Jim Ridlen will continue their legacy of serving military families and veterans through their generous endowment gift to Habitat for Humanity. Their religious beliefs have inspired them to engage in philanthropy during their lifetimes and beyond. The couple abides by the biblical directive, "To whom much is given, much is expected." They chose to support Habitat's mission because of our similar values and Habitat's commitment to transparent stewardship. After looking into several nonprofits, Jim and Lila realized Habitat's Christian foundation, combined with the opportunity to directly help military members and their families through our Veterans Build program, was a perfect fit for their endowment gift. Jim says the fact that "Habitat helps people help themselves" clinched the deal for him. Lila adds that her years of teaching taught her how important a home is to building a strong foundation in education and opening doors to stable lives. Now in retirement, Jim and Lila decided to make a legacy gift to help U.S. veterans and their families. Habitat is grateful to the Ridlens for their commitment to helping people who have served our country improve their lives through secure, healthy homes.

Mary Lynn and Warren Staley

Mary Lynn and Warren Staley have generously supported Habitat for Humanity's work for nearly 30 years. In addition to the couple's substantial financial giving, Mary Lynn has dedicated her time to serving on Habitat for Humanity International's board of directors since 2012. Now retired, Mary Lynn and Warren continue to look for ways to make a difference in the lives of people who need help improving their living conditions. The couple was instrumental in helping Habitat create the Staley Leadership Institute. This program provides resources, training and networking opportunities for Habitat employees around the globe. This enriches our organization's leadership, which helps strengthen our capacity in local communities and on a global scale. The couple has consistently provided support and guidance for the institute since its inception. More recently, Mary Lynn and Warren committed to supporting Habitat's Global Initiative 2025, which will empower the organization to reach more families in need of shelter, work more efficiently and have an even greater impact in the housing sector. Habitat is grateful for Mary Lynn and Warren's financial donations and indefatigable efforts that have equipped us to serve millions of families in need of a legally titled, safe and decent home.



Tithe

Tithe is a foundational principle of Habitat that provides critical funding for our international work.

All of Habitat's U.S. affiliates are expected to contribute 10 percent of their unrestricted revenue in recognition of – and commitment to – the global nature of our mission.

In FY2019, U.S. affiliates collectively tithed US\$14.6 million. North Carolina's Habitat for Humanity of Charlotte contributed more than US\$596,000, bringing the affiliate's overall tithe since its founding in 1983 to more than US\$5 million – the first local Habitat organization to hit this milestone.

"Tithe always has been a part of who we are," says Laura Belcher, president and CEO of Habitat Charlotte. "We have been blessed with amazing support from our community and are thrilled to share that."

Habitat Charlotte recently added Habitat Cambodia as a tithe partner and continues its 26-year-commitment to Habitat El Salvador. In addition to financial support, Habitat Charlotte has sent hundreds of volunteers to El Salvador. "For the past 10 years, we have been building in the same community," Belcher says. "We see the families and the community transition and evolve. It is inspiring to see."

Tithe is a two-way street, Belcher says. "You definitely learn things from the work that is being done by other countries. Tithe reminds you that you are part of a larger ecosystem of humanity."



**"Tithe reminds
you that you are
part of a larger
ecosystem of
humanity."**

Laura Belcher, Habitat
Charlotte president and CEO

\$500,000 – \$999,999

Habitat for Humanity of Charlotte (North Carolina)
Habitat for Humanity Wake County (North Carolina)

\$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 Indian River County (Florida)
Habitat for Humanity of Lee and Hendry Counties Inc. (Florida)
Habitat for Humanity of Metro Denver (Colorado)
Twin Cities Habitat for Humanity (Minnesota)

\$100,000 – \$249,999

Greater Birmingham Habitat for Humanity (Alabama)
Habitat for Humanity Central Arizona Inc. (Arizona)
Habitat for Humanity Chicago (Illinois)
Habitat for Humanity East Bay/Silicon Valley (California)
Habitat for Humanity Greater San Francisco Inc. (California)
Habitat for Humanity of Greater Cincinnati (Ohio)
Habitat for Humanity of Greater Indianapolis (Indiana)
Habitat for Humanity of Greater 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 McLean County (Illinois)
Habitat for Humanity of Pinellas and West Pasco Counties (Florida)
Habitat for Humanity of the St. Vrain Valley (Colorado)
Habitat for Humanity Portland/Metro East (Oregon)
Habitat for Humanity Seattle-King County (Washington)
Habitat for Humanity Tucson Inc. (Arizona)
Milwaukee Habitat for Humanity (Wisconsin)
Paterson Habitat for Humanity (New Jersey)
Pikes Peak Habitat for Humanity (Colorado)
Sussex County Habitat for Humanity (Delaware)
Willamette West Habitat for Humanity (Oregon)

Donations in FY2019



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 Inc.

\$20 million+

Canada Mortgage and Housing Corporation

European Union

Thrivent

J. Ronald Terwilliger

Wells Fargo & Company

\$10 million+

Hilti Foundation

IKEA Foundation

Valspar, The Sherwin-Williams Company

\$5 million+

Anonymous

Bank of America Charitable Foundation

Hand In Hand Hurricane Relief Fund

The Home Depot Foundation

The Home Depot Canada Foundation

Lowe's Companies Inc.

Whirlpool Corporation

Donations

\$1 million+

Aktion Deutschland Hilft	NCAA
Estate of Catherine Anderson	Nissan North America
Anonymous	Owens Corning
Amazon	The PepsiCo Foundation
The Bauer Foundation	Proman
Robert Burger	Quicken Loans
Chico's FAS, Inc.	Community Fund
Delta Air Lines	Revera Inc.
Department of Foreign Affairs and Trade (DFAT)	Roche
Ann and Ted Dosch	Schneider Electric
Dow	Mary Lynn and Warren Staley
Electro Federation Canada	Stanard Family Foundation
GAF	Tiziana and Ramez Sousou
Genworth Canada	USAID
Pat and Tom Gipson	Velux Foundations
HMTX Industries	Verizon
John Deere	Justin J. Watt Foundation
Robert Wood Johnson Foundation	Wayfair
JTI Foundation	The Harry and Jeannette Weinberg Foundation
Keurig Dr Pepper	Robert W. Woodruff Foundation
LEVOLOR	Yale Locks & Hardware
Mastercard Foundation	
MaxLite	



\$500,000 - \$999,999

AARP Foundation
Allegion plc
Amaia Land Corporation & Amaia Southern Properties
Anonymous
At Home Stores
BCI Acrylic
Brighton-Best International
Choice Hotels Canada Foundation
Christian Aid Ministries
Cisco
Dal-Tile Corporation
Disaster Relief Fund, Government of Hong Kong Special Administrative Region
DuPont
Eicher Group
Freudenberg Household Products
General Motors Foundation
Suzan Gordon
The Grace Project
Homes4Hope Canada
The Hong Kong and Shanghai Banking Corporation Ltd. (HSBC)
Hope and Healing International
Hunter Douglas Canada
Jersey Overseas Aid
J. M. Huber Corporation
JPMorgan Chase
Kohler
Kum & Go
L&T Finance Ltd and L&T Infra Debt Fund Ltd.
Lyft, Inc.

Milwaukee Tool
Google Nest
POSCO
Procore Technologies
Rustoleum Consumer Brands Canada
Schwab Charitable Giving
Simpson Strong-Tie
State Farm
Tachane Foundation
TD Ameritrade Holding Corporation
United Nations Office for Project Services
Wienerberger
Estate of Kevin Wolff

\$250,000 - \$499,999

Alice and Walter Abrams
Estate of Elizabeth Allen
Altisource Solutions, Inc.
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\$100,000 - \$249,999

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The Arab Gulf Program for Development (AGFUND)
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\$100,000 - \$249,999 continued

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Joy and Happiness

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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.

Read Habitat's FY2019 Annual Report online:
habitat.org/multimedia/annual-report-2019

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