



**Habitat
for Humanity®**

through shelter, we empower

Annual Report FY2017 | July 1, 2016 – June 30, 2017



sweat FOCUS **access** opportunity
equity FOCUS TRAINING **possibility**
achievement dedication EDUCATION Skills



through shelter,
we empower

No matter who we are or where we come from, we all deserve to have a decent life. Every single one of us deserves the opportunity for something better, and we all deserve to know we have the power to take care of ourselves and to build our own futures.

The tragic truth is that — without the hand up that Habitat extends — too few mothers and fathers will ever have that power or the peace of mind it creates. Too few seniors will know the security of being able to stay in a home they can afford to maintain. And too few youngsters will grow up with what volunteer Donna Ricca so eloquently calls “the careless abandon and idealistic sense of possibility that only a young child can possess.”

Without the generous support that Habitat receives and is able to pass on through our work around the world, too few communities will experience the strength and dynamism that result when future Habitat homeowners join with volunteers and other supporters to build or improve places to call home.

We don't want to live in a world of “too few.” We want to live in a world where everyone has a decent place to live. Where families are able to acquire the skills, confidence and opportunity they need to work hard in hope and to do everything they possibly can to eliminate every single barrier that stands between them and a better, healthier, more financially stable life.

Since our founding in 1976, Habitat has helped more than 13.2 million people obtain a safer place to sleep at night. In fiscal year 2017, we helped nearly 3.5 million people improve their living conditions, and an additional 2.6 million now have the potential to do so, thanks to our advocacy efforts and the information and training that we provide.

At Habitat for Humanity, this is what unites us. This vision of a better world that we see glimpses of every day when another family leaves behind a too-crowded, too-expensive, too-unsafe house and moves into a home they helped build. A home that will serve as the foundation for the strength, stability and self-reliance they need to thrive. A home that represents a journey to a brighter tomorrow.

Through shelter, we empower.



through shelter, we empower

Habitat for Humanity International
Annual Report FY2017
July 1, 2016 – June 30, 2017

habitat.org

Getting started	3
Settling in	6
Building on a strong foundation	10
Seeing the benefits	13
Paid in full	16
By the numbers	19
Letter from the chair of the board of directors and the CEO	20
A commitment to global stewardship	21
Financial statements	22
Global impact and summary of individuals served	24
Home is the Key	28
Corporate, foundation, institution and individual support	29
Tithe	37
Donations	38
Board of directors and senior leadership	41
Habitat for Humanity International offices	42

getting started

Habitat homeowner Sylvia built her own home alongside volunteers in Winston-Salem, North Carolina, and pays an affordable mortgage. A Habitat home puts families like Sylvia's on a new path — one where stability and self-reliance are obtainable, not merely aspirational.



Beginning the journey to affordable homeownership requires courage — and a vision for something better.

Anita had both. The mother of two applied to Habitat three times but was turned down because of credit and debt issues. She thought about giving up more than once, but the promise of an affordable home for her family kept her going.

Determined to get her financial house in order, Anita at long last received an acceptance letter from North Carolina's Durham Habitat. "I was afraid to open it," she says. "When I finally did, I saw 'Welcome to Habitat for Humanity of Durham.' That's all I needed to see."

That was just the beginning. Anita often skips dinner during the workweek, hurrying from her day job as head custodian of a middle school, which begins each day at 4:30 a.m., to her night job cleaning office buildings, which usually finishes up well after 10 p.m. The weekends don't offer much time, either, with even

more offices to tackle and sweat-equity hours to put in painting and nailing on Habitat build sites. "If you want a house, you have to work hard for it," Anita says, "and, oh Lord, am I working hard. I want to have something that is mine."

In addition to her sweat-equity and closing costs requirements, Anita takes a HUD-certified course for first-time homeowners and attends sessions with Durham Habitat's housing counselor to review budgeting and plan personal goals.

Her eye is firmly on the future. "Can't get here fast enough," Anita says. "I just can't wait to get in my house and smell the freshness."



Bringing innovation to affordable housing

A device that provides solar-generated electricity to power homes in remote areas. A low-cost building material made from used toothpaste tubes and other recyclables. A wastewater treatment system for individual homes.

A group of emerging entrepreneurs from Mexico gathered this year to share and brainstorm these types of ideas at ShelterTech Mexico 2017, a business-training workshop hosted by Village Capital, a global entrepreneur support organization, and Habitat for Humanity's Terwilliger Center for Innovation in Shelter.

"The world's housing deficit is much too large for Habitat to build itself out of," says Patrick Kelley, the center's global senior director. "The Terwilliger Center for Innovation in Shelter is an initiative within Habitat to catalyze the private sector's responses to the need for affordable housing."

The center seeks to expand its impact, Kelley says, by identifying and working with budding entrepreneurs focused on affordable housing in countries around the world, including Mexico, India, Kenya, Peru and the Philippines.

In Mexico, for example, entrepreneurs attending the ShelterTech workshop represented nine startups developing innovations in energy, construction materials, and water and sanitation. Participating entrepreneurs evaluated each other in a number of key areas, and the two companies ranked as having the highest potential for success received a financial investment from the Terwilliger Center.

"It is really cool and empowering to share each other's passions for making an impact. That is really like gasoline in our tank," says 24-year-old Yusef Jacobs, founder and CEO of Vitaluz, a company that offers consumers a solar-generated and affordable system to purchase electricity.

Vitaluz received a \$50,000 investment from the Terwilliger Center, which will allow the company to automate some of its processes, hire more people and map communities that could benefit from its products, Jacobs says.

The 24-year-old was born into a family that could afford to give him a stable home and send him to great schools. "I didn't do anything to deserve this life. It just happened for me," Jacobs says. "Now I feel a very strong responsibility to take the advantages of the randomness that came my way to balance the scales for others."

"These entrepreneurs, like many, have innovative ideas and new approaches to old problems," says Melva Y. Flores Dueñas, a member of Habitat's Mexico team and a contributor to the ShelterTech curriculum. "What they often lack is the investment capital that is willing to take the high risks of a startup aiming to work with low-income populations." The \$100,000 of capital the center has committed will help the two winners continue their business growth and hopefully attract other investors.



settling in

Habitat Macedonia homeowners Sasho and Olivera have provided a home for their two daughters in the village of Vladilovci. Sasho celebrates the quiet, the space Tamara and Eleonora now have to study, and the view from the windows he helped install — a view that now includes a brighter future for his family.



For Habitat Kent County homeowner Shaun and his family, it has been a year of firsts.

There was the first day on the Michigan build site as the home began to take shape. There was the house dedication, an event Shaun cried through. "I couldn't even talk," he says of his favorite moment of the past year: the day when family and friends turned out to celebrate his accomplishment.

And then there was the family's first night in their new house, when everyone slept on the floor as Shaun looked around and thought, "This is ours."

Each of Shaun's three children — Nyasia, Shaun Jr. and Tayshaun — has their own room. It's a big change from where the family was living before, a poorly insulated rental where the kids shared a single room.

His utility bills have decreased dramatically in the new house, Shaun says. The mortgage payment also is lower than the rent bill was, so the family is more financially stable and can save more.

Shaun and his wife, Yvette, have focused on adding personal touches, making the place their own. They started with the color: a nice brick red. "It was just

something different," Shaun says. "We wanted to stand out a bit."

Shaun also enjoys working in the yard. "I planted a lot of flowers, all different kinds," he says. "We have a little vegetable garden in the back. We've done a lot around here since we moved in."

And he's not done. Shaun plans to add a deck, a place to gather and make even more memories. He'll build it with the help of friends and family, using materials from the Habitat ReStore.

Shaun sees what the results of his work mean to his family. "Shaun Jr. seems more active and is getting out of the house more," he says. "He's made a lot of new friends in the neighborhood. Tayshaun as well. He's always out playing with a new friend." Daughter Nyasia has every visitor to the home sign the chalkboard in her room.

Most of all, the house means a secure place to raise a family for years to come, he says. "It's a beautiful thing, homeownership."



'Habitat was there for me'

When we first moved into this house, we were kind of nervous. Because it didn't seem real at the time. We thought, "No, this can't be for us. It's too nice." When they gave us the keys, it became real for us.

How do I explain it? It's different than we're used to. We just lived in apartments and little run-down houses before. We couldn't go back there, and we wouldn't want to.

To be able to move here with my family, I think it's just a foundation for my kids. For their future, there's no limit to what they can do. They're what keeps me going.

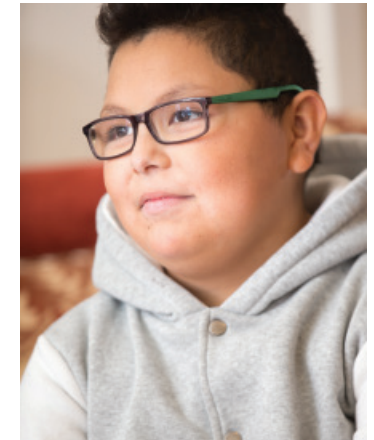
Lily is my oldest. She's like my right hand, and she's just been wonderful since my husband passed. Vanessa, she'll be 15 in April; she's really responsible and mature for her age. Carina's really shy, and she's really sweet. I'm blessed with her. Then it's my little boy. He's Junior, and he is 9 years old. Really smart boy in school. He gets all A's. Then the baby, Jessica. She's in a gifted class in her school; I'm really proud of her.

As a mom, it was important for me, this house, and I really think I wouldn't have been able to get it without Habitat, especially being a widow. But Habitat was there for me.

It's bittersweet because my husband isn't here with me to share it. I know I'm taking care of my family. I'm taking care of my kids. It's been like therapy for us, moving here. I always tell them, "Your dad would be really proud of you guys, of us. We're making it. Our dream is coming true, and he's there watching over us."

Habitat means somebody giving you their hand when you're just at your lowest and pulling you up and helping you every step of the way. Not everybody can say that they built their own house and that they worked so hard to have such a beautiful home. My kids are very, very proud. I tell them, "If you see me do it, you can do anything."

— Brenda, Habitat Tucson homeowner





“I have a strong faith, but the Word of God tells me that faith without works is dead. So, what did I do? I lit up my faith, and I said to myself, ‘No, I will have my house.’”

“There were 10 to 15 people, who came with such desire, as if this house were for them. As if they knew me. The house was something that they themselves wanted to finish because they did not get tired. They told me it encouraged them that I did not lower my arms.

“You see the achievement. You see what I have today.”

— *Celia, Habitat Argentina homeowner*

building on a strong foundation

Access to an affordable loan or mortgage helps families invest in education and pursue new opportunity. Eight-year-old Elisha plays on a rope swing in the yard that surrounds the home his parents built incrementally with Habitat Kenya's help. His father proudly shares that being able to provide this home for his three children has made him a better parent — and has sparked his imagination about what he can do next to continue improving their lives.





Proper shelter is the foundation on which families and communities thrive.



Better, affordable living conditions lead to improved health and stronger childhood development and give families the ability — and financial flexibility — to make forward-looking choices.

José is the father of two young girls and is a math teacher to many students at the public high school in Santa Cruz, Honduras. Both roles require that he lead an exemplary life, he says. “Part of setting an example is providing your family with a secure place to live.”

He wants to teach his daughters, 10-year-old Génesis and 6-year-old Madelyn, that a home is where families bond and grow strong together, he says, where children flourish in body and spirit. He wants to teach his students that the equation for success is hard work, perseverance and responsibility.

For a long time, José and his wife, Martha, struggled to figure out the path to homeownership. In Santa Cruz, land is in high demand and short supply. “There were people with land, but it was very expensive,” José says. “With what I earn, if we could have somehow gotten the land, we wouldn’t have had enough money to build a home.”

They eventually discovered the answer to their problem. Habitat’s global advocacy campaign, Solid Ground, helps countries like Honduras address housing problems through advocacy that mobilizes people and influences laws and policies. In just over a year, Solid Ground already has taken root in 30 countries and has helped an estimated 1.3 million people gain access to land for shelter.

Habitat Honduras, for example, has been at the center of local and regional advocacy efforts, facilitating relationships with local municipalities, which have relative autonomy on housing issues, and diagnosing local and regional housing needs in order to better develop locally tailored policies. And those advocacy efforts are paying off.

More than half of Honduras’ 298 municipalities have passed housing policies, and the goal is to have the rest put policies in place by 2018. A study of 102 municipalities where this methodology had been implemented showed a total increased investment of US\$40,849,897.14 — an average of 5.36 percent of the municipal budget — benefiting 106,420 families.

It was through the efforts of Habitat Honduras and other community partners that the city of Santa Cruz adopted a housing policy aimed at helping families afford stable and decent homes. The city might acquire land, offer financial assistance, waive building permit fees, contribute construction materials and labor, put in roads, or provide access to water and other services. It works with Habitat, private businesses and other partners to increase opportunities for affordable housing.

Through this collaboration, José and Martha were able to buy a Habitat home four years ago. José smiles when talking about life in the house, which is decorated with family photos, school diplomas marking the girls' progress from grade to grade, and artwork that Martha makes from glass bottles and other materials that she recycles. The younger daughter, Madelyn, is artistic like her mom, while Génesis is good with numbers like her dad.

"I remember when my wife used to ask me, 'When are we going to have our own home? I want to watch our daughters grow up in a home that is ours,'" José says. "I am smiling because she has her dream."

Teaching algebra and trigonometry at the high school only has reinforced for José how important a stable home is to a child's academic and future success. Many of his students come from poor families that are constantly changing apartments to afford the rent. He has noticed that when some of those students finally move into a stable housing situation, their grades improve and they are more confident, making it more likely that they will lead lives of example.

While José is a father and a teacher, he also sees himself as a builder of sorts. "I am pouring the foundation for the future," he says.

Thriving in decent shelter

Mujono's old house was built from wood. Without room separations, illnesses like the flu spread rapidly among family members. Dust from the dirt floor made it difficult to breathe easily at times, and holes in the bamboo walls meant chilly nights inside the house.

The farmer and mason knew that his family's living conditions were having a negative impact on his daughter Diah's education. The 7-year-old didn't have a comfortable place to study, and the crowded environment inside the house made it difficult for her to concentrate. "I feel sorry for Diah," Mujono said at that time. "She's actually a very bright child. But because there is nowhere for her to study, her grades are not good."

Thankfully, this is no longer the case in the Habitat Indonesia house in which they now live. Diah has her own bedroom, which has brought about a significant change in her grades. She excels in her mathematics and religion classes and has become a top student. "I rank No. 1 in the class," she says with pride.

The change doesn't benefit only Diah. She happily has friends over in the evenings to study, now that the house is a more comfortable environment.

Mujono says his life is much improved. He expresses relief that he now owns a house that is nice, clean and healthy. He and his wife can focus on a big idea: developing a fish farm on the land in front of his house, a venture dreamed up to help ensure an even brighter future for Diah.



seeing the benefits

When her family was unable to afford a home to call their own, Chutikarn and her mother were once forced to live separately from her father for a while. When they finally reunited, they joined their extended family in a small, crowded house. After partnering with Habitat Thailand to help build their own house, Chutikarn's parents say they now have less debt and are at last able to save money to invest in their daughter's education.



Healthy homes mean healthier families.

There are moments when Rachel's son catches her gazing out the window and asks, "Mom, what are you looking at?"

"I tell him I'm looking at all we've built and all we've got coming to us," she says.

What Rachel, a Habitat Dane County homeowner, built is a stable home in Wisconsin where her son can grow up and thrive. It's a far different environment from where they lived before, an apartment with poor ventilation and mold.

Rachel's son, Cameron, has asthma, and the air quality in the apartment was exacerbating his breathing difficulties. Cameron constantly had to use his inhaler or nebulizer to breathe. While doctors could provide some relief, there was no escaping the knowledge that the apartment was not a place where Cameron could grow up healthy. "It's not making him better; it's making him worse," Rachel recalls thinking.

Rachel and Cameron moved into their Habitat home in early 2016, and Rachel can see the impact that the house is having. Cameron doesn't go to the doctor as often. He doesn't have to use medicine all the time to get through the day or to sleep through the night.

Cameron can enjoy being a kid in his new neighborhood, playing with friends on his street. He can watch his mom as she looks out the window and reflects on all that the home she helped build has made possible.

"My son can finally be in a safe place," Rachel says. "I don't have to worry about him getting sick."

Now she and her son can both breathe easier.



‘This house turned our life around’

My house was made from block and nothing else. It was a very small space. Five people lived there. It had a reed ceiling. There were leaks in the walls. Ice, too. When it rained, it was very hard for us. My girls were frightened.

My mom told me it's nice to dream. "When will it be fulfilled?" I said.

I heard about Habitat in church. I talked to my husband, and he said, "We have to try. For our daughters."

This house turned our life around. They no longer cry when it rains. The stove is going to be better for our lungs and uses less wood to run — will save us time and money. The bathroom is inside the house. Now everyone has their space.

I think we are passing on these good values. I tell my husband to never let the girls forget. I want them to know how we lived before and why we live this way. We motivate them; we want them to value what they have.

Having a home is a dream of all families. It is a heritage. There are people who do not believe in Habitat. I tell them to believe. This is a reality.

Although the volunteers do not know us, they come to help. I therefore don't consider them strangers, but as my family. I will never finish giving thanks, from the bottom of my heart.

— *Rosenda, Habitat Mexico homeowner*



“If it was not for Habitat, my life would have been focused on surviving. And here I am today with a master’s degree, and my children are thriving.”

— Edith, Habitat Greater San Francisco homeowner



paid in full

If you ask Irma where her heart resides, she gives her address. Her Habitat Collier County home is her heart, she says. It's the Florida home where she and her husband, Silverio, raised their two sons. And it's now the home that is all theirs. After 19 years, the couple made their final payment and celebrated by shredding the mortgage.



The blue-and-white home in the Germantown section of Philadelphia has been Veronica's for 22 years. It's a home that is all hers — a home she helped build.

Veronica paid it off in December 2009, a great early Christmas present to herself and her family.

The home has meant financial stability for Veronica after years of paying rent that didn't leave much room for anything else. "I used to come to work, and I would talk about how high rent was, how hard it was to pay day care and rent, going to the grocery store and having to put groceries back on the shelf once I got up to the cash register," she says.

"It's a great feeling to know your kid has a room, you're not going to struggle anymore, you're not going to have to live with someone. That was always my biggest fear, thinking I was going to get evicted from not being able to pay my rent and having to live with someone," she says. "There were times where I just didn't have the cash. Or I had to buy food or a medical emergency happened, and I was short a few hundred dollars to pay the rent."

Once Veronica became a Habitat homeowner, she didn't worry as much. Her mortgage was less than half the rent of her last apartment. That left more money to make life better for her three children: Daniel, Cheyenne and Kamven. Daniel has moved out and works in construction. Cheyenne takes college classes and lives at home most of the time. Kamven is 7 and often has friends over to the house, their bikes piled up in the yard. "My daughter calls it the 'fun house,'" Veronica says.

It also offers some quiet enjoyment for Veronica. "There are trees; I might see a fox or a rabbit. There are several community gardens in the neighborhood."



Veronica serves as the harvest coordinator for their community garden, but she also has little patches for plants at her home. “If you come to my house, you’d see plant stations. Right now, I have tomatoes germinating,” she says. “In my front yard, I have a little strawberry patch and oregano.”

The home has helped Veronica’s family grow to be independent, and she serves on the Habitat Philadelphia board to help other Habitat homeowners get to a similar place of stability.

“It’s wonderful,” she says. “I try to be a beacon of hope for the new homeowner. I know what those homeowners are feeling.”

Veronica encourages them to look ahead. “At the end of the day, this will be your home,” she tells them. “Stay on your path. This is something that will be yours and can’t be taken away.”

Veronica has walked that path to homeownership. “It has meant security for me and my family, confidence in myself that I would never have to live with someone or just be displaced,” she says. “For me, it meant never having to really struggle. That’s what meant the most to me.”



“I told them ‘thank you.’ This is the last time I say ‘thank you’ in front of them, but it won’t be the last time I say it.”

— Naimo, Habitat Edmonton homeowner





Habitat
for Humanity®

every hand
makes a difference

**by the
numbers**

Investment and innovation



A handwritten signature in black ink that reads "Jonathan Reckford".



A handwritten signature in black ink that reads "Joe L. Price".

The stories shared in this annual report clearly demonstrate how an affordable home is a strong stabilizing force for families and for communities. A decent place to live and access to an affordable mortgage or loan can help homeowners save more, focus more intently on education and feel more financially secure. Children can be healthier, and parents can find themselves empowered to build a better life for themselves and their families.

As we celebrate the stories and impact numbers in this report, we thank you for your investment in our ministry. The promise of a world where everyone has a decent place to live depends on your support, and we are grateful for all the successes you have helped make possible during this fiscal year.

Because we believe so strongly in the power of shelter, because we have seen its evidence in locations all around the world, we are compelled to invest and innovate. Our strategic plan spurs us to build, to upgrade and to challenge the systems and policies that must change if we are to help more families access affordable housing. We also must influence markets to work better for low-income families and help catalyze additional housing opportunities, foster more seamless interactions with our donors and supporters, and steward this great organization faithfully.

We must do so because we know that, for every family we help, there are many more still in need. The investments we make to further Habitat's work ultimately are social — and spiritual. Every one of us makes a tangible difference. Together, the pebbles we cast ripple through communities and generations to come.

Thank you for so actively sharing in Habitat's vision and mission. Celebrate your pivotal role in the many victories of the past year — and join us as we anticipate the work and reward of the years to come.

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 celebrate the stories and impact numbers in this report, we thank you for your investment in our ministry.”

A commitment to global stewardship

Habitat for Humanity International practices good stewardship with all funds entrusted to our mission of eliminating substandard housing. Using funds wisely allows Habitat to serve more families and communities around the world.

Revenue

Habitat for Humanity International is a tax-exempt 501(c)(3) nonprofit corporation supported by people who believe in our work. Support comes in the form of contributions from individuals (cash, stock gifts, estate gifts and an annuity program), corporations (cash, donated assets and services), foundations and other organizations.

Government assistance is also welcome. Habitat for Humanity participates in various government programs from the U.S. Department of Housing and Urban Development, the U.S. Corporation for National and Community Service, and the U.S. Agency for International Development.

Total revenue in FY2017 was \$255.7 million. Total cash contributions in FY2017 were \$157.3 million, \$86.3 million of which came as unrestricted cash donations. Government grants totaled \$16.6 million in FY2017. Also included in revenue were \$37.0 million in donations-in-kind and \$44.8 million in other income.

Expense

Habitat for Humanity International classifies expense in three primary categories: program expense, fundraising expense and management/general expense. Program expense is further divided into three subcategories: U.S. affiliates, international affiliates and public awareness/education (advocacy). Total expense amounted to \$251.8 million.

Program expense

In FY2017, Habitat for Humanity International spent \$196.5 million on program expense, representing 78 percent of total expense. These funds help to achieve measurable results around the world, including direct cash and gift-in-kind transfers to affiliates and national organizations globally for house construction and other expenses. Program expense included costs for programs that directly benefit affiliates and national organizations, such as youth programs, disaster response, training seminars and information materials. Also included is the cost of providing technical support and evaluating Habitat programs at affiliates and national organizations.

Included in international transfer expense is \$14.0 million in tithe funds collected from U.S. affiliates and used to support the work of affiliates in other countries. Tithing is a commitment set forth in covenants signed by all U.S. Habitat for Humanity affiliates. Habitat organizations outside the United States also tithed to support Habitat for Humanity's work in other countries, often making direct contributions that are not reflected in these financial statements.

Habitat's program expense also includes costs associated with public awareness and education, including expenses associated with donated public service announcements, special events such as the Jimmy & Rosalynn Carter Work Project, Global Village work trips, the Habitat for Humanity International website, videos, *Habitat* magazine and other costs to respond to the public and media.

Fundraising expense

In FY2017, fundraising expense incurred to secure vital financial support from the public totaled \$42.8 million,

representing 17 percent of total expense. Major fundraising programs include direct mail and telemarketing campaigns and direct contact with major donors, foundations and corporations. In FY2017, a continued emphasis was placed on targeted proposals to major donors, corporations and other organizations. Habitat for Humanity International's fundraising appeals may result in donations made directly to U.S. and international affiliates or other national and international organizations. In such cases, Habitat for Humanity International bears the fundraising expense but does not reflect the resulting donations as revenue.

Management and general expense

For FY2017, management and general expense totaled \$12.5 million, representing 5 percent of total expense. This includes costs necessary to provide:

- Executive and board governance and oversight.
- Financial management, including our internal audit function.
- Enterprise management systems, which process our financial transactions and statistical measurement of our program performance.
- Overall planning and coordination of the activities of HFHI.
- General infrastructure costs.

Consolidated statements of financial position⁽¹⁾

As of June 30

	2017	2016
Assets		
Cash and cash equivalents	\$75,566,336	\$58,104,458
Investments at fair value	44,642,595	43,852,355
Receivables	133,087,098	131,403,272
Other assets	15,321,280	12,950,106
	<u>\$268,617,309</u>	<u>\$246,310,191</u>
Liabilities and net assets		
Total liabilities	<u>\$115,851,079</u>	\$98,995,376
Net assets:		
Unrestricted	\$54,246,030	\$37,555,707
Temporarily restricted	96,053,981	107,301,814
Permanently restricted	2,466,219	2,457,294
Total net assets	<u>152,766,230</u>	<u>147,314,815</u>
	<u>\$268,617,309</u>	<u>\$246,310,191</u>

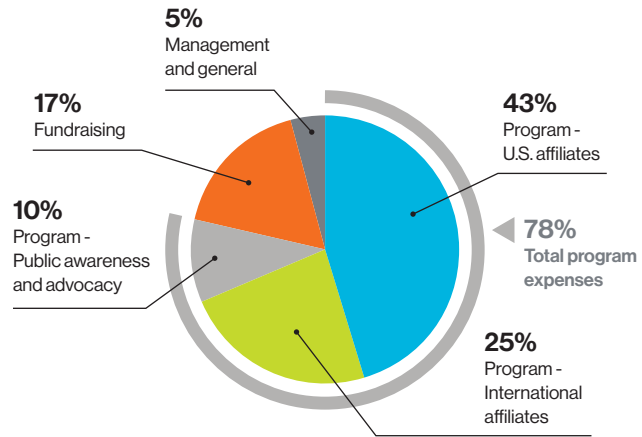
(1) Habitat for Humanity International's auditors have expressed an unqualified opinion on our June 30, 2017, consolidated financial statements. Those financial statements include associated notes that are essential to understanding the information presented herein. The full set of statements and notes is available at Habitat's website, habitat.org.

Consolidated statements of activities and changes in total net assets⁽¹⁾

Year ended June 30

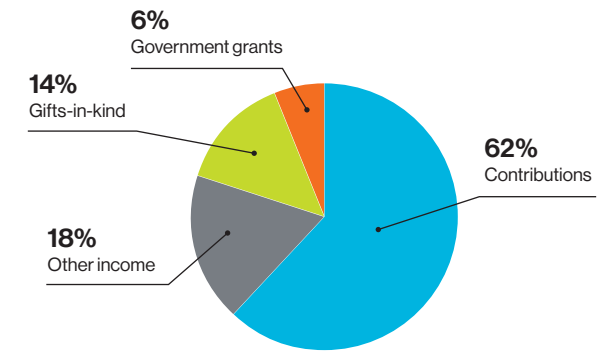
	2017	2016
Revenues and gains		
Contributions	\$157,280,295	\$180,223,995
Donations in-kind	36,991,172	36,926,246
Government grants	16,598,327	17,870,220
Other income, net	44,824,727	41,122,180
Total revenues and gains	<u>\$255,694,521</u>	<u>\$276,142,641</u>
Expenses		
Program services:		
U.S. affiliates	\$109,244,968	\$110,364,534
International affiliates	61,625,713	56,795,890
Public awareness and education	25,666,307	24,795,065
Total program services	<u>196,536,988</u>	<u>191,955,489</u>
Supporting services:		
Fundraising	42,819,266	41,751,631
Management and general	12,502,016	11,858,765
Total supporting services	<u>55,321,282</u>	<u>53,610,396</u>
Total expenses	\$251,858,270	\$245,565,885
Losses on contributions receivable	(189,156)	2,810,255
Total expenses and losses on contributions receivable	<u>\$251,669,114</u>	<u>\$248,376,140</u>
Change in net assets	<u>\$4,025,407</u>	<u>\$27,766,501</u>

FY2017 consolidated financial information⁽¹⁾



FY2017 Use of funds

Program – U.S. affiliates	\$109,244,968
Program – International affiliates	\$61,625,713
Program – Public awareness and advocacy	\$25,666,307
Fundraising	\$42,819,266
Management and general	\$12,502,016



FY2017 Sources of funds

Contributions	\$157,280,295
Gifts-in-kind	\$36,991,172
Government grants	\$16,598,327
Other income	\$44,824,727

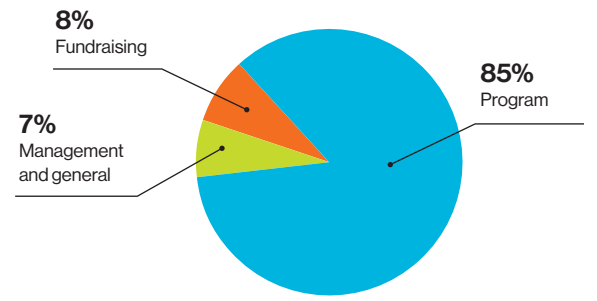
Unaudited combined financial statements

The audited consolidated 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, Habitat for Humanity International annually compiles combined (unaudited) financial amounts for Habitat for Humanity in total. For the fiscal year that ended June 30, 2016, we estimated the total impact of the entire Habitat for Humanity mission as follows:

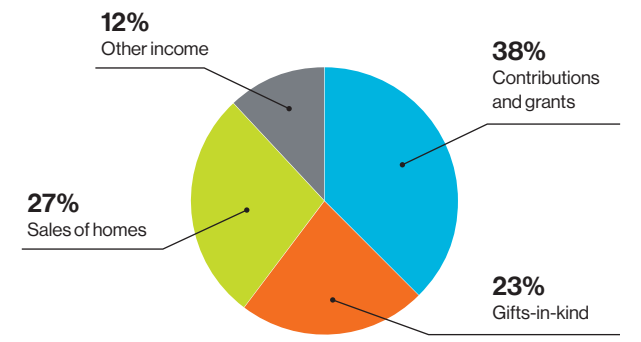
Total revenue of \$2 billion

Total net assets of \$3 billion



FY2016 Use of funds

Program	\$1.5 billion
Fundraising	\$141 million
Management and general	\$123 million



FY2016 Sources of funds

Contributions and grants	\$738 million
Gifts-in-kind	\$458 million
Sales of homes	\$522 million
Other income	\$234 million

Global impact

1.3 million

Through Solid Ground, Habitat for Humanity's global advocacy campaign, 1.3 million people are projected to have improved access to land for shelter.

8

Eight generous national partners helped make Habitat's first cause marketing campaign, Home is the Key, possible. Thanks to At Home, Ballard Designs, Black+Decker, HSN, Kum & Go, Nissan, Sur La Table and iHeart Media.

26,000

In Chiapas, Mexico, 26,000 people will have access to better housing thanks to a microfinance project funded by the W.K. Kellogg Foundation and Habitat for Humanity's Terwilliger Center for Innovation in Shelter.

3,000

In Cote d'Ivoire, 3,000 people were reached with hygiene promotion training as part of a water, sanitation and hygiene project.

\$15 million

The Habitat Development Council has received \$15 million in pledges and a promising global pipeline of over 40 prospective donors, connectors and spokespeople.

640

In Louisiana, 640 people are able to stay in their homes and communities because Habitat Louisiana launched a recovery program to repair and rebuild 160 homes after flooding in Baton Rouge and surrounding areas.

17,000

As part of the 10th annual National Women Build Week, 17,000 women volunteered at 300 sites across the United States.

167

At the United Nations' Habitat III conference, 167 nations signed a new agreement on urbanization and sustainability for the next 20 years, with a strong focus on adequate housing supported by the global Habitat for Humanity network.

73

Veterans Build programs have been adopted by 73 more Habitat affiliates in the U.S. Since its inception a little over three years ago, Veterans Build has grown to a network of 151 affiliates.

\$1.26 million

Habitat affiliates working to revitalize neighborhoods have raised and distributed \$1.26 million. These grants were used in a variety of areas, including construction, repair, rehab, education and garden projects.

\$2 million

Habitat's Cars for Homes distributed more than \$2 million in revenue to 592 affiliates, from more than 7,800 donated vehicles. For over 10 years, the Cars for Homes program has generated unrestricted funding for affiliates through the donation of cars, trucks, motorcycles, RVs and boats.

20

Habitat for Humanity Indonesia celebrated 20 years in FY2017. Joseph Donovan, the U.S. ambassador to Indonesia, was among those who worked on 19 houses in Tanjung Anom village, Mauk subdistrict, Tangerang regency, as part of a special anniversary build.

350

During Habitat on the Hill, Habitat's annual U.S. legislative conference, 350 congressional visits were conducted in one day to support critical affordable housing needs nationally.

13.2 million +

Since 1976, Habitat has helped more than 13.2 million people meet their affordable housing needs.



3.5 million

In FY2017, Habitat for Humanity improved the housing conditions of nearly 3.5 million people.

2.1 million +

More than 2.1 million volunteers are mobilized annually to build, advocate and raise awareness about the global need for shelter.



2.6 million +

In the past fiscal year, more than 2.6 million people have gained the potential to improve their housing conditions through:

Training: 171,244
Advocacy: 2,497,623

FY2017 summary of individuals served

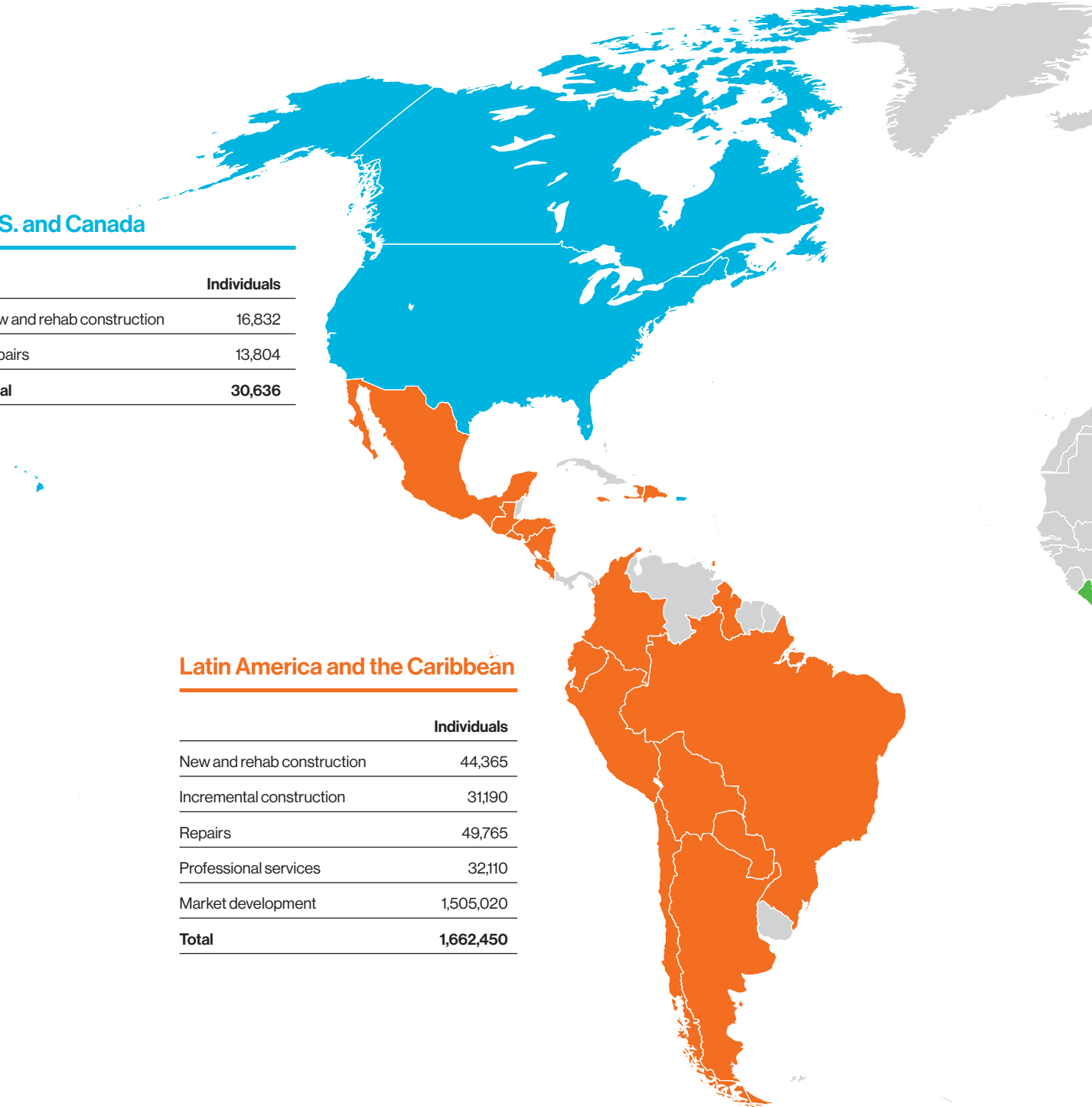
Habitat for Humanity's strategic plan looks at the number of individuals impacted by our work. We report our work as a mix of households and individuals, and so, to present our figures as individuals, we multiply by five the number of households served by our international work, and we multiply by four (or by two for 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.

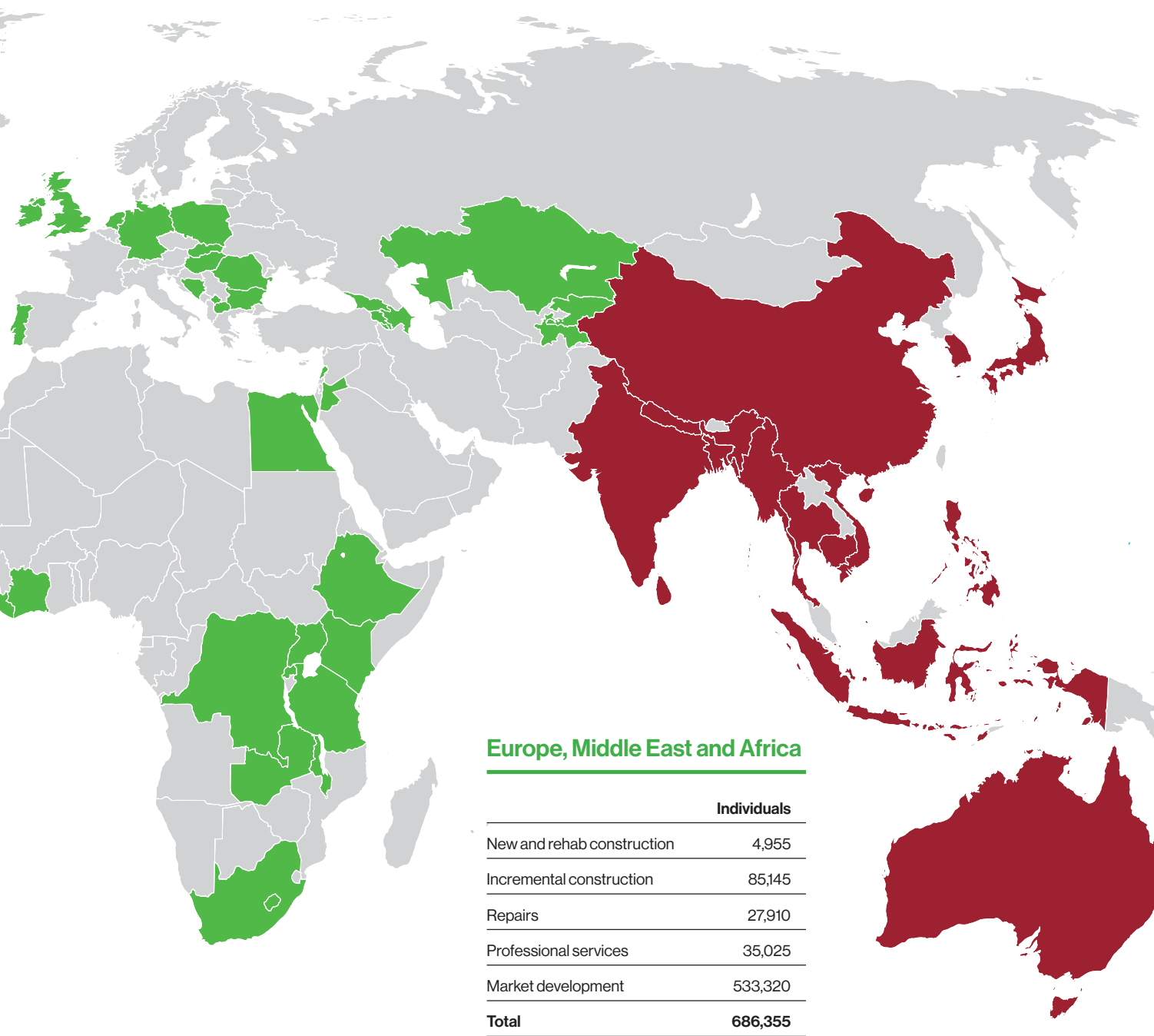
U.S. and Canada

	Individuals
New and rehab construction	16,832
Repairs	13,804
Total	30,636

Latin America and the Caribbean

	Individuals
New and rehab construction	44,365
Incremental construction	31,190
Repairs	49,765
Professional services	32,110
Market development	1,505,020
Total	1,662,450





Asia and the Pacific

	Individuals
New and rehab construction	26,720
Incremental construction	51,490
Repairs	11,945
Professional services	33,490
Market development*	996,660
Total	1,120,305

* Figure includes 539,400 individuals served through the Sensitise to Sanitise coalition, in which Habitat India is playing a prominent role.

Definitions

New and rehabs: New houses are 100 percent newly constructed and meet Habitat for Humanity 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 for Humanity 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.

Europe, Middle East and Africa

	Individuals
New and rehab construction	4,955
Incremental construction	85,145
Repairs	27,910
Professional services	35,025
Market development	533,320
Total	686,355



In April 2017, Habitat for Humanity launched our first nationwide cause movement, Home is the Key. Habitat and our partners called attention to the critical need for affordable housing across the United States and activated consumers to join the cause.

Throughout the month, Home is the Key created unprecedented awareness by gathering partners, celebrities, community leaders and local Habitat organizations for build days and other events across the country. Driven by the vision that everyone deserves a decent place to call home, Habitat raised national awareness and support for the critical need for affordable housing.

Habitat's partners called on consumers to help millions more people unlock brighter futures by purchasing products that supported the campaign and by donating online and at the register.

Media partners and a network of social influencers in the home decor and DIY spaces helped spread our message through PSAs, ads, social posts and the use of the #HomeIsTheKey hashtag.

Together, we created an outpouring of generosity. We saw the doors of opportunity open in partnership with people in search of strength, stability and self-reliance. And we will continue to do so as Habitat leads this important effort each April.

Our inaugural partners:

- At Home
- Ballard Designs
- Black + Decker
- HSN Cares
- Nissan
- Sur La Table
- Kum & Go
- iHeart Radio



Corporate, foundation, institution and individual support



As one of Delta Air Lines' core community partners, Habitat for Humanity received a donation of more than US\$1.3 million to help families obtain affordable housing around the world in FY2017. More than 2,400 Delta employees dedicated their time and talents to help build eight Habitat homes over 10 weeks in cities across the country, including Atlanta, Georgia; Detroit, Michigan; Minneapolis/St. Paul, Minnesota; New York City; Seattle, Washington; and Los Angeles, California. Build projects included a home in a Habitat community of military veterans and two homes funded through a recycling initiative.

Continuing a commitment to building stronger communities around the world, Delta also completed its 13th global build in Mexico. Sixty-five volunteers from Delta and its alliance partner Aeroméxico worked together to build six homes with families in rural Mexico and to provide educational opportunities for future and current homeowners. Since the partnership began in 2007, Delta has built 241 homes with Habitat in 12 countries, including Argentina, Chile, China, the Dominican Republic, Ghana, India, the Philippines, South Africa and Thailand. Overall, Delta has donated more than US\$10 million to Habitat to help families obtain safe and decent housing. The airline contributes 1 percent of its net income to Habitat and other key charitable organizations.



Celebrating 35 years of partnership, Dow continued its support of Habitat this year through product and financial donations and employee volunteerism to help support 40 projects, including new home builds, neighborhood revitalization work, and water and sanitation projects in the U.S. and around the world. Dow also supported Habitat for Humanity's 34th Jimmy & Rosalynn Carter Work Project, held in Canada.

In August 2016, Habitat and Dow celebrated an incredible milestone: 50,000 Habitat homes have been supported through Dow's product donations. Also this year, Dow employees volunteered on a first-time Habitat build in Romania, bringing the total number of countries supported by Dow to 32.

Dow's support of Habitat aligns with its 2025 Sustainability Goals and its Global Citizenship mission to help build sustainable communities by providing access to energy-efficient, affordable housing. By working together, Dow and Habitat have been able to move collectively toward the shared vision of a world where everyone has a decent place to call home.



The European Union, the world's largest donor for development aid, granted US\$4.9 million to Habitat for Humanity in FY2017 to raise public awareness in 12 European nations about housing and land rights issues in developing countries. The goal of the donations, which represent the EU's continued commitment to development, is to increase the engagement of 1 million people in solutions to global housing issues.

In addition, the EU has granted US\$16.3 million to help build incremental houses for people displaced during Sri Lanka's long-running conflict. The funds will allow about 2,455 families to build or repair homes using locally made construction materials. The multifaceted housing project is set to benefit more than 215,000 people in northern and eastern Sri Lanka.

Typically, a Habitat core house of about 350 square feet (32.5 square meters) is constructed with a larger foundation so that it can be expanded by homeowners when funds are available. The homeowner contributes to the design of the home and chooses the material and suppliers while Habitat provides technical support and construction expertise. Families are also trained in environmentally friendly construction technologies and in house management and maintenance.



The Hilti Foundation began its partnership with Habitat by providing financial and volunteer support to install solar panels for up to 40 families in communities affected by the Great East Japan Earthquake and Tsunami in 2011. The Hilti Foundation also donated a substantial amount in 2013 to support Habitat's MicroBuild Fund, a housing-focused microfinance investment vehicle dedicated to helping low-income families. This donation has helped 338,818 families and mobilized US\$271.2 million additional capital to help families build or improve their homes.

At the end of the fiscal year, the Hilti Foundation renewed its commitment to Habitat with a second generous grant. This three-year gift aims to help 1.4 million people by supporting further expansion of the MicroBuild Fund, but it also includes a focus on the Shelter Venture Lab, which will facilitate better services to households on the construction services and products side of the market. The Shelter Venture Lab will focus on India, Kenya, the Philippines and Peru to create a vibrant marketplace of housing choices for almost 300,000 people and will provide durable and affordable building materials, power and energy products, and water and sanitation solutions. The MicroBuild Fund's second phase will work to serve an additional 1.1 million people through the expansion of financing and capacity building of local financial service providers. Through the Hilti Foundation's generous donations and strong support of Habitat's initiatives, families around the world are able to secure affordable, decent and safe housing options.



Hyundai Engineering and Construction and Habitat for Humanity have been working together since 2013. Throughout the last four years, HDEC has generously given US\$1.2 million to support Habitat's work in Vietnam, Colombia, Chile and Indonesia, where 70 houses were built with public water, sanitation and health facilities. In FY2017, HDEC donated US\$530,000 to revitalize depressed communities in Indonesia. Aside from monetary support, the Hyundai Motor Group and Habitat for Humanity Korea run Happy Move Global Youth Volunteers, the flagship youth volunteer program in the country. To date, Happy Move has mobilized 2,665 volunteers and contributed 122,590 volunteer hours to support Habitat's vision of a world where everyone has a decent place to live.



The IKEA Foundation donated US\$6 million (€5.3 million) to help 45,000 children and their families in India and Kenya have a healthier home in which to play, learn and thrive. With this grant, Habitat is able to stimulate access to affordable finance that enables families to improve their homes. Habitat was also able to conduct an analysis of the building materials market and construction services, which in turn gave us the opportunity to work with small enterprises to pilot environmentally responsible and affordable products and services to build and improve homes in these areas. With partners like the IKEA Foundation, Habitat is able to provide many children, their families and their communities with the opportunity to have a safe and decent place to call home.

THE JTI FOUNDATION

Based in Switzerland, the JTI Foundation has contributed more than US\$1.5 million to support Habitat's disaster management programs worldwide for the past five years. Contributions include a US\$612,000 grant in support of a three-year disaster risk reduction and response capacity-building project involving more than 20 Habitat national organizations. The project is designed to improve coordination with survivors and other agencies involved in response; to host meetings, trainings and workshops; and to create standard operating procedures, including program guidelines.

In 2016, the JTI Foundation donated US\$155,000 toward Habitat's Build Nepal program, aiming to mobilize local engineers, support training for local builders, provide technical assistance to 850 families, and distribute construction material for 145 of the most vulnerable families.

In Ethiopia, the JTI Foundation donated US\$150,000 to Habitat for 7,500 backpacks, water purification tablets, and training to raise awareness on emergency sanitation and hygiene processes. In Malawi, the foundation donated US\$472,000 to help 70,000 people become better prepared for disasters and to support the launch of Habitat's disaster risk reduction and mitigation project throughout the country. The project will construct new homes and train local artisans in disaster-resilient building techniques to help recovering families build better and safer homes well into the future.



Kalyan Jewellers is one of the most trusted and leading jewelry brands in India and the Middle East. Kalyan Jewellers signed an agreement with Habitat for Humanity India in Thrissur in Kerala, India, in 2016 to help 2,000 families in need of affordable housing build new homes in Odisha, Andhra Pradesh, Telangana and Kerala. Kalyan Jewellers has committed US\$3.13 million toward this initiative as part of its endeavors to support the communities in which it operates. Kalyan Jewellers is the first Indian company to support Habitat India's new initiative, Impact 50-50, which aims to work in 100 districts to improve health, education, livelihood and skill building in parallel with our core intervention areas of housing, water and sanitation, and disaster response.

The Habitat India and Kalyan Jewellers partnership will support construction and completion of 1,000 homes in Phase 1, followed by 1,000 homes in the second phase over the next two years. More than 2,000 families — approximately 10,000 individuals — will benefit from this partnership. The initiative is aligned with the government of India's programs of Housing for All and Swachh Bharat Abhiyan to build adequate shelter and to make India free of open defecation. To date, Habitat India has served more than 2 million families across 20 states.



Pernambuco, a state in Northeast Brazil, has a population of more than 8 million people, and it is estimated that 1 of every 2 residents lives without legal rights to their home and the land it sits on. Habitat for Humanity in Brazil works to ensure that low-income communities have access to safe, decent and affordable housing in urban areas where many families live in informal settlements and where conflict over land tenure is a major problem.

A US\$230,000 two-year grant from the Open Society Foundations is supporting Habitat's efforts to address urban land conflicts in Recife, the capital city of Pernambuco. Habitat's program is expected to benefit up to 4 million people in Pernambuco. Through the program, Habitat partners with other organizations to teach and encourage residents to advocate for policies that will extend land rights in their communities through informed and participatory processes. Changes in long-standing policies will especially benefit women and other vulnerable groups who have been most disadvantaged by the lack of legal rights and the conflicts over land and housing.



For the second consecutive year, Ply Gem Building Products partnered with Habitat for Humanity as an extension of the Ply Gem Home for Good project. The multiyear initiative, which includes a donation of more than US\$1 million of exterior building products and funds, supports Habitat's mission of bringing people together to build homes and communities.

As part of the Home for Good project, Ply Gem was the presenting sponsor of Habitat for Humanity's Home Builders Blitz in 2016 and 2017. This weeklong campaign brings professional homebuilders and Habitat volunteers together to donate their time, talents and skills to spread awareness of the need for affordable housing and to transform local communities. As part of the 2017 Home Builders Blitz, homebuilders volunteered in more than 60 communities in 28 states to help build, rehab or repair more than 280 homes.

Through the Home for Good project, Ply Gem is helping Habitat build homes while raising awareness of the positive impact affordable housing has on families and surrounding communities.

Quicken Loans began a national partnership with Habitat for Humanity in 2016. Quicken Loans donated more than US\$300,000 to sponsor weeklong builds in Cleveland, Ohio; Phoenix, Arizona; and Charlotte, North Carolina — cities where Quicken employees live and work. These efforts, coined National Neighborhoods Week, brought nearly 1,000 Quicken Loans team members together to volunteer nearly 5,500 hours to revitalize and rehabilitate neighborhoods. Working alongside Habitat homebuyers and community members, the Quicken Loans teams rehabbed several homes and community centers in Cleveland and outside Phoenix, and constructed an urban farm in Charlotte.

One of Quicken Loans' guiding principles is "do the right thing." This is not just how Quicken Loans team members think; it's the way they live. They go the extra mile to enhance the quality of life in their communities through financial contributions, team member engagement, volunteerism and in-kind support.

In July 2016, Roche, a global pioneer in pharmaceuticals and diagnostics, began a partnership with Habitat for Humanity International with the goal of helping more than 500 families affected by the 2015 earthquakes in Nepal. With strong volunteer support from Roche, Habitat was able to implement a community-based program that supported families in Salme, Nuwakot District, as they built earthquake-resilient homes through social mobilization, technical assistance, tiered assistance and market development. Through this strong partnership, Habitat and Roche have been able to provide families affected by disaster with a second chance for a decent and safe place to call home.



Schneider Electric, an energy management and automation company, committed nearly US\$3.5 million in product and financial donations to continue its support of Habitat's work. To follow its mission of "Life Is On" everywhere, Schneider Electric donated Square D electrical equipment to Habitat to help reduce the costs of constructing homes in the U.S. and in Canada. Dedicated to bringing people together to build decent and affordable housing, Schneider Electric employees worked alongside 23 families across the country to build homes this past year. Additional grants were available to help families in Canada and Mexico build affordable houses. The company was a proud sponsor of Habitat for Humanity Chicagoland's annual Hero Awards dinner in Illinois; Habitat's 2016 Jimmy & Rosalynn Carter Work Project in Memphis, Tennessee; and the 2017 Carter Work Project in Canada.

Since the beginning of the partnership in 2000, Schneider Electric has provided residential equipment for Habitat homes and donated more than US\$7.5 million to help cover the costs of land, infrastructure and building materials in both the U.S. and in Canada. Nearly US\$37 million worth of their Square D equipment has been donated to Habitat.



SlovakAid, the official development assistance agency of Slovakia, is helping Habitat for Humanity reconstruct schools to accommodate children in families who have fled war-torn Syria and are living as refugees in Lebanon and Jordan. Since 2015, 200,000 Syrian children of school age have been registered in host communities, Jordan reports, and Lebanon has taken in 482,034 school-aged children. The schools in the two countries are suffering from overcrowding and burdens on the physical structures. Many schools run double-shift schedules to educate all of the children.

With the SlovakAid grant of US\$460,000, Habitat launched reconstruction projects at 12 schools in the two countries, permitting thousands of children to enter the education system and giving them a chance to integrate into the surrounding society. Habitat is renovating and upgrading six schools in Jordan and six in Lebanon. SlovakAid's funds are helping at least 4,000 children age 6-18 in Jordan receive a formal education in improved schools, along with 3,500 children in Lebanon.



USG Boral, a world-leading manufacturer and supplier of building products, has been supporting disaster response and risk reduction programs with Habitat for Humanity's Asia/Pacific area office since 2000. For over 17 years, the company has provided gift-in-kind construction materials, including plasterboards that would be installed in Habitat homes. USG Boral employees have volunteered on build days and have installed the donated plasterboards and related products in Habitat homes. In February 2017, USG Boral signed a partnership agreement supporting the Impact Asia campaign by committing to donate US\$800,000 of funds or products in-kind to the Impact Fund from 2017 until 2020. The partnership project will cover 11 countries in the Asia/Pacific region where USG Boral and Habitat operate. The project may include house construction, housing support services, disaster response and risk reduction, and market development.



Through the William & Lily Foundation (formerly William Soeryadjaya Foundation) named in honor of his parents, Edwin Soeryadjaya has been an ardent supporter of community development, nutrition and education programs in Indonesia. The foundation granted a five-year, US\$500,000 gift to Habitat for Humanity in 2010. In addition, Edwin, the founder of PT Saratoga Investama Sedaya Tbk, serves as a member of Habitat's capital campaign in Indonesia and encourages other top executives to join him in community service.

The foundation has supported Habitat's building projects throughout the country since 2010, and Edwin has attracted more than 60 other CEOs to four builds. Several of those CEOs have sponsored houses and contributed funds.

"I am ready to work, dig the foundations, erect walls with cement and bricks, make iron columns," Edwin says. He has personally volunteered on house builds in Mauk, Tangerang, Banten; Dukuh Kupang Utara Surabaya; and Babakan Madang, Sentul, Bogor.

"I receive more than I give," he says. "I'm happy to contribute to the reality of the improved lives of families who were staying in unsafe houses, and now these homes are decent, safe and healthy for living."

Edwin says building a habitable home is the same as building dignity and a brighter future for the families in need of decent, affordable housing.

Thanks to a generous grant from the W.K. Kellogg Foundation, Habitat for Humanity will be able to increase the availability of housing microloans so that more than 5,300 families in Chiapas, Mexico, will be able to acquire housing or improve their homes. More than 78 percent of the population in Chiapas, the poorest state in Mexico, lives in poverty or extreme poverty. Most families don't have access to any formal-sector housing options such as traditional mortgage products or developer-built homes, and the state suffers from the second largest housing deficit in the country.

The US\$330,500 from Kellogg will support the Strengthening the Housing Value Chain project, which will analyze the housing market and work with the private sector to develop ways to help people with low incomes live in decent, affordable homes. The remaining cost of the US\$528,816 project will be funded by Habitat for Humanity's Terwilliger Center for Innovation in Shelter.

Harold Ames "Sandy" Dewing

Harold Ames Dewing, known as Sandy to everyone who knew him well, spent his career working in the information technology field for IBM and Texaco. He worked hard and was blessed with much. Sandy understood that he was in a position to help people in need of a hand up, and during his lifetime, Sandy gave liberally to a number of nonprofits.

After Sandy's recent passing, he left a number of gifts to a variety of charitable organizations. Habitat for Humanity International is grateful to have received a substantial gift from Sandy's estate, and is further grateful that his estate could make another gift to our mission once it is settled.

All of the beneficent giving to Habitat for Humanity International from Sandy's estate will go toward our Global Impact Fund. This will help us grow and strengthen our organization on a global basis, positioning Habitat offices all over the world to assist people and communities with the greatest need.

Don and Phyl Howard

A major player in the world of finance, Don Howard retired as chief financial officer of Citicorp/Citibank after 31 years with the company. He later joined Salomon Brothers as chief financial officer, where he played a key role in guiding the firm through a major financial crisis. After his time at Salomon Brothers, Don spent 17 years as a director of an international bank.

Habitat for Humanity is proud that such financially savvy people as Don and his wife, Phyl, have dedicated their support for more than two decades to partner with us to help families in need of healthy, decent homes. The couple has also generously agreed to continue empowering Habitat for Humanity's mission by leaving a portion of their estate to our work around the world. In addition to the couple's substantial financial contributions, they have assisted a local Habitat office in New Jersey in creating an innovative fundraising program to help as many local families as possible. Habitat for Humanity has enjoyed our connection to Don and Phyl, and we look forward to continuing in partnership with them for many years to come.

Ed and Claire Jaenke

Ed Jaenke's generous unrestricted gifts to Habitat for Humanity International have helped countless families in the United States and around the world to build stronger, healthier homes and communities. Ed has made it a point to lead a life dedicated to helping others.

His long career had several transitions but always focused on providing opportunities for individuals to live their best life. After serving in the United States Navy, Ed transitioned his career to serving Americans through his work with the Senate Agricultural Committee, the United States Department of Agriculture, the Farm Credit Association, and his international economic consulting firm. Before her death, Ed's wife, Claire, also focused on assisting people in need during her career with the National Girl Scout Council and her close work with Ed in all of his endeavors. After retiring, the couple continued serving others in their community through their church.

Notably, Ed and Claire played an integral role in launching a Habitat for Humanity office in Madison County, Virginia. In the late 1980s, Ed made a plea for fellow parishioners to join him in building homes for local families in need of a decent place to live. Ed and Claire chose Habitat for Humanity over other nonprofits because they wanted to inspire people to help others.

Thanks to Ed and Claire's efforts, Madison County Habitat for Humanity is still thriving and serving local families today. Habitat for Humanity International looks forward to helping families in need of decent housing in the coming years, thanks to Ed's support.

Greg and Sallie Madia

Greg Madia, owner of W.C. Weil Co., and his wife, Sallie, have faithfully supported Habitat for Humanity for nearly 10 years. Since 2009, the couple's generous giving has empowered thousands of people to rebuild their homes and lives after disasters, and has assisted countless other families around the world in need of proven, sustainable housing solutions. Habitat for Humanity is particularly grateful for the trust that the couple has placed in our organization, as they have consistently increased their giving to help even more families per year.

Greg has also played an integral part in getting W. C. Weil Co. — a water and waste management company — to make financial contributions to Habitat for Humanity's mission. Greg and Sallie believe that decent housing combined with effective water solutions can have a positive impact on a family's standard of living. This fits perfectly with much of Habitat for Humanity's work around the world with people living in need of clean water or hygienic sanitation facilities.

Jimmy Masrin

Jimmy Masrin, president and CEO of PT Caturkarsa Megatunggal, became involved with Habitat for Humanity more than 10 years ago when he felt compelled to help people affected by the Aceh tsunami and Yogyakarta earthquake. Seeing the destruction caused by the disasters followed by the positive effects of the homes rebuilt with Habitat for Humanity, he realized just how important healthy, affordable shelter is.

Jimmy's generous giving has helped countless families recover from disasters and has assisted with a variety of communitywide improvements. Over the years, he has seen firsthand the connection between decent housing and other important sectors such as education, health and employment opportunities.

"I have learned that if you don't have a good home, it is difficult to have good education and health," Jimmy says. Out of all the nonprofits Jimmy could support, he says he is drawn to Habitat for Humanity because our volunteers and partners have multiple opportunities to take an active, hands-on approach to making a difference in their communities.

One of the ways Jimmy stays actively involved with Habitat for Humanity's mission is through the Habitat Charity Golf tournament, which he helped create in 2010. To date, this annual fundraising event has helped more than 215 households gain access to decent and affordable homes.

"It all starts at home," Jimmy says. "By providing a home, you promote confidence, dignity, independence and family togetherness."

Stanley Motta

Panama's Stanley Motta, chairman of Copa Holdings, is highly regarded as one of the most respected and influential businessmen in Latin America. In addition to his successful business practices, Stanley is a great philanthropist. He helped create several charities in Panama, and he continues to support them financially. He also consistently contributes to various academic institutions around the world. In fiscal year 2017, Stanley offered Habitat for Humanity a unique opportunity for an appraisal team from our Terwilliger Center for Innovation in Shelter to study Motta International's model of offering housing credit to its staff.

Stanley recently offered to make a generous challenge gift, which Habitat will use toward a land-titling project in El Salvador. Combined with the matching gifts made by our generous donors, Stanley's challenge gift will help countless Salvadorans access legal ownership of land on which they can build decent, affordable homes.

Jane and John Tomaine

Jane and John Tomaine have faithfully supported Habitat for Humanity International's work for 25 years. The couple was excited when they bought their first home together in 1993, and they wanted others to experience the peace and excitement that homeownership can bring. Making regular donations to Habitat for Humanity over the years seemed the best way to help as many people as possible experience the joy of owning a stable home.

Retired from the insurance industry, John serves his local community as chairman of the town's planning board, is a member of the board of commissioners of the Rahway Valley Sewage Authority, and volunteers with the Community Food Bank of New Jersey. Jane, an ordained Episcopal priest, has written books on Benedictine spirituality, leads retreats and workshops on the teachings of St. Benedict, and volunteers as a priest associate at Calvary Church in Summit, New Jersey.

John's and Jane's combined ministries have developed and strengthened their understanding of how decent housing, proper sanitation and gender equality affect every area of life, including health, education, job opportunities, personal well-being and financial stability. The couple appreciates that Habitat for Humanity's programs encourage individuals to play an integral role in building stronger, more stable lives for themselves through proven, sustainable housing solutions.

We greatly appreciate John's and Jane's 25 years of support, and we look forward to continuing to work in partnership with them as we help children and families move into safe, secure homes where they can live, play and study in peace without the fear of eviction or rent hikes.

Tithe



All U.S. affiliates are expected to contribute 10 percent of their unrestricted revenue to support Habitat's international mission. The tithe is not only a foundational principle of Habitat but also provides critical funding for Habitat's international work.

In FY2017, U.S. affiliates collectively tithed \$14,011,000. Habitat for Humanity of Wake County in Raleigh, North Carolina, holds the distinction of being Habitat's highest tithing affiliate in the past fiscal year, contributing \$455,000.

"The affiliate tithe is a distinctive practice at Habitat to demonstrate God's calling to serve those in need regardless of borders," says Kevin Campbell, Habitat of Wake County's president and CEO. "It is clear to our board, staff and volunteers that the funds we provide through tithe are part of our families served."

Habitat for Humanity International is grateful for the tithe from all U.S. Habitat affiliates, and especially recognizes those organizations that tithed more than \$100,000 in FY2017.

Tithe is a foundational principle of Habitat for Humanity. All Habitat organizations are expected to tithe in recognition of, and commitment to, the global nature of Habitat's mission.

\$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 Lee and Hendry Counties Inc. (Florida)
Habitat for Humanity of Metro Denver (Colorado)
Habitat for Humanity of Pinellas County Inc. (Florida)
Habitat for Humanity Wake County (North Carolina)

\$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 Charlotte (North Carolina)
Habitat for Humanity of Greater Cincinnati (Ohio)
Habitat for Humanity of Greater Indianapolis (Indiana)
Habitat for Humanity of Greater Memphis (Tennessee)
Habitat for Humanity of Greater Nashville (Tennessee)
Habitat for Humanity of Greater Orlando (Florida)
Habitat for Humanity of Greater Sacramento (California)
Habitat for Humanity of Indian River County (Florida)
Habitat for Humanity of Monroe County (Indiana)
Habitat for Humanity of Omaha (Nebraska)
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)
Our Towns of North Mecklenburg-Iredell Habitat for Humanity (North Carolina)
Paterson Habitat for Humanity (New Jersey)
Twin Cities Habitat for Humanity (Minnesota)

donations in FY2017

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!*

\$10 million+

European Union
IKEA Foundation
Lowe's
Schneider Electric
J. Ronald Terwilliger
Thrivent Financial

\$5 million+

The Dow Chemical Company
Hilti Foundation
Mastercard Foundation
Valspar
Whirlpool Corporation
Yale Locks & Hardware

\$1 million+

Aktion Deutschland Hilft
Anonymous
Bank of America Charitable Foundation
The Bauer Foundation
Canada Mortgage and Housing Corporation
Canadian Institute of Plumbing & Heating
Cree Inc.
Delta Air Lines
Electro Federation Canada
Enbridge
Ethan Allen
GAF Materials LLC
Genworth Canada
Pat and Tom Gipson
Global Affairs Canada
The Home Depot Foundation
Hunter Douglas Inc.
Kalyan Jewellers India Limited
Korea International Cooperation Agency
Masco Corporation Foundation
MaxLite
MCAP
Nissan North America
Novelis
Owens Corning
Ply Gem
Samsung Electronics Co. Ltd.
Tiziana and Ramez Sousou

\$500,000 - \$999,999

Ahmad Family Fund
Altisource Portfolio Solutions S.A.
Alwaleed Philanthropies
Anonymous
Australian Government
BID-FOMIN
Blakes
The Boston Consulting Group
Carrier
Central Law
Choice Hotels Canada Foundation
Christian Aid Ministries
Cossette
Estate of Harold A. Dewing
Eicher Group Foundation
EXIT Realty Corp. International
Fund for Shared Insight
Hyundai Engineering and Construction
The Home Depot Canada
Honda Trading International Inc.
HSN Inc.
IKEA America Corporation
Jewelers Mutual Insurance
JTI Foundation
Kum & Go
MetLife Foundation
The Mine

New Zealand Aid Programme
POSCO
Procter & Gamble
Quicken Loans
Republic Services
Roche
The Rossy Family Foundation
Samsung C&T
Samsung Display
Segal Family Foundation
Simpson Strong-Tie
Mary Lynn and Warren Staley
State Farm
Harlan Stone
Tachane Foundation
United Nations Office for Project Services
Velux Foundations
Wells Fargo Housing Foundation
Wienerberger

\$250,000 - \$499,999

3M Corporation
AARP Foundation
ADH Fine Hardware
AGFUND
Allegion
All Weather Windows
Alpa Land
At Home Stores

Bank of America Continuum
Estate of Karen Baumgartner
Benevity
Estate of Barbara A. Bennet
Black + Decker
Frank and Liz Blake
The Blue Book Building & Construction
Network
Johan Buntoro
Canadian Tire
Estate of Dennis R. Clark
ConAgra Foods
Construction Industry Foundation
Crown Haetae
Disaster Relief Fund, Hong Kong Special
Administrative Region
Dulux Paints
Evonik Industries
Ferris Sobell Properties Inc.
Estate of Lillian Fitch
Floor & Décor
Suzan Gordon
Conrad N. Hilton Foundation
Infor Global Solutions
Jersey Overseas Aid Commission
JTIF-Caritas Switzerland
Kabbalah Centre Charitable Causes
W.K. Kellogg Foundation
Kimberly Clark Professionals

Estate of Anne B. Lackman
Alberto Diaz Lobo and Nena Marinakys
MariaMarina Foundation
National Housing Authority,
Republic of the Philippines
Nissan Canada Foundation
Nissan Motor Co. Ltd.
Norfolk Southern
Quezon City Local Government,
Republic of the Philippines
RBC Foundation
Samsung Electronics America
Keely N. and R. Scot Sellers
SlovakAid
Estate of Beulah Smith
Stanard Family Foundation
Sur La Table
TD Ameritrade Holding Corporation
Estate of Bruce Thompson
The Travelers Companies Inc.
USG Boral

\$100,000 - \$249,999

Aditya Birla Group
Alice and Walter Abrams
ADP Foundation
Alabbar Enterprises
Altisource Business Solutions Private Limited
Alex and Ani

donations in FY2017

Andersen Corporation Foundation
Angelo King Foundation
Anonymous
Aramco
PT. Chandra Asri
Autodesk Inc.
Estate of Margaret Aydelotte
Bloomberg Philanthropies
BMW India Private Limited
Boral
Build.com Inc.
Caterpillar Foundation
CDC Realty Inc.
Cebu Landmasters Inc.
Cemex
Charities Aid Foundation India (Huawei project)
Chubb Charitable Foundation
Cipla Foundation
Cites + Unies France
Citi & Citi Foundation
Clifford Chance
Colgate Palmolive
Constellation New Energy
Crabby Beach Foundation
Credit Suisse Americas Foundation

Estate of Evelyn Curley
Dal-Tile
Dedeman
Ann and Ted Dosch
Earth and Humanity Foundation
Eldorado Stone
Far East Organization
FitFlop
Fred and Nancy Gale
GKN Aerospace – Aerostructures
North America
Estate of Lucie M. Grant
Estate of Constance H. Grisard
Estate of Bettie Hannan
Hans Foundation
Hanssem
Henkel
Estate of Arthur Hillman
The Hubbell Foundation
Estate of Ann H. Hyde
Independent Charities of America
Infiltrator Water Technologies
Inter-American Development Bank
Irish Aid
Islamic Relief Deutschland

Jollibee Group Foundation
JPMorgan Chase & Co.
Kaufland Romania
Kilpatrick Townsend & Stockton LLP
Korean-Re
Korea Zinc
Mark and Karen Koulogeorge and family
Estate of David J. Kvapil
Leeman Architectural Woodwork
Lemelson Foundation
Lions MD 301
Estate of Patricia Mason
Jimmy Masrin
Estate of Harriet C. Mills
Milwaukee Tool
Mobile Mini Inc.
Keith Mulrooney
Op Eigen Wieken Foundation
Open Society Foundations
Estate of Mary R. Partidos
Estate of Marianne D. Pfau
Pine Tree Foundation
Estate of Ruby Preacher
Prologis
Prudential Financial Inc.

Dalia and Ramzi Rishani
Salesforce.com Foundation
Santander Bank
Scentsy Inc.
The Seedlings Foundation
Jack Snider
Soeksung
Starr International Foundation
The Sunshine Fund
Swiss Capacity Building Facility
TopBuild Corp.
Travel and Transport Inc.
Trillian Trust
United Way Mumbai and India
Ashok Varadhan
Volkswagen Finance Private Limited
Voya Financial
Waterfall Foundation
Wayfair
Kathy Weeks
Weiner Brodsky Sidman Kider
William & Lily Foundation
David Wong and June Yip
World Vision - U.S.

Habitat for Humanity International board of directors

Chair

Joe L. Price

Former President of Consumer and Small Business Banking, Bank of America
Charlotte, North Carolina

Vice Chair

Henry Cisneros

Chair, City View
San Antonio, Texas

Vice Chair

Mary Lynn Staley

Volunteer and Philanthropist
Edina, Minnesota

Secretary

Fernando Zobel de Ayala

President and Chief Operating Officer, Ayala Corp.
Makati City, Philippines

Treasurer

Bradford L. Hewitt

President and Chief Executive Officer, Thrivent Financial
Medicine Lake, Minnesota

Bill Brand

President and Chief Marketing Officer, HSN
St. Petersburg, Florida

Mary Cameron

Corporate Director, Cougar Drilling Solutions
Alberta, Canada

Cary Evert

Retired, President and Chief Executive Officer, Hilti North America
Arlington, Virginia

David Fischer

Retired; President and CEO, Greif Inc.
Delaware, Ohio

Alexandre Gouvea

Senior Partner, Consultant, McKinsey & Co.
São Paulo, Brazil

Lisa Hall

Former Managing Director, Impact Investing, Anthos Asset Management
Annapolis, Maryland

Alberto Harth

President, Civitas
San Salvador, El Salvador

Jessica Jackley

Investor and Adviser, Collaborative Fund
Los Angeles, California

Koome Kiragu

Leoma Properties
Nairobi, Kenya

Celso Marranzini

President of Multiquímica Dominicana
Santo Domingo, Dominican Republic

Jimmy Masrin

President Director/CEO, Caturkarsa Megatunggal
Jakarta, Indonesia

Bo Miller

Co-founder and Principal, NightFire Advisors LLC
Midland, Michigan

Jackie Parker

Former Director, Global Philanthropy and Corporate Giving, General Motors
President, General Motors Foundation
Atlanta, Georgia

Jonathan Reckford, ex-officio

CEO, Habitat for Humanity International
Atlanta, Georgia

R. Scot Sellers

Retired; Chief Executive Officer, Archstone
Englewood, Colorado

Ramez Sousou

CEO, TowerBrook Capital Partners
London, United Kingdom

Jim Stanard

Retired, Founder, Chairman and CEO of RenaissanceRe
Sarasota, Florida

Ron Terwilliger, ex-officio

Retired, National Managing Partner, Trammell Crow Residential
Atlanta, Georgia

Habitat for Humanity International senior leadership

Jonathan T.M. Reckford

Chief Executive Officer

Tjada McKenna

Chief Operating Officer

Mike Carscaddon

Executive Vice President, Administration; Chief Financial Officer

Chris Clarke

Senior Vice President, Marketing and Communications

Colleen Finn Ridenhour

Senior Vice President, Resource Development

Andrea Carter

Chief People Officer

Hilary Harp

Vice President, Legal; General Counsel

Mark Andrews

Vice President, Volunteer and Institutional Engagement

Tim Daugherty

Vice President, Direct Marketing

Karen Foreman

Acting Vice President, Latin America and Caribbean

Paul Hamalian

Vice President, Strategy and Organizational Effectiveness

Richard Hathaway

Vice President, Asia and the Pacific

Sue Henderson

Vice President, U.S. and Canada

Gail Hyde

Vice President, Information Technology; Chief Information Officer

Jeremy Kraut-Ordovery

Vice President, Individual Giving

Lee Martin

Vice President, Collaboration, Support and Operations

Jim Mellott

Vice President, Finance

Juan Montalvo

Vice President, Internal Audit

Torre Nelson

Acting Vice President, Europe, Middle East and Africa

Chris Vincent

Vice President, Government Relations and Advocacy

Steve Weir

Vice President, Global Program Development and Support

Tom Jones

Ambassador at Large

Habitat for Humanity International offices

Operational headquarters

121 Habitat St.
Americus, GA 31709 USA
Phone: +1 (800) 422-4828 or +1 (229) 924-6935
Email: publicinfo@habitat.org

Administrative headquarters

270 Peachtree St. NW, Suite 1300
Atlanta, GA 30303 USA
Phone: +1 (800) 422-4828 or +1 (404) 962-3400
Email: publicinfo@habitat.org

Asia and the Pacific area office

111 Paseo Condo Building Tower 1, Third Floor
Paseo de Roxas
1229 Makati City, Philippines
Phone: +63 (2) 5534455
Email: ap_info@habitat.org

Europe, Middle East and Africa area office

Zochova 6-8
811 03 Bratislava, Slovakia
Phone: +421 (2) 336-690-00
Email: emea@habitat.org

Latin America and the Caribbean area office

Del Hotel Irazu 300 noreste y 100 este, La Uruca
San José, Costa Rica
Phone: +506-2296-8120
Email: lac@habitat.org
U.S. mailing address (letters/envelopes):
SJO-2268
P.O. Box 025331
Miami, FL 33102-5331 USA

U.S. and Canada area office

270 Peachtree St. NW, Suite 1300
Atlanta, GA 30303 USA
Phone: +1 (800) 422-4828 or +1 (404) 962-3400
Email: publicinfo@habitat.org

Government Relations and Advocacy office

1424 K St. NW, Suite 600
Washington, DC 20005-2429 USA
Phone: +1 (202) 239-4441
Email: HFHladvocacy@habitat.org

Read Habitat's FY2017 Annual Report online:

habitat.org/multimedia/annual-report-2017



Visit Habitat for Humanity International's website at habitat.org



facebook.com/habitat



instagram.com/habitatforhumanity



twitter.com/habitat_org



ADMINISTRATIVE HEADQUARTERS: 270 Peachtree St. NW, Suite 1300, Atlanta, GA 30303
INTERNATIONAL HEADQUARTERS: 121 Habitat St., Americus, GA 31709-3498 USA
(800) 422-4828 fax (229) 924-6541 publicinfo@habitat.org habitat.org