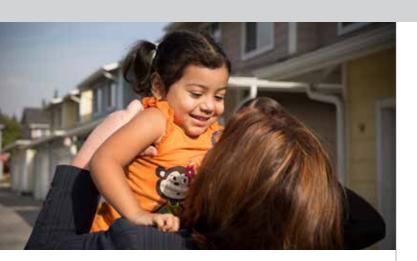


Habitat for Humanity is a global leader



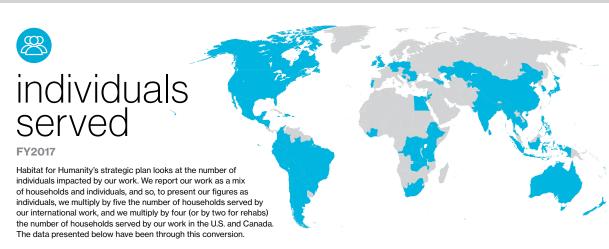
As a global organization delivering local impact, Habitat is uniquely positioned to address the world's shelter crisis.



Our work in more than 70 countries and across all 50 states in the U.S. helps transform lives and communities through housing.

With the help of more than 2.1 million volunteers each year, Habitat serves a family somewhere around the world every 43 seconds.





U.S. and Canada		Latin American and the Caribbean	
New and rehab construction	16,832	New and rehab construction	44,365
Repairs	13,804	Incremental construction	31,190
		Repairs	49,765
		Professional services	32,110
		Market development	1,505,020

Europe, Middle East and A	Asia and the Pacifi	
New and rehab construction	4,955	New and rehab constru
Incremental construction	85,145	Incremental constructi
Repairs	27,910	Repairs
Professional services	35,025	Professional services
Market development	533,320	Market development



financial statements

FY2017

Audited consolidated

	FY2017 Use of funds	
	43% Program – U.S. affiliates	\$109,244,968
	25% Program – International affiliates	\$61,625,713
	10% Program – Public awareness and advocacy	\$25,666,307
	17% Fundraising	\$42,819,266
<u>, , , , , , , , , , , , , , , , , , , </u>	5% Management and general	\$12,502,016

	FY2017 Sources of funds	
	62% Contributions	\$157,280,295
	14% Gifts-in-kind	\$36,991,172
<u>.</u>	6% Government grants	\$16,598,327
	18% Other income	\$44,824,727

Unaudited combined

The audited financial statements of Habitat for Humanity International reflect only part of Habitat's work around the world. As autonomous nonprofit organizations, Habitat for Humanity affiliates and national organizations keep their own records of revenues and expenditures. To better demonstrate the magnitude of the movement, 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 was as follows:

\$2 billion
Total net assets of
\$3 billion

51,490

11,945 33,490

\$1.5 billion
\$141 million
\$123 million

	FY2017 Sources of funds	
	38% Contributions and grants	\$738 million
	23% Gifts-in-kind	\$458 million
,	27% Sales of homes	\$522 million
	12% Other income	\$234 million



In 2016, we launched Habitat Humanitarians to recognize the invaluable contributions of our high-profile volunteers. This generous group serves as mission champions, advocates and spokespeople to raise awareness of the need for decent, affordable shelter in the U.S. and around the world.





Our Habitat Humanitarians are former President Jimmy Carter, former first lady Rosalynn Carter, country music stars Garth Brooks and Trisha Yearwood, and world-renowned construction and real estate experts Drew and Jonathan Scott.

Other supporters include:



"In the same way bricks form the foundation of a home for a family, the gift of a Habitat house provides the foundation for community growth and development. A home is instrumental in breaking the shackles of poverty from one generation to the next.

"Sometimes, God looks down on the world, and he says, 'Why do my children treat each other like this?' God looks down on the world today and sees you. God smiles because he sees you doing fantastic work."

ARCHBISHOP EMERITUS DESMOND TUTU, PATRON OF HABITAT FOR HUMANITY SOUTH AFRICA



"When I volunteered on Habitat builds, I saw how readily families contributed their own labor. They worked as hard as the volunteers because they were building their own house. At the house dedication, there was no mistaking the joy and pride on their faces. I've heard how parents build on the stability of a Habitat home to enable their children to achieve greater strength and self-reliance. I know these stories are true as I've met some of the families myself."

BOLLYWOOD ACTRESS AND HABITAT VOLUNTEER JACQUELINE FERNANDEZ



"I remember that first day in the house. Just seeing my mom's smile, just seeing my little brother and sister. You know, after we got the house, I started separating myself from negative things. I was able to come home and work on my craft as a student and as an athlete. The Habitat house really helped me focus and mature."

CLEMSON UNIVERSITY QUARTERBACK, COLLEGE FOOTBALL PLAYOFF NATIONAL CHAMPIONSHIP MVP AND HABITAT VOLUNTEER DESHAUN WATSON

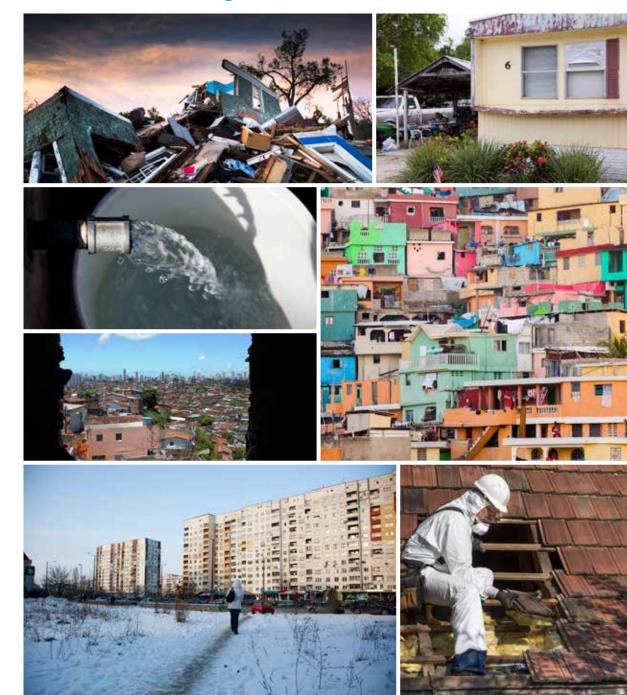
HABITAT FOR HUMANITY INTERNATIONAL



1 in 4 people in the world need decent housing.

- 40 percent of the world's population will need new housing and basic infrastructure in the next 14 years, according to the World Bank Group.
- More than 80 percent of the world's population does not have legal documentation of their property rights.
- The World Health Organization says those living in poor conditions "are exposed to greater personal and environmental health risks, are less well-nourished, have less information and are less able to access health care, thus they have a higher risk of illness and disability."
- The United Nations has estimated that more than 10 million people worldwide die each year from conditions related to substandard housing.
- The U.S. Department of Housing and Urban Development says "a family with one full-time worker earning the minimum wage cannot afford the local fair-market rent for a two-bedroom apartment anywhere in the United States."

The need for housing:





Driven by the vision that everyone needs a decent place to live, Habitat has partnered with families for more than 40 years to build and improve places they can call home.

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

Our work today includes:



New construction where our houses and work processes are designed for their specific local settings and use locally available materials.



Improvement and repair of existing houses. In the U.S., this work is done as part of our neighborhood revitalization efforts. Outside the U.S., we help families build incrementally and help create access to housing microfinance loans.



Advocacy, which advances access to adequate and affordable housing globally through changing policy and systems, and includes a global campaign called Solid Ground that aims to change land policy around the world to increase land access for shelter.



Habitat works alongside the families who partner with us.



Each family invests their time and effort building their own home and the homes of others. This sweat equity can take many forms — from construction to working in a Habitat ReStore — and includes homeowner classes where families learn about their mortgage, insurance, maintenance, safety and more.

See the results:

















Each year, Habitat mobilizes 2.1 million volunteers to build, advocate, and raise awareness about the worldwide need for shelter.

Habitat is a global community, with partners from all walks of life who lift their hands, hearts and voices to move our life-changing forward worldwide. Volunteers, donors and families together increase our impact.

Hear from our volunteers:



"Habitat is a great equalizer that provides value for everyone, whether it's the volunteer, the family, the site supervisor. It doesn't matter who you are when you show up and what you know. You are of value. That is a great thing."

HABITAT AMERICORPS ALUM T.J. BURGHART

"I had no idea that the to-be residents help to build homes — their home and their neighbors' homes. Frankly, it's beautiful. That was the moment I remember feeling empowered. I was a lucky man to be working with men and women all committed to a plan greater than themselves, committed to the idea of community."

HABITAT VOLUNTEER DILLON KEEFE

"I've been lucky in life to be able to make a good living doing what I love to do. And I figure now it's my turn to give back. It wasn't just building, it wasn't just getting out of the house. There is something bigger involved. And it keeps me coming back."

HABITAT VOLUNTEER TED MARSTILLER

We are built on a foundation of faith.

The idea that became Habitat first grew from the fertile soil of Koinonia Farm, a community farm outside of Americus, Georgia, founded by farmer and biblical scholar Clarence Jordan. Koinonia was established to serve as a "demonstration plot of the kingdom of God."

While personal faith is not always the motivating factor for all Habitat volunteers, our mission has always been based on the idea that we serve God by serving others.

Habitat partners with all people – of different faiths or of no faith - whether they are seeking housing or joining us to help.

Habitat's global prayer

God, teach us humility so that we may...

listen

confess and forgive,

serve in relationship with the poor,

persevere in our mission,

unify as one body with many different parts, and

act with courage and boldness.

Amen.



Affordable housing is the foundation on which families and communities thrive.

A decent place to live can remove barriers to opportunity, success and health that might have been a part of a family's life for years, if not generations.

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

Proper shelter creates jobs, revitalizes neighborhoods, attracts employers, increases consumer spending and government revenues, and lowers the risk of foreclosure, all while bringing transformative benefits to families and developing resiliency in communities.

"If you see your kids happy, everybody is happy. Then the home is good."

HABITAT HOMEOWNER JULIUS



Significant economic impact

Every dollar invested in Habitat Canada returns **\$4 of benefits** to Canadian society, according to a study by the Boston Consulting Group.

In Latin America and the Caribbean, 44.9 percent of people completing Habitat's financial education workshops report that they immediately began **saving for their futures**.

Habitat's MicroBuild Fund has attracted **\$90 million of capital** to the financial sector serving low-income populations and has provided access to better housing for more than 272,000 people in 20 countries.

Cost-benefit analysis indicates that the 2,200 Habitat homeowners in Minnesota could be using anywhere from **\$6 million to \$9 million less in government assistance** annually.

Habitat Charlotte and its homeowners have an estimated yearly economic impact on the community of **\$36 million**.

Dallas Area Habitat homeowners pay about **\$2 million in property taxes** each year.



HABITAT FOR HUMANITY INTERNATIONAL

A CASE FOR SUPPORT





Long-lasting improvements for families

90 percent of surveyed Habitat homeowners in 44 U.S. cities said they could not have owned a home without help from Habitat.

74 percent of surveyed U.S. Habitat homeowners say their **health has improved** since moving into their homes.

Families living in the more than 5,000 homes built by Habitat India in the rural interior of Maharashtra have reported a **higher standard of living and lower medical bills**, thanks to less exposure to weather, insects and predators.

95 percent of Habitat Cambodia homeowners report **reduced stress**, and 86 percent report that their children were now able to study at home. 69 percent of families report **increased income**, with 123 families starting their own microbusinesses.

57 percent of adults in surveyed U.S. Habitat households are **furthering their education**.

Thanks to solar shingles, one Habitat Houston homeowner's electricity bill was reduced to \$39 per month. She previously lived in an apartment where her monthly bill often reached \$300.

"Seventeen years adds up to five kids, marriages and graduations. And it all happened right here."

HABITAT HOMEOWNERS JOHN AND PENNY



Positive impact on communities and society

800,000 families in Pernambuco, Brazil could benefit from the State Policy on Prevention and Mediation of Urban Land Conflicts that Habitat helped pass in 2015. The public policy provides vulnerable populations with **secure land tenure and property rights**.

A Habitat project partnering with Roma families in Slovakia to improve their living conditions identified that there had been "significant improvement in the health of the community through the provision of **safe, clean drinking water**."

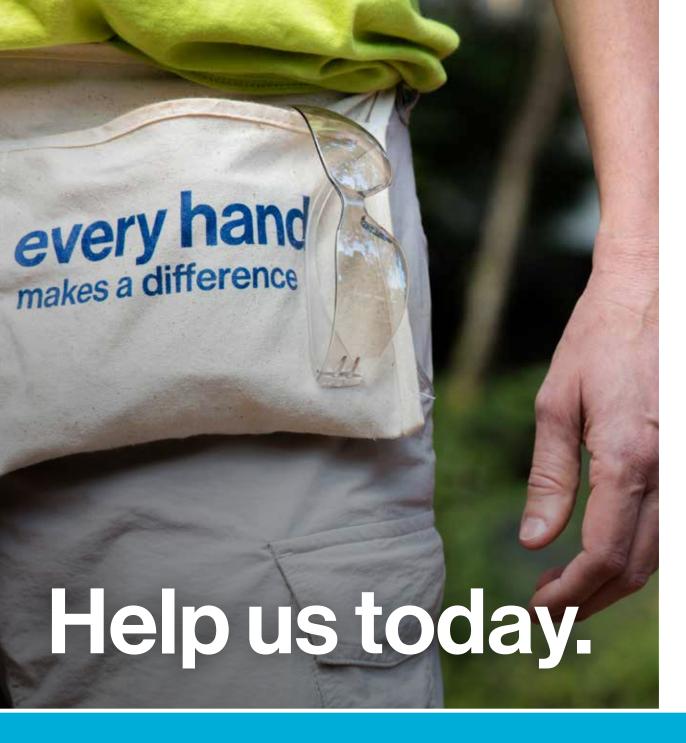
A survey of Habitat homeowners in Sacramento revealed that 48 percent of families feel **more connected to their community**.

The U.S. Department of Housing and Urban Development says studies show that "homeowners accumulate wealth as the investment in their home grows, enjoy better living conditions, are often more involved in their communities, and have children who tend on average to do better in school and are less likely to become involved with crime."

"If the neighborhood is safe — new homes, new residents — kids feel welcome to play."

DR. IRVIN PEDRO COHEN, NEW TOWN SUCCESS ZONE





Habitat's strategic plan supplies the framework for exponentially expanding our worldwide impact so that we can partner with more families to build or improve places to call home.

Our Global Impact Fund supplies the flexible funding for that expansion, which enables us to build impact at the community, sector and societal levels.

Habitat's Global Impact Fund moves our mission forward by:

Leveraging resources to respond to the world's housing need.

Building the capacity of our global network.

Investing wisely to sustain our programs through tough economic times.

Designing innovative programs that reach ever-growing numbers of families.

Practicing good stewardship in order to increase our efficiency and ensure the trust of our generous donors.

