

Catalyzing communities for global solutions





Habitat for Humanity International
Annual Report FY2023
July 1, 2022 – June 30, 2023

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Hope and action in communities around the world

Habitat for Humanity's mission is to bring people together to build homes, communities and hope. Communities sit at the center of that mission in every way; we have worked in communities — and with communities — around the world since our founding in 1976. Because of that approach, our ministry has now helped more than 59 million people build or improve the place they call home.

First, there are the physical communities in which we work. A safe and affordable home not only leads to security and stability, but also stronger communities. Children have opportunities for brighter futures, adults can become more connected to those around them, and residents can come together in common cause.

Habitat actively engages in other kinds of communities, too. In addition to building and repairing homes, we also build affordable housing solutions by working in the global advocacy, development, market systems and policy communities. In the past fiscal year, more than 9 million people gained the potential to improve their housing

conditions through Habitat's advocacy efforts. This annual report showcases that work and the diverse ways we are making an impact, from helping to pass a bill that will subsidize the moves of informal settlement dwellers in Malawi to organizing coalition-led neighborhood revitalization projects in the U.S. to supporting more gender-inclusive water, sanitation and hygiene committees in Fiji to encouraging entrepreneurial advances that help create affordable housing solutions around the world.

Over the last year, we have brought much hope and action to communities across the globe, and we are so grateful to all of the faithful volunteers, donors and partners who helped make this work possible. However, we must remember that there are countless neighbors still in need. Jesus called on us to love our neighbors as ourselves, and we will continue to partner with — and in — communities on housing solutions as we pursue a world where everyone has a decent place to live.

Thank you for your generous support, and may God continue to guide us as we share His love in communities both near and far.



Mary Cameron
Chair of the Board of Directors
Habitat for Humanity International



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



We live in a world where billions of people lack access to a decent, affordable home. This crisis affects every region.

There is no simple solution, no one action that can solve the global housing crisis.

Addressing the need requires commitment, dedication and deep understanding of the complexities of the world's housing ecosystems. Habitat for Humanity has spent more than four decades building and repairing homes, partnering with families to create housing that has changed lives.

Building affordable homes is a vital part of addressing the housing crisis. Our work, however, extends far beyond the build site. Significant need requires significant response.

We convene residents and partners and work in coalition to strengthen neighborhoods and communities. We actively advocate at the local, national, regional and global levels for policies and systems that improve access to affordable housing. We facilitate partnerships among and provide vital expertise to market actors who shape housing systems.

We build, we train, we innovate, we invest — all with your support.

In your community and in communities around the world, we tirelessly pursue a future where no matter who you are or where you come from, you can have a decent, affordable place to call home.

Since 1976, Habitat has helped more than

59
million
people

build or improve the
place they call home.





In FY2023, Habitat for Humanity helped

13.4 million+ people

build or improve the place they call home.

In FY2023,

9.5 million+ people

gained the potential to improve their housing conditions through our:

Training: **131,323**

Advocacy: **9,417,063**

895,000+ volunteers

helped build, advocate and raise awareness about the global need for shelter in the past fiscal year.

Community snapshots



275

community members helped by Habitat Côte d'Ivoire projects in Béliér Region. Habitat partnered with families to build 22 houses and improve their sanitation and hygiene through the construction of two communal biogas latrines, also training young men and women to raise pigs as livestock.

5,000

people expected to become first-generation homebuyers, particularly in communities of color, through Minnesota's First-Generation Down Payment Assistance Program. The program, which will allocate US\$150 million to buyers whose parents never owned a home or who lost one because of foreclosure, was designed based on a pilot co-led by Twin Cities Habitat.

213,936

low-income women and their families partnered with India-based microfinance institution Annapurna to gain access to housing and WASH loans in fiscal year 2023. Habitat's Terwilliger Center for Innovation in Shelter and the Asian Development Bank provided technical assistance to Annapurna and other microfinance institutions to increase their capacity to scale affordable loans.

202

families received financial, employment, digital literacy and income-support training through Habitat Findlay/Hancock County's Financial Opportunity Center in fiscal year 2023. The Ohio affiliate used a barrier-free, people-centered coaching approach to help participants improve their monthly net income by an average of US\$615 and boost their credit score by an average of 35 points.





3,500

families have replaced the dirt floors in their homes with concrete across six countries – Colombia, Guatemala, Honduras, Nicaragua, Dominican Republic and Ecuador – with the regional initiative “100,000 floors to play on.” The partnership with Habitat and the Inter-American Cement Federation will install 100,000 concrete floors in Latin America and the Caribbean by 2028, helping families eliminate the health and hygiene risks of dirt floors, especially in households with young children.



35

countries are participating in Home Equals, Habitat’s global advocacy campaign. Through the campaign, 38 policy or system changes have been advocated for and successfully enacted in 10 countries.



500

square-foot, energy-efficient Habitat starter homes in Flagstaff, Arizona, are helping low-income residents gain affordable homeownership. Habitat Northern Arizona uses an innovative shared-equity model and land trust protections to keep the homes permanently affordable.



265

municipalities in Bulgaria – every municipality in the country – participated in a housing survey administered and coordinated by Habitat Bulgaria in partnership with the Ministry of Regional Development and Public Works to assess the state of the nation’s housing stock. In April 2023, Habitat Bulgaria published a report evaluating city housing policies and detailing the availability, condition, occupancy and management of the municipal housing stock.

Designing sustainable homes in response to climate change

In fiscal year 2023, Habitat El Salvador built two eco-friendly homes certified for one of the most rigorous international standards that recognizes buildings with a low environmental impact. Green Business Certification Inc., an independent credentialing organization, awarded Habitat El Salvador its Excellence in Design for Greater Efficiencies certification.

The energy-efficient homes, designed in partnership with researchers from the University of Seville in Spain, were built through Vivienda Verde, Habitat El Salvador's sustainability program that launched in 2015 to help families improve their resilience to climate change.

El Salvador is in Central America's Dry Corridor, a high-risk area prone to erratic weather events like prolonged droughts and excessive rains. Climate change has a cascading effect in the region. These unpredictable weather patterns contribute to food insecurity, poverty, and in some cases, migration. "We are seeing the struggles families face with extreme weather events," says Gino Caballero, Habitat El Salvador's disaster risk management coordinator. "That's why we're incorporating adaptations to our houses to help protect families from climate change."

Habitat El Salvador's two EDGE-certified homes achieved energy savings of 60%, water savings of 21% and construction material energy savings of 79%, exceeding the 20% minimum threshold required across each category for certification.

The homes include large windows to improve ventilation and natural light, a solar energy collection kit that generates clean and renewable energy, a rainwater harvesting system to collect and store clean water, and an efficient water system that uses low-flow showerheads and faucets. Ceiling fans in each room and an insulated thermoacoustic roof help keep indoor temperatures comfortable. Habitat El Salvador also built the homes to be more earthquake-resistant by using wider, stronger bricks.

Mayra Carolina and her mother, Maira, partnered with Habitat El Salvador to build their EDGE-certified energy-efficient home in La Palma. The family was active throughout the construction and moved into the home in February 2023.

Mayra Carolina says living in a home that lowers their energy bills and limits their environmental footprint means the world. "Building more green homes would change our

society, the planet and humanity," she says.

Habitat El Salvador is adapting their EDGE-certified home design with cost-effective modifications to enable them to build more eco-friendly homes. "We have a real opportunity to create a new standard of sustainability in our homebuilding," Gino says.





Helping close the homeownership gap in New York through mortgage readiness

In the U.S., systemic barriers, restrictive racial covenants, exclusionary zoning, predatory lending, and more, have prevented Black families from unlocking the intergenerational wealth-building potential of homeownership. Through Habitat's Advancing Black Homeownership initiative, we are working to dismantle the exclusionary race-based systems and racial biases that have kept Black families from equitably accessing homeownership opportunities.

Habitat affiliates across the country have made the pursuit of racial justice in housing a core component of their work. Habitat Dutchess County provides an example of this localized and targeted approach.

In September 2022, the New York affiliate found that just 1 in 25 Black families who applied during their recent application period were accepted to their homeownership program. The others did not qualify financially to own a Habitat home. This demographic data inspired Dutchess County to shape Homeward Bound, a program that helps prepare prospective Habitat homebuyers for mortgage readiness.

Program participants receive financial counseling and create individualized action plans

that help them build savings, improve credit, reduce debt and more.

"We didn't want to be another organization that just said no," says Jen Radicone, Habitat Dutchess County's chief operating officer. "Once you say no, it discourages people from coming back. Just because you don't qualify to be in the homeownership program yet doesn't mean that we need to shut the door for you. Homeward Bound is keeping that door open and providing support."

Half of the prospective homebuyers who have joined Homeward Bound since the program's launch identify as Black. Habitat Dutchess County is increasing their community outreach efforts in predominantly Black communities in Poughkeepsie, New York, to encourage even more participation in Homeward Bound to start the path to homeownership.

To help speed their momentum, Habitat for Humanity International recently awarded Habitat Dutchess County a federal capacity building grant that will allow the affiliate to hire a staff member specifically dedicated to expanding these community outreach efforts and growing the pipeline of mortgage-ready Black families.

Maureen Brennan Lashlee, Habitat Dutchess County's chief executive officer, says the affiliate

meets residents where they are and takes a listen-first approach to better understand the needs of the community. "We don't know what we don't know," she says. "That's why what Habitat is doing right now is so incredibly important. We're reaching out to the Black community and asking, 'How can we do this better?'"





**“We’re asking,
‘How can we do
this better?’”**

Maureen Brennan Lashlee,
Habitat Dutchess County CEO





Women leading WASH in Fiji

Habitat Fiji and Habitat Australia concluded a multiyear project in fiscal year 2023 that helped strengthen and empower gender-inclusive water, sanitation and hygiene committees in remote communities in Fiji where many residents experience water insecurity exacerbated by climate change. Habitat Fiji worked with water and health committees to reach more than 5,000 people across 18 communities.

Many residents in remote communities in Fiji rely on rainwater as their primary water source. In recent years, however, the effects of climate change have increased water shortages.

Tevita Senico, Habitat Fiji's WASH officer, says water committees were previously ineffective and typically consisted of one or two men addressing the community's water needs on a reactive basis. Women, who tend to carry the burden of collecting water for their households, were excluded from or underrepresented on water committees.

In 2018, Habitat Australia and Habitat Fiji partnered to improve WASH efforts in Fiji through Water for Women Fiji, a project they codesigned, funded by the Australian Government's Department of Foreign Affairs and Trade.

Water for Women Fiji facilitated gender-inclusive WASH trainings to reshape community behaviors around WASH, raise awareness of sanitation and hygiene, and address barriers preventing women from participating in water committees. Representation of women in water committees jumped from 21% to 41% as a result of Habitat's engagement and behavioral change work.

Additional Habitat-led technical trainings helped water committees treat unsafe drinking water, fix pipeline leaks, conduct community water audits, collect household WASH data and write proposals to the government for WASH-related assistance.

Sainiana, a retired nurse who took up a leadership role on her local water committee in Burenitu village, used tools from the Habitat trainings to seek donor support to improve her community's water piping system. Pointing to data collected by the committee, Sainiana applied for and received funding from the New Zealand High Commission to upgrade her community's reticulation system.

Across Ba and Ra provinces, water committees began using new water-purifying techniques like SODIS, a simple solar disinfection method that kills bacteria in untreated water. Since employing SODIS, communities have reported no new cases of

diarrhea or typhoid — two deadly waterborne diseases, especially among children.

The project included a delivery of infrastructure, with communities and schools installing or upgrading toilets and constructing rainwater harvesting systems, repairing and improving existing water systems, and more. The infrastructure projects improved WASH services and illustrated the tangible changes possible with a participatory, inclusive water committee.

Tevita says Habitat's Water for Women project has had a catalytic effect and inspired international partners to fund new Habitat WASH projects. In fiscal year 2024, for example, Habitat Fiji will use funding from the Japanese Embassy to install a 10,000-liter water storage tank, reticulation system, community toilets and other WASH facilities in Lumiboso village.

In Fiji and around the world, Habitat advances health outcomes, economic opportunities and gender equality through sustainable and integrated housing and WASH solutions.

Improving health by mosquito-proofing homes in Kenya

Most malaria infections begin at home, while families sleep. But a 2023 randomized control trial by Habitat’s Terwilliger Center for Innovation in Shelter with 40 families in rural Kenya showed that simple, affordable upgrades could significantly reduce mosquitoes’ entry into homes.

There were an estimated 247 million cases and 619,000 deaths from malaria in 2021. Nearly all the harm — 95% of infections and 96% of deaths — occurred in sub-Saharan Africa, where mosquitoes thrive in hot, tropical climates.

For decades, families in the region have used mosquito-resistant bed nets to help protect against malaria. However, the nets easily trap heat and can create unbearable sleeping conditions. Increased average temperatures due to global warming have made the issue worse. While opening windows and doors may allow cooler air in, it also gives mosquitoes more entry points into the home.

The Terwilliger Center’s efforts to address malaria through housing began in 2021, with a global challenge to crowdsource design solutions for home-based malaria prevention and thermal cooling. A panel of health and

housing experts selected one solution for field testing in Kenya, the project’s target area.

Most homes in rural Kenya lack the proper screens to keep mosquitoes out. “Housing is more than just a structure,” says Masua Mutua, senior manager for the East Africa office of Habitat’s Terwilliger Center. “We have to ask these important questions: ‘Will your house keep you healthy? Will your house keep you free from malaria?’”

Habitat and researchers from the Kenya Medical Research Institute, or KEMRI, a key partner in the Terwilliger Center’s healthy housing work, tested the winning design challenge solution and found that huts modified with screened doors, windows and eaves significantly reduced the number of mosquitoes inside compared with unmodified huts.

The encouraging results inspired additional funding from SeaFreight Labs, an innovative consultancy group that also supported the design challenge. In March 2023, the Terwilliger Center and KEMRI partnered to further test malaria prevention and thermal cooling solutions in a pilot trial of 40 homes in Siaya, Kenya, a rural community in the country’s malaria-endemic region.

Ten control homes were unmodified, and the other 30 received screening and other modifications to address indoor temperature and

mosquito entry. By subdividing the modified homes into three groups with variations of the modifications, the researchers better understand the impact and benefit of specific interventions.

The research revealed that the number of malaria-transmitting mosquitoes was 54% lower in the screened homes. Study participants who received roofing and ventilation upgrades also felt cooler in their homes. Margaret, a homeowner whose iron roof was painted white to reflect heat as part of the pilot, says her church group now prefers to meet at her house because it’s cooler and more comfortable.

Jacob Simwero, Terwilliger Center construction practices specialist, says, “The goal is to eliminate malaria, so we need an integrated approach. If improved housing is added as one of the interventions alongside bed nets to control mosquitoes, then there’s going to be higher impact.”

A new US\$2.5 million project funded by London-based Wellcome Trust will help the Terwilliger Center and KEMRI further study their malaria-proofing and thermal comfort interventions in Kenya. The four-year project, which begins in fiscal year 2024, will improve 300 homes in hot and humid zones across the country to measure the impact on the residents’ health.



We extend our thanks to the following organizations and individuals for their generous financial support of the Terwilliger Center:

J. Ronald Terwilliger

Hilti Foundation

Holcim Group

Dow

MOFA Netherlands – Challenge Fund for Youth Employment

The Dotson Family Fund

Keith V. Kiernan Foundation

Harry and Lydia Sangree

Joseph W. Huber

Wellcome Trust

Whirlpool Corporation

Stichting Op Eigen Wieken

Swiss Capacity Building Facility

Habitat for Humanity Korea

Habitat's existing partnership with Odessa Housing Union and our financial and technical support have enabled us to upgrade weather-regulated heating systems, insulate ceilings and install individual heating substations in 10 multiunit buildings across the city.



Strengthening energy efficiency amid the war in Ukraine



Habitat for Humanity is partnering with local housing experts amid the war in Ukraine to provide urgent in-country energy upgrades. Habitat helped modernize 10 buildings in 2023, enabling 1,000 households in Odessa, Ukraine, to stay warm in the winter while reducing their energy costs by 25%.

Much of the housing stock in Ukraine — like elsewhere in Central and Eastern Europe — consists of Soviet-era, large-scale buildings that aren't energy efficient. These aging residential blocks force families to pay a high share of their income on utility bills, especially in the winter and summer months when energy needs and costs skyrocket.

The onset of the war in Ukraine in February 2022 made matters worse. The war triggered a global energy crisis and caused household energy costs to soar. Missile strikes brought frequent power outages and left heating sources inoperable for many during the winter months. “It was colder than ever in my apartment,” says Lydia, a 75-year-old Odessa resident. “I slept dressed in a coat.”

Since 2009, Habitat has improved residential energy efficiency in hundreds of apartment buildings across Central and Eastern Europe, helping thousands of homeowners like Lydia save

money and live more comfortably. Habitat began this work in Ukraine in 2020 when we partnered with Odessa Housing Union.

Habitat's existing partnership with Odessa Housing Union and our financial and technical support have enabled us to upgrade weather-regulated heating systems, insulate ceilings and install individual heating substations in 10 multiunit buildings across the city.

Habitat and Odessa Housing Union also have modernized basements within the upgraded apartment buildings to function as places residents can shelter during air raid warnings and bombings.

Ludmila remembers the fear of seeing a missile destroy a nearby high-rise apartment in the early days of the war. She discovered Habitat and Odessa Housing Union's retrofitting work through a television ad and reached out. Odessa Housing Union finished upgrades in her building in the spring.

Habitat's energy-efficiency work in Ukraine is continuing to help us reach more people affected by the war. By April 2024, Habitat and Odessa Housing Union will modernize 24 additional buildings, improving the energy security of 2,400 people.

Advocating for government funding for affordable housing in Texas

Austin Habitat and several partner organizations played a critical role in passing a housing bond voted on in the November 2022 election that secured US\$350 million for affordable housing in Austin, Texas. The affordable housing bond is the city's largest bond of its kind and sets aside government funding for developers to acquire land, build affordable homes and rental properties, and repair and rehabilitate existing homes.

The bond will help scale affordable housing construction amid Austin's rapid population growth and subsequent spike in housing costs. The median price of a single-family house in Austin more than doubled over the last 10 years, jumping from US\$216,000 in 2011 to US\$536,000 in 2021. Wayne Gerami, Austin Habitat's chief operating officer, says the shortage of affordable housing has made it "increasingly difficult for longtime Austinites to afford to live in the city they grew up in."

As the city's growth continued to strain the housing market, advocates began exploring options for expanding the affordable housing stock. "If we can build more affordable housing, it'll take away the pressure from the existing housing inventory," says Greg Anderson, Austin Habitat's director of community affairs. "We needed to advocate in ways that make it easier for everybody to build."

In 2022, Austin Habitat and a coalition of local housing organizations launched a campaign to pass Proposition A, an affordable housing bond that would provide much-needed funding to multiply affordable homeownership and rental opportunities in Austin. The advocacy efforts built on the coalition's past success in rallying voters to approve a US\$250 million affordable housing bond in 2018.

The coalition ran a poll to gauge voter interest, organized rallies, hosted events to encourage public activism, and met with city councilmembers and candidates running for office to promote housing as a nonpartisan issue. Proposition A passed overwhelmingly on Election Day, with 71% of voters casting ballots in favor of the new housing bond. "Everything we've done successfully to advocate for more housing in Austin has been because of the coalition," Greg says.

Austin Habitat has tapped into the fund to advance affordable homebuilding through projects like their new Persimmon Point community. Persimmon Point, which broke ground in summer 2023, will be home to 126 families upon completion, making it Austin Habitat's largest development to date. The city has committed more than US\$11 million to the project, with some of the funding coming from the recent affordable housing bond.

Austin Habitat's advocacy win is representative of the policy success Habitat is driving through Cost of Home, our five-year U.S. home affordability advocacy campaign. Since launching the campaign in 2019, local and state Habitat organizations have helped influence more than 300 policies, unlocking more than US\$21 billion in government funding and increased home affordability for an estimated 6.6 million people.





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

Wells Fargo

J. Ronald Terwilliger

Lowe's

Stanard Family Foundation

Bank of America

Whirlpool Corporation

Robert Wood Johnson Foundation

The Dotson Family Fund

Melville Charitable Trust

RRF Foundation for Aging

The Kresge Foundation

Weyerhaeuser Giving Fund

Annie E. Casey Foundation

Walter and Alice Abrams

Mark Jackson



Promoting equitable access to adequate housing in informal settlements

In May 2023, Habitat for Humanity launched Home Equals, our five-year global advocacy campaign that aims to help 15 million residents living in informal settlements improve the places they call home. The campaign is advancing equitable access to adequate housing in informal settlements through policy and system changes focused on empowered participation, basic services, climate resilience and tenure security.

The lack of access to decent shelter and essential services in informal settlements creates disadvantages that perpetuate poverty, limit educational and employment opportunities, and keep residents on an unequal playing field.

People living in informal settlements are already leading efforts to improve their communities, but grassroots approaches can only go so far. We're working closely with communities, governments and partners to advocate for systemwide policies that foster fair and decent living conditions in informal settlements. Together, we can improve health and education, promote gender equity, and support economic growth for everyone.

Passing a new disaster risk management law in Malawi

Habitat Malawi played a key role in championing a national disaster risk management law that has the potential to impact more than 659,000 people. This is just one example of the policy changes Habitat seeks to advance through Home Equals.

In Malawi, tropical cyclones have increased in frequency and intensity in recent years, presenting a major threat to those living in substandard housing in disaster-prone areas. Habitat Malawi advocated for the passing of a refreshed disaster risk management bill to help vulnerable communities better prepare for and recover from disasters through climate-resilient housing.

“We would wait for disasters to come, and then we would respond,” says Chrispin Chavula, Habitat Malawi’s advocacy and communications coordinator. “And even then, the existing act failed to allocate adequate resources to implement disaster risk management plans.” Lawmakers drafted a new disaster risk management bill in 2019 to repeal an outdated law from 1991, but the bill was deprioritized and never made it to a vote.

In June 2022, through pre-launch activities of their Home Equals advocacy campaign, Habitat Malawi mobilized support for the bill. They built momentum within the Malawi Parliament and

Ministry of Justice and formed a coalition of civil society organizations, academia and media.

Cyclone Freddy, which brought deadly flooding to Malawi in February 2023, made the passage of the bill even more pressing. One month after Freddy claimed more than 1,000 lives in the country and displaced more than 500,000 people from their homes, the Malawi Parliament voted to pass the Disaster Risk Management Bill. The president signed the bill into law in June 2023.

The law establishes rules and regulations for safer housing construction guidelines and the formation of a trust fund to finance disaster risk and recovery activities. It also ensures a strong coordination structure for disaster risk management. The government can also now hold landlords and developers accountable for building in low-lying, high-risk areas. Chrispin says the improved building standards and disaster recovery efforts will significantly help residents in informal settlements build resiliency in the face of disasters.

Unlocking the potential of informal settlements

Whether it's driving policy change by improving climate resiliency in Malawi, increasing civic engagement in Cambodia or achieving tenure security in Brazil, Habitat partners with

communities around the world through the Home Equals campaign to create positive change. With fewer barriers in their way, people living in informal settlements can unleash their full potential.

Together, we are changing the equation so that for people living in informal settlements, home equals health. Home equals safety. Home equals security. And home equals the opportunity for a better future.

Driving policy change by improving climate resiliency in Malawi, increasing civic engagement in Cambodia, achieving tenure security in Brazil – Habitat partners with communities around the world through the Home Equals campaign.



Building a brighter future with Habitat

Marsha faced more than two decades of housing instability, but the military veteran and single mother never lost sight of her goal to become a homeowner. In 2023, she moved into her quiet, four-bedroom Habitat home in Lovejoy, Georgia. “It’s life-changing,” Marsha says. “I always wanted to live in a cul-de-sac, and now I live in a cul-de-sac. My kids are very proud that I hung in there, that I didn’t give up.”

Marsha joined the United States Army out of high school. After six years of service, she retired from the military in 1995 to start her family. A series of personal challenges quickly changed everything for Marsha. “Before I knew it, my life just turned into survival mode. It was a whirlwind,” she says.

She struggled to find a safe and decent place to live for herself and young family. Marsha and her kids experienced homelessness for a few years, but she eventually joined a subsidized housing program where she could focus on improving her financial well-being. Marsha took advantage of her newfound housing stability and advanced to higher-paying jobs, improved her credit and strengthened her savings.

She continued to inch closer to her dream of homeownership.

The same week she started her new job as a bus operator for Atlanta’s public transit agency, she was accepted into Southern Crescent Habitat’s homeownership program. The Georgia affiliate provided Marsha with the information and tools needed to navigate the homebuying process. “I’m thankful that as a first-time homebuyer, I got to go through this with Habitat,” she says. “They were committed to making sure I understood every part of the process. My oldest son is now purchasing a home, and I was able to walk him through it. My kids are not going to have to go through what I went through. That’s just joy.”

Marsha and her two youngest children, 18-year-old twins Elizabeth and Elisha, live in Southern Crescent Habitat’s Hannah Springs community, a lively and thriving neighborhood. “I love that I’m part of a community and that all my neighbors went through the Habitat program,” she says. “They all live with the same pride I have.”





“I love that I’m part of a community and that all my neighbors went through the Habitat program.”

Marsha, Habitat homeowner

Residents leading neighborhood revitalization

A cohort of 10 Habitat for Humanity affiliates working in under-resourced communities across the U.S. has implemented and tested our Quality of Life Framework through the past five years. The framework promotes resident-led revitalization and serves as a customizable tool for residents and partners to identify community challenges and build on strengths in ways that lead to changes that foster equitable, livable and resilient neighborhoods.

The participating communities varied in geography and project focus, but all used Habitat's Quality of Life Framework to help residents improve opportunity in their neighborhoods. Two of those neighborhoods — one in Louisiana, the other in Massachusetts — showcase how the framework is applied and adapted according to the specific priorities in each community.

Spearheading revitalization efforts in Louisiana

Residents in Lafayette, Louisiana's McComb-Veazey neighborhood strive to preserve and celebrate the community's rich Black and French Creole heritage. The McComb-Veazey Neighborhood Coterie, a coalition of community residents, formed more than a decade ago to identify local priorities and spur neighborhood improvements in

areas like access to decent housing, parks and community spaces.

Lafayette Habitat partnered with the coterie as part of the Quality of Life pilot to help the community realize its vision. The affiliate centered much of its homebuilding efforts in McComb-Veazey, building more than 40 affordable homes alongside homeowners and community members. In partnership with Habitat and other local organizations, residents also transformed a blighted property into a neighborhood gathering space called the Community House and engaged in beautification projects like painting murals and planting trees. Additionally, the coterie developed a youth entrepreneurship academy where budding entrepreneurs learn how to develop and pitch business ideas.

Tina Bingham, executive director of the McComb-Veazey Neighborhood Coterie and Lafayette Habitat's community development director, says, "The Quality of Life Framework provided a way for us to easily explain how the quality of life in our community can be improved by us all doing our parts and bringing our skills and knowledge to the community."

Earning trust and sparking change in Massachusetts

In Pittsfield, Massachusetts, Central Berkshire Habitat used the same Quality of Life

Framework to work with residents in the city's Westside neighborhood, a post-industrial community that has experienced high rates of unemployment since the closure of a major manufacturer in the 1990s.

Central Berkshire Habitat worked with Berkshire Bridges, the local resident-led coalition, to better understand the community's needs and help spark changes in Westside. The community came together to install new playground equipment, participate in neighborhood cleanup days and successfully advocate for new sidewalks to improve pedestrian safety. Central Berkshire Habitat established a workforce training program to offer construction trainees practical homebuilding experience in Westside.

The affiliate also commissioned a local artist to paint a mural depicting the hopes and dreams of Westside residents. "Residents are the ones closest to the solution," says Carolyn Valli, Central Berkshire Habitat's CEO. "We need to listen to them. The shift occurs when people start believing that their voices will be heard."

Reaching more communities with our neighborhood revitalization approach

"Based on the success of this pilot, we're going to continue integrating principle-based approaches that center equity in our efforts," says Tawkiyah Jordan, Habitat for Humanity International's vice

president of housing and community strategy. “We’re building on what we learned by focusing on inclusive and participatory approaches, anti-displacement efforts, justice-oriented solutions and market-based strategies.”

“Residents are the ones closest to the solutions.”

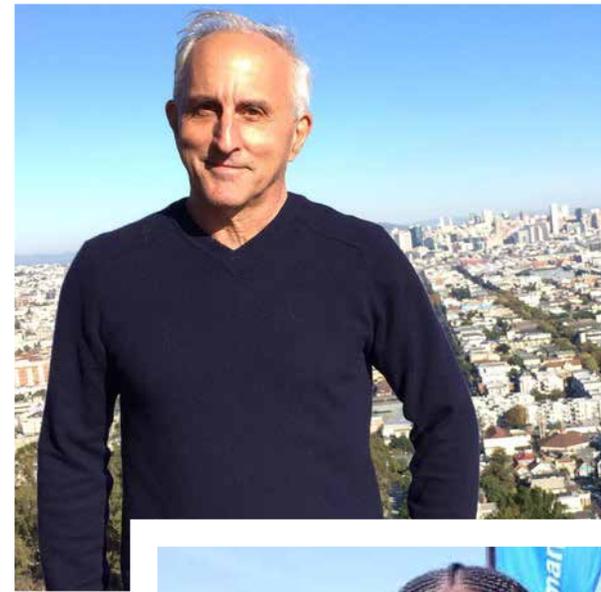
Carolyn Valli, Central Berkshire Habitat CEO



Volunteer voices

“We’re believers in Habitat’s work, and it’s a privilege to volunteer with them in this way. **Habitat is one of the few groups that can bring considerable resources beyond the initial response to natural disasters.** Volunteering with Disaster Corps has only strengthened my belief in Habitat’s role in disaster response and rebuilding. Recovering from a disaster is a long and hard road, and Habitat travels it well.”

Tony Safford is a Disaster Corps volunteer supporting the disaster preparedness, response and recovery efforts of several Habitat affiliates in California. His work as a volunteer field coordinator helps Habitat affiliates build capacity and coordinate responses to environmental emergencies.



“My experience as a volunteer has been quite rewarding as **I have gained a lot of knowledge in community work and the empowerment of vulnerable communities.** Being able to support community members has been satisfying and has motivated me to continue doing humanitarian work.”

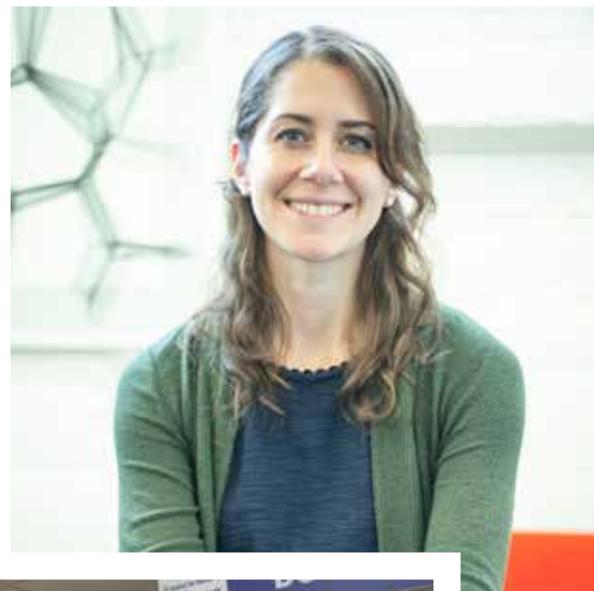
Chileya Chiwele is a volunteer with Habitat Zambia.





“I strongly believe in Habitat’s vision of a world where everyone has a decent place to live. **There are many people out there who need our support.** My simple hope is that residents realize we care about them and that people in Singapore have a safe place to live in.”

Wee Jin is a regular volunteer with Habitat Singapore. In 2023, he served as a volunteer group leader with Habitat Singapore’s A Brush with Kindness.



“The opportunity for mentorship that Habitat provides is really meaningful. You’re working with a startup that benefits from the time, energy and effort that you’re putting in, knowing that those you get to work with are some of the most innovative startups out there and that they are working hard to build a better world. **You can always trust Habitat to work with the best of the best** from an impact and innovation perspective.”

Beth Foster-Chao volunteers with Habitat’s ShelterTech accelerator in Southeast Asia and sub-Saharan Africa by serving on the project selection committee and connecting startup entrepreneurs with industry experts for mentorship.



“**Volunteering with Habitat helped me build my confidence.** Before I came here, I really struggled with talking to strangers, and meeting new people was hard. Now I enjoy coming in, serving ReStore customers, making new friends and meeting people I don’t think I would have met otherwise.”

Jonny McCartney is a weekly volunteer at Habitat Ireland’s ReStore in Lisburn, Northern Ireland, and a seven-time Special Olympics World Games gymnastics medalist. Habitat ReStores are home improvement stores and donation centers operated locally by Habitat affiliates.

FY2023 summary of individuals served

Habitat for Humanity’s strategic plan looks at the number of individuals impacted by our work.

The Habitat network reports our work as a mix of households and individuals.

To present our figures as individuals, we multiply by five the number of households served by our international work, and we multiply by four (or by two for repairs) the number of households served by our work in the U.S. and Canada. The data presented in the following pages have been through this conversion.

U.S. and Canada

	INDIVIDUALS
New construction	11,516
Rehab construction	2,788
Repairs	22,010
Total	36,314

Latin America and the Caribbean

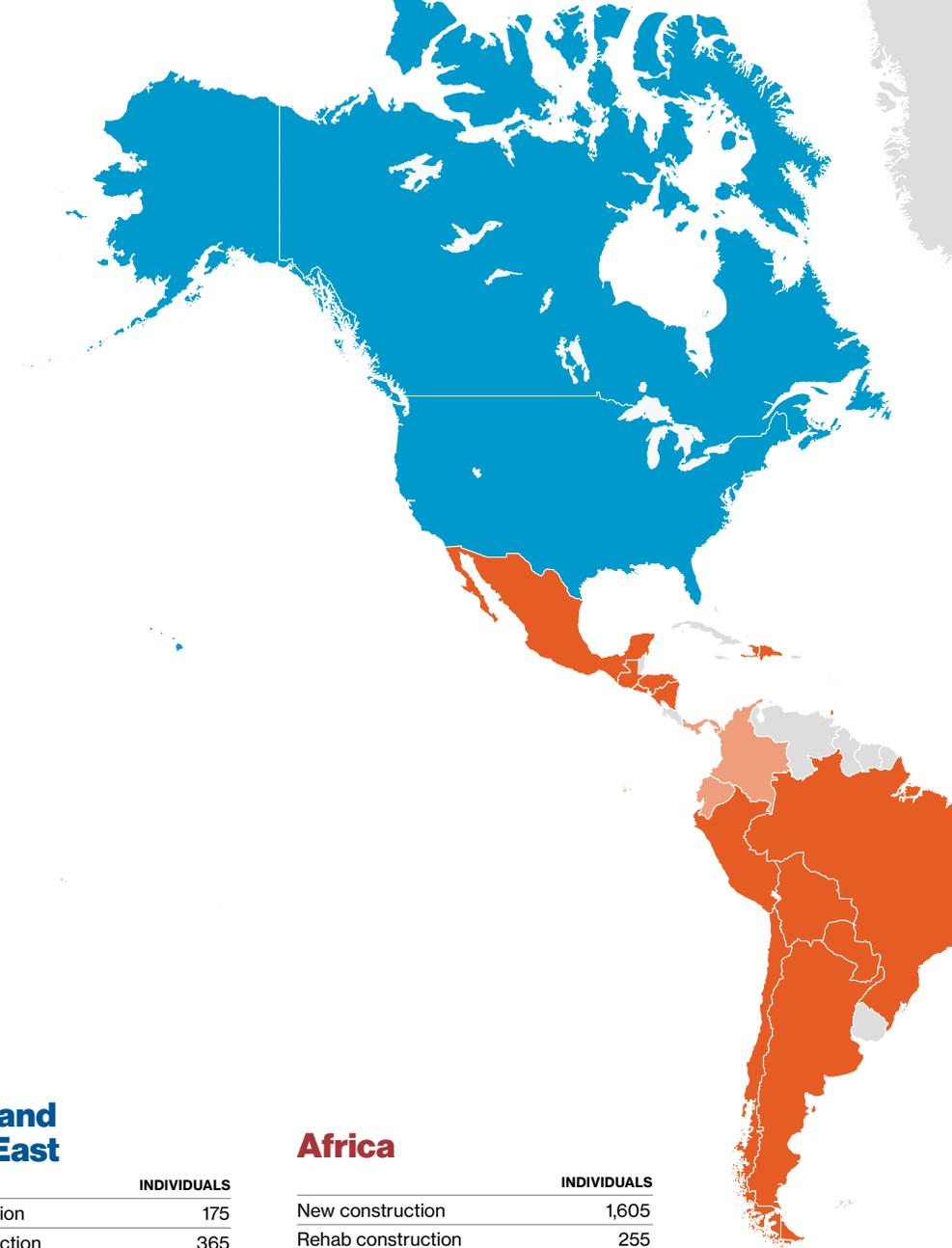
	INDIVIDUALS
New construction	17,040
Rehab construction	5,160
Incremental construction	82,100
Repairs	65,845
Professional services	37,180
Market development	513,660
Civil society facilitation	26,015
Total	747,000

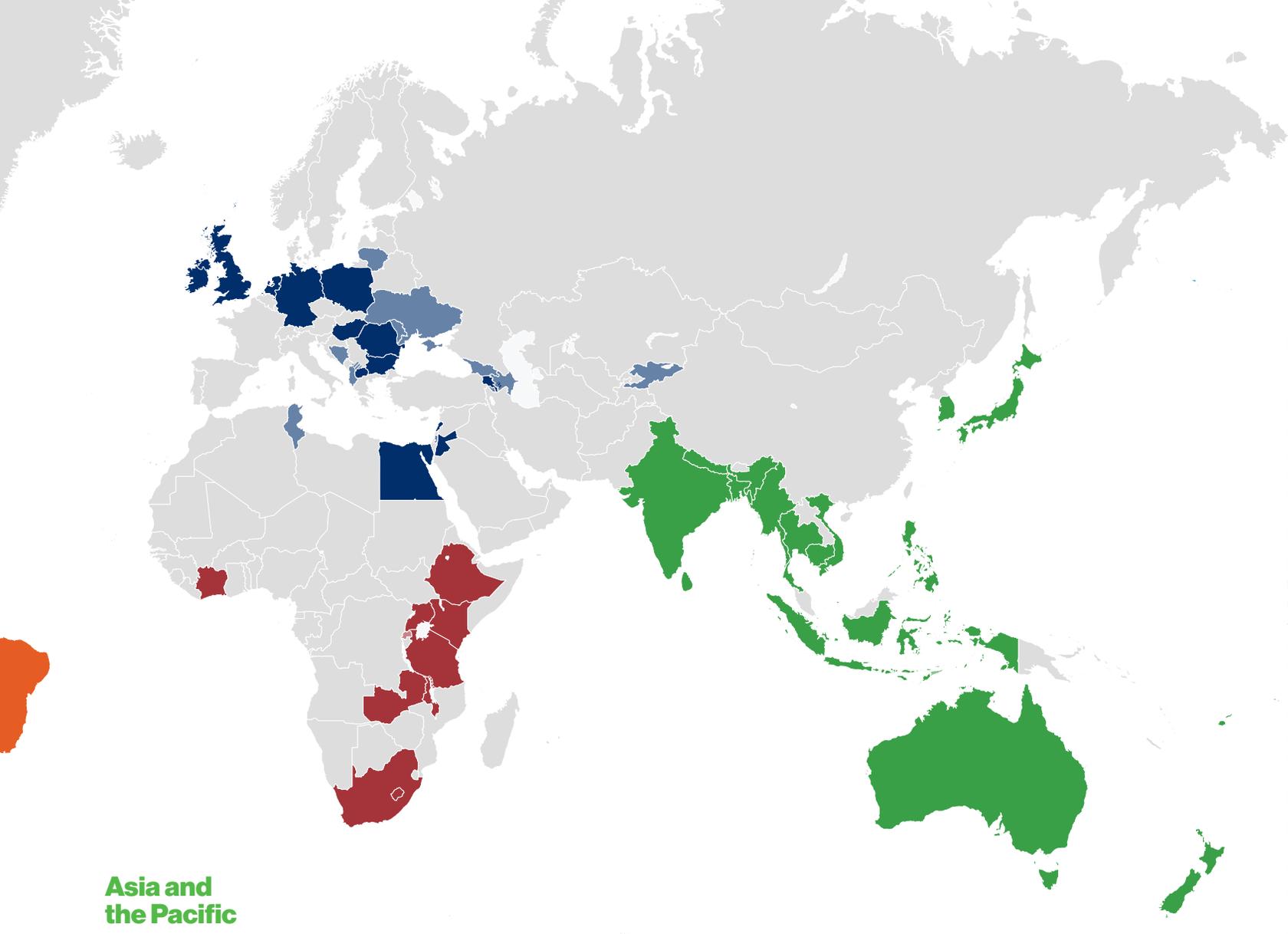
Europe and Middle East

	INDIVIDUALS
New construction	175
Rehab construction	365
Incremental construction	24,370
Repairs	15,320
Professional services	1,075
Market development	312,065
Civil society facilitation	25
Total	353,395

Africa

	INDIVIDUALS
New construction	1,605
Rehab construction	255
Incremental construction	66,505
Repairs	960
Professional services	4,865
Market development	10,462,715
Total	10,536,905





Asia and the Pacific

	INDIVIDUALS
New construction	6,155
Rehab construction	105
Incremental construction	75,080
Repairs	31,195
Professional services	85
Market development	1,642,600
Civil society facilitation	44,720
Total	1,799,940

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

DEFINITIONS

New construction: New houses are 100% newly constructed and meet Habitat quality standards and local building codes.

Rehab construction: Rehabs are restorations of houses that once met Habitat's standards and local building codes but needed major, usually structural, work to bring them back to these standards and codes.

Incremental: An intervention that fully addresses one or more of the five Habitat quality standards, which are adequate size, durable construction, secure land tenure rights, access to adequate amounts of clean water, and proper sanitation.

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

Professional services: Preconstruction advice or design services provided directly by Habitat professionals to the household, for specific construction projects.

Market development: Individuals served with better housing through the private sector as a result of a Habitat program.

Civil society facilitation: Partnerships in which Habitat leads community-based and nongovernmental organizations in a program designed to expand adequate and affordable housing.

Investing in our cause

Thank you for all that you do to support Habitat for Humanity. Our vision of a world where everyone has a decent place to live would not be possible without the overwhelming generosity of donors and partners like you. Your steadfast commitment to Habitat propels our mission forward. May this report serve as a testament to the transformative impact your contributions enable.

The nonprofit industry has seen a decline in giving since early 2022. This trend impacted our revenue in fiscal year 2023 but not as significantly as overall industry averages. We remain in a strong financial position. Our unrestricted revenue performed slightly below plan. Our restricted revenue was above plan. As committed stewards of our resources, we kept our overall expenses under plan, resulting in a surplus for fiscal year 2023.

We have integrated our planning, budgeting and prioritization processes so that we have a solid

plan heading into this new fiscal year. We continue to channel resources into our program work, strengthen our global efforts and advance our strategic initiatives.

Habitat's innovations, market development support, repair work, homebuilding and more help us address the shortage of affordable, decent housing around the world. We hope that you, our supporters, share our pride when reflecting on all that we've accomplished together. Your contributions make all of this possible. We are exceedingly grateful for your partnership and active participation in our ministry.



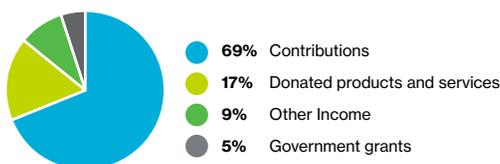
Ed Anderson, Chief Administrative Officer

Habitat for Humanity International FY2023 consolidated financial information⁽¹⁾

FY2023 sources of funds

In thousands of dollars

Contributions	\$241,118
Donated products and services	\$60,114
Government grants	\$16,972
Other income	\$33,508
Total revenue	\$351,712



FY2023 use of funds

In thousands of dollars

Program - U.S. affiliates	\$159,722
Program - International affiliates	\$82,249
Program - Public awareness and advocacy	\$20,891
Fundraising	\$62,491
Management and general	\$23,758
Total expenses	\$349,111



Unaudited combined financial statements

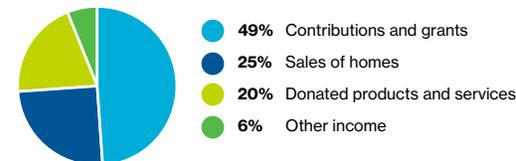
The audited financial statements of Habitat for Humanity International reflect only part of Habitat's work around the world. As autonomous nonprofit organizations, Habitat for Humanity affiliates and national organizations keep their own records of revenues and expenditures.

To better demonstrate the magnitude of the movement, we annually compile combined (unaudited) financial amounts for Habitat for Humanity in total. For the fiscal year that ended June 30, 2022, we estimated the total impact of the entire Habitat for Humanity mission was as follows:

Total revenue of \$2.4 billion **Total net assets of \$3.6 billion**

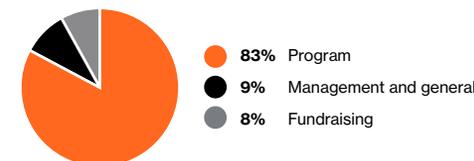
FY2022 sources of funds

Contributions and grants	\$1.2 billion
Donated products and services	\$481 million
Sales of homes	\$582 million
Other income	\$134 million



FY2022 use of funds

Program	\$1.5 billion
Fundraising	\$151 million
Management and general	\$163 million



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

As of June 30

In thousands of dollars

	2023	2022	\$ Change	% Change
Assets				
Cash and cash equivalents	\$110,666	\$152,005	\$(41,339)	-27%
Investments at fair value	275,081	233,318	41,763	18%
Receivables	173,715	176,993	(3,278)	-2%
Other assets	29,373	24,395	4,978	20%
	\$588,835	\$586,711	\$2,124	0%
Liabilities and net assets				
Total liabilities	\$144,994	\$142,941	\$2,053	1%
Net assets				
Unrestricted	228,173	220,014	8,159	4%
Restricted	215,668	223,756	(8,088)	-4%
Total net assets	443,841	443,770	71	0%
	\$588,835	\$586,711	\$2,124	0%

(1) HFHI's auditors have expressed an unqualified opinion on our June 30, 2023, consolidated financial statements. Those financial statements include associated notes that are essential to understanding the information presented herein. The full set of statements and notes is available at Habitat's website, habitat.org.

Habitat for Humanity International consolidated statements of activities⁽¹⁾

Year ended June 30

In thousands of dollars

	2023	2022	\$ Change	% Change
Revenues and gains				
Contributions	\$241,118	\$374,946	\$(133,828)	-36%
Donated product and services	60,114	40,648	19,466	48%
Government grants	16,972	17,459	(487)	-3%
Other income, net	33,508	16,292	17,216	106%
Total revenues and gains	351,712	449,345	(97,633)	-22%
Satisfaction of program restrictions	-	-	-	0%
Total revenues and gains	351,712	449,345	(97,633)	-22%
Expenses				
Program services:				
U.S. affiliates	159,722	139,912	19,810	14%
International affiliates	82,249	69,041	13,208	19%
Public awareness and education	20,891	17,472	3,419	20%
Total program services	262,862	226,425	36,437	16%
Supporting services:				
Fundraising	62,491	58,663	3,828	7%
Management and general	23,758	20,922	2,836	14%
Total supporting services	86,249	79,585	6,664	8%
Total expenses	349,111	306,010	43,101	14%
Losses on contributions receivable	2,530	4,589	(2,059)	-45%
Total expenses and losses on contributions receivable	351,641	310,599	41,042	13%
Change in net assets	\$71	\$138,746	\$(138,675)	-100%

FY2023 SPOTLIGHT

Home is the Key

For years, Jessica struggled to find decent housing in Detroit, Michigan. The family's rental was in an unsafe neighborhood, and it had a leaking roof, an unstable foundation and mice. "We were living in a house that was basically uninhabitable," she says.

But now that Jessica has a Habitat for Humanity home with an affordable mortgage, she's beaming with happiness. She treasures the memories she's already been able to create there with her children, Amiyah and Noah. "We celebrated our first Christmas here. It was such a joy," Jessica says.

Each April, Home is the Key, Habitat's national cause marketing campaign, reminds us that when homeownership is accessible to everyone we all benefit. Now in its seventh year, Home is the Key highlights the critical need for affordable housing in the U.S. by raising funds and driving awareness.

This past fiscal year, Home is the Key raised US\$1 million, bringing its total to more than US\$14 million raised since 2017. The campaign garnered more than 494 million audience impressions, including exposure through media outlets, influencer posts, events and visibility across the channels of the Habitat network.

Campaign media partner iHeart Radio shared PSAs in 107 cities across the U.S.,

reaching more than 25 million adults. *HGTV Magazine*, also a media partner, included a placement in its print and digital editions, as well as spotlighting the campaign on social media and in an HGTV + Habitat e-newsletter. The campaign also received coverage from *Coffee with America*, *People Magazine*, Yahoo! US and *BUILDER Magazine*.

During the 2023 campaign, Jessica shared her story to help inspire support for affordable housing. Nearly a year ago, new neighbors and old friends gathered on Jessica's front porch in Detroit's Morningside neighborhood after her home dedication. Now Jessica's family is settled in and enjoying the benefits of living among caring neighbors. "They've shoveled my snow and things like that," Jessica says. "So that's amazing to me. It's something that I've never personally experienced."

Though today Morningside is bustling with new businesses and weekend barbecues, it wasn't always that way. The global recession, the decline of the city's auto industry and a decrease in population contributed to Detroit's financial difficulties. As a result, neighborhoods like Morningside dwindled in size and stability.

Though scars of the city's financial troubles still exist, Detroiters have poured their energy into the city's comeback. Jessica's home is one



of more than 160 homes that have been rehabilitated or repaired in Morningside by Habitat Detroit in partnership with homeowners and local community organizations since 2006. "I'm proud of the resilience of the city," Jessica says.

Jessica hopes her Habitat experience inspires her children to reach for their dreams, too. "To be able to show my daughter that it's possible, that's the biggest thing for me," she says. "The baby doesn't have many memories, but he'll always know that mom was a homeowner."

Thank you to our sponsors

**At Home
Kum & Go
Resideo**

**MEDIA PARTNERS
HGTV
iHeartRadio**

Habitat Development Council catalyzes global support

The Habitat Development Council is a network of distinguished business, community and political leaders working together to advance affordable housing. The council initiative was founded nine years ago by Ron Terwilliger, who pledged a transformational US\$100 million legacy gift to Habitat for Humanity in 2009. Through the council, members catalyze action that accelerates Habitat's mission and work.

"The affordable housing crisis is a complex problem that will require a multitude of people, organizations and governments working together to find a solution," Ron says. "The Habitat Development Council was created to help connect some of those individuals and entities by creating a network of supporters around the world that can raise awareness and help deliver large-scale results to improve shelter for all."

The Habitat Development Council is divided into three area councils in Asia-Pacific, Latin America and the Caribbean, and Europe. Collectively, council members have donated more than US\$12 million in lifetime giving to Habitat and helped raise more than US\$26 million for Habitat via funds leveraged through their networks since the formation of each council.

In fiscal year 2023, more than US\$2 million was donated by council members. And they also secured commitments totaling more than US\$10 million in

leveraged gifts, including a US\$1 million commitment from the Dominican Republic government for the "100,000 floors to play on" initiative.

Living on dirt floors can lead to health issues, especially for young children. Habitat's "100,000 floors to play on" initiative will partner with 100,000 families across Latin America and the Caribbean to replace the dirt floors in their homes with concrete. When the chair of Habitat's Latin America and the Caribbean Development Council, Celso Marranzini, learned about Habitat's partnership with the Inter-American Cement Federation, known by its Spanish acronym FICEM, on the initiative, he wanted to get the council involved.

"Being from Dominican Republic, this was the perfect opportunity for me to reach out to my network and enroll them in supporting this important initiative," says Celso, who also serves as a member of Habitat for Humanity International's board of directors.

In November 2022, Celso orchestrated a visit to the Dominican Republic to gather support. Habitat Dominican Republic welcomed the group, which included members of Habitat's Latin America and the Caribbean Development Council, local business leaders and entrepreneurs, Habitat CEO Jonathan Reckford, and members of Habitat for Humanity International's board of directors. During the visit, the group met with Dominican Republic President Luis Abinader.

The meeting with President Abinader resulted in a US\$1 million commitment from the Dominican Republic government to Habitat Dominican Republic in support of "100,000 floors to play on." Additionally, Ron Terwilliger committed US\$1 million toward the initiative in fiscal year 2023, which catalyzed donations from council members and leaders in the region. Celso has also pledged US\$1 million to the initiative over five years and is working with council member Clara Reid to engage their networks and business leaders to support the project in the Dominican Republic.

Habitat is grateful for the Habitat Development Council's support throughout Asia-Pacific, Latin America and the Caribbean, and Europe to help us build a better world.



FY2023 SPOTLIGHT

Lowe's supports home repairs that help preserve homes and communities

When Xochitl's husband, Robert, passed away, her life and the lives of her two children were turned upside down. Robert always handled the repairs to the family's aging home. With him gone and finances limited, Xochitl wasn't sure how she'd be able to repair the back porch, the house's exterior and the kitchen where she ran her baking business.

Thanks to a grant from Habitat for Humanity and Lowe's, Xochitl was able to fix her home. Now she's been able to expand her business, and her children are excited to have friends over. "It has been so difficult with Robert gone. He took care of all the repairs to our house and to our hearts," Xochitl says. "We will always miss him, but now we have hope things will be OK."

Habitat and Lowe's have helped more than 18,000 families like Xochitl's improve their living conditions, impacting more than 660 communities in the U.S., Canada and India, since the partnership began in 2003. Throughout the past two decades, Lowe's has donated more than US\$92 million to Habitat and engaged associate volunteers to work alongside families as they build or improve their homes.

In 2022, Lowe's renewed its focus on working with Habitat to support home repair and

rehabilitation projects: critical home repairs, home preservation efforts and aging in place solutions that help make the homes of older adults safer and more accessible. Lowe's provided more than US\$1.4 million in donated products and US\$3 million in cash to Habitat in fiscal year 2023. More than US\$2 million of the funding was administered as grants to 79 Habitat affiliates across the U.S. to fund a projected 484 repair and rehabilitation projects. These life-changing grants have helped families have greater security and stability in the homes and neighborhoods that they love.

Lowe's has been a supporter of many Habitat efforts through the years, including the Jimmy & Rosalynn Carter Work Project and the Cost of Home advocacy campaign in the U.S. In fiscal year 2023, Lowe's added to that record of support, as a lead sponsor of the 2023 Carter Work Project in Charlotte, North Carolina, and providing US\$100,000 to Cost of Home in support of helping Habitat reach its five-year goal of improving home affordability for 10 million people across the housing continuum in the United States.

Lowe's was previously the premier sponsor of Habitat's Women Build program, engaging committed volunteers who dedicated more than 140,000 hours to help women build or repair

6,100 homes over the course of their multiyear sponsorship.

Habitat is thankful for Lowe's meaningful and enduring partnership, which has helped empower families for 20 years through improved shelter.



FY2023 SPOTLIGHT

Carrier supports healthy homes that help improve health outcomes

Carrier has supported Habitat for Humanity's mission for 28 years, providing more than US\$7 million in cash and donated air conditioning and home safety products to help increase access to healthy and safe housing. In fiscal year 2023, Carrier donated more than US\$1.2 million in cash and donated product.

Carrier's relationship with Habitat began with its support of Greater Indy Habitat, where it has donated an HVAC system to every Habitat home built in Indianapolis, Indiana, since 1995. Over the years, Carrier expanded the scope of its support to affiliates across the U.S. and Habitat's work globally.

"At Carrier, we are committed to helping families create a safe and healthier home where they can thrive," says Caren Kittredge, Carrier's senior director, CSR & strategic initiatives. "Through our longstanding partnership with Habitat, we've been proud to help positively impact our communities through enabling access to healthy and safe indoor environments."

During National Healthy Homes Month in June, Habitat and Carrier joined forces for a national cause marketing campaign to drive awareness of the connection between decent, affordable housing and improved health outcomes for families.

During the campaign, Carrier donated US\$250,000 to Habitat, and more than 125 Carrier

employees volunteered at events in Florida, Georgia, Indiana, Massachusetts, New York and North Carolina, where they were able to volunteer alongside families to help build Habitat homes, assist in deconstruction projects and volunteer at Habitat ReStores.

Christine Rasche, Carrier's associate director for product marketing of home energy management solutions and strategic partnerships, serves as a board member at Greater Indy Habitat and volunteered during the National Healthy Homes Month build in Indianapolis. "We brought together a cross-functional group of employees to volunteer, and the excitement that they had being there and coming together to be a part of the event was inspiring," Christine says.

Communications about the campaign had a total potential audience reach of more than 629 million and generated more than 56,000 impressions on Habitat's social channels. Habitat CEO Jonathan Reckford and Carrier leaders participated in a satellite media tour, and BlackDoctor.org published an article highlighting five ways to have a healthy home.

From September to November 2022, Habitat participated in Cause for Alarm, a campaign by Kidde, a Carrier company, raising awareness about the fire safety inequities that families face when



they lack access to proper fire safety education and tools. For every alarm unit purchased at participating businesses, US\$1 Kidde contribution was made toward smoke alarm donations, up to a total retail value of US\$1 million to communities in need through Habitat and FDNY Foundation. Ultimately, Habitat received more than half a million dollars in donated Kidde products and US\$100,000 in cash.

This past fiscal year, Carrier also provided US\$276,000 in donated products and US\$85,000 in cash to support the 2023 Jimmy & Rosalynn Carter Work Project. It was Carrier's third time sponsoring the event.

Habitat is deeply grateful for Carrier's partnership, generosity and shared commitment to ensuring families have access to healthier home environments.

Corporate, foundation, institution and individual support



As Habitat for Humanity's leading partner in reconstruction efforts in Puerto Rico, AbbVie shares Habitat's belief that everyone should have a resilient and affordable home where they can feel safe and secure. In 2018, AbbVie committed US\$50 million to Habitat to help strengthen access to housing in Puerto Rico after the island was devastated by hurricanes Irma and Maria in 2017. The research-based pharmaceutical company is one of the largest employers in Puerto Rico.

With AbbVie's support, Habitat implemented a holistic hurricane recovery program in Puerto Rico that has focused on home repairs and new construction, as well as securing land tenure, fostering long-term improvement to shelter and land resilience issues, and workforce development programming. The program has helped families repair more than 777 hurricane-damaged homes and helped build or rehab 39 residences, including a condominium building in San Juan's Santurce Barrio.

In fiscal year 2023, more than 100 homes were built or repaired in Puerto Rico, and the design for the rehabilitation of a 10-unit building in Caguas was completed. During a volunteer day in April, AbbVie employees helped a family paint and repair their home.

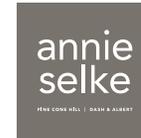
AbbVie and Habitat have been proud to partner together with families in Puerto Rico to build more resilient homes and strong communities.



Alvarez & Marsal Foundation – the philanthropic arm of Alvarez & Marsal, a New York City-based global professional services firm – began partnering with Habitat for Humanity in fiscal year 2023, donating more than US\$1 million to Habitat to help support rebuilding efforts by families and communities affected by disasters.

Alvarez & Marsal Foundation's donation included more than US\$462,000 to help families affected by hurricanes Ian and Nicole rebuild or repair their homes in Englewood, Florida; US\$435,000 to support long-term disaster recovery efforts in San Juan and Ponce, Puerto Rico, as families affected by hurricanes Maria and Fiona secure resilient and permanent housing; and more than US\$20,000 toward Habitat's disaster resiliency and sustainability fund.

Alvarez & Marsal also donated more than US\$113,000 this past fiscal year to help further Habitat's work to advance affordable housing around the world.



The Annie Selke Companies believes that home should be a safe place that provides strength, stability and joy. Since 2021, the Pittsfield, Massachusetts-based home decor and furniture brand has partnered with Habitat for Humanity, providing more than US\$576,000 in donated product for sale in participating Habitat ReStores across the U.S., including linens, rugs and home decor.

In fiscal year 2023, Annie Selke provided more than US\$395,000 in donated product to Habitat ReStores. Sales from the donated product help support home repairs and the construction of new Habitat homes in communities throughout the U.S. Annie Selke also provided a US\$10,000 donation for Habitat's work in Ukraine, supporting the shelter needs of vulnerable people impacted by the war.

Annie Selke employees volunteer locally in their community with Central Berkshire Habitat, participating in team builds, ReStore volunteer days and helping to fundraise for affordable housing.



In 2023, France-based ArcelorMittal Construction began partnering with Habitat for Humanity to help empower people through shelter, making a 10-year commitment to provide approximately US\$110,000 in donated product and financial support annually toward Habitat's work worldwide.

A manufacturer of lightweight steel building systems, ArcelorMittal Construction will provide their technical expertise to help increase access to healthier, safer and more sustainable homes through the partnership and join with Habitat to help advance efforts to broaden residential energy efficiency in Central and Eastern Europe. The partnership will support community centers, social housing units and facilities providing jobs for individuals in need of employment.

In fiscal year 2023, ArcelorMittal Construction provided more than US\$28,000 in donated product to support the roof renovation of a building in Slovakia that will be utilized by Opportunity Centre Valaska, a social and educational center that will develop and perform educational, employment, health and social activities for under-resourced groups.

ARHAUS[®]

Headquartered in Boston Heights, Ohio, Arhaus has partnered with Habitat for Humanity since 2021 to help build safe and sustainable homes and communities. Since the inception of this partnership, Arhaus has provided US\$1.6 million to Habitat in donated furniture and decor, as well as financial support.

In fiscal year 2023, Arhaus provided more than US\$1 million in donated products for resale at Habitat ReStores. Proceeds from sales of Arhaus furniture and decor help Habitat affiliates partner with more families to build or improve the places they call home. Arhaus also donated US\$30,000 to Habitat Chesapeake, Habitat Chicago South Suburbs, and Essex County Habitat to help build affordable housing in each local community this past fiscal year.

In April 2022, Arhaus employees participated in an Earth Day volunteering event with Habitat Summit County, where they helped landscape a Habitat home.



GRAITEC, a global software company headquartered in France, and Apax Philanthropy Foundation, managed by the private equity firm Seven2, who is also their shareholder, began partnering with Habitat for Humanity in 2022.

Apax Philanthropy Foundation has committed more than US\$270,000 toward Opportunity Centre Valaska, a social and educational center in Slovakia that will be used to transform an existing building into 30 social housing units, expand the laundry space and renovate the roof.

Since the inception of the partnership, GRAITEC has also donated software valued at US\$75,000 to support the renovation and expansion of Opportunity Centre Valaska over the next three years. The center will include four buildings where it will develop and perform educational, employment, health and social activities for under-resourced groups. GRAITEC's software will help make construction processes more effective, digitalized and sustainable during the center's renovation. The software will be made available to Habitat national organizations and projects.

In fiscal year 2023, GRAITEC made a contribution to Habitat for every sales call an employee made during a special holiday campaign. GRAITEC's senior leadership also participated in Habitat's Africa Housing Forum on the jury for the ShelterTech category of Habitat's Innovation Awards.

Corporate, foundation, institution and individual support



Since 2012, the Hilti Foundation, a joint initiative of the Martin Hilti Family Trust and the Hilti Group, has worked with Habitat for Humanity to convene and grow a cutting-edge community of partners working to employ innovative shelter technologies and reshape market systems. Through the partnership, Habitat and the Hilti Foundation have helped nearly 5.2 million people worldwide build or improve their housing.

A core pillar of the Habitat-Hilti Foundation partnership is fostering solutions for the low-cost housing market, such as utilizing the Hilti Foundation's Cement Bamboo Frame Technology to build green and disaster-resilient houses, together with the future homeowners. Sixty homes have been built using this technology in the Philippines, and 132 homes in Nepal.

In fiscal year 2023, Habitat and the Hilti Foundation expanded their efforts to increase low-income households' access to higher-quality housing solutions by changing the way the private sector designs, produces, markets and distributes its products, services and technologies. This year alone, these efforts have helped 2.4 million people improve their homes.

In Romania, the Hilti Foundation provided power tools to help build homes, and 82 Hilti Group employees volunteered during four construction projects in fiscal year 2023. The Hilti Foundation also supports Habitat's global series of regional housing forums.



Johnson Controls shares Habitat for Humanity's passion for building a better world where sustainable and affordable housing is accessible to all. The company's North American headquarters are based in Milwaukee, Wisconsin, and it offers building technology and software, as well as service solutions, that enhance building performance. Johnson Controls began partnering with Habitat in 2023.

In fiscal year 2023, the Johnson Controls Foundation committed US\$750,000 over three years to advance Habitat's mission and work, including supporting the Terwilliger Center for Innovation in Shelter and Habitat Strong, a program that helps affiliates across the U.S. build more disaster-resilient and energy-efficient housing.

This past fiscal year, Johnson Controls also announced donations totaling US\$550,000 to Milwaukee Habitat, which included a grant from the Johnson Controls Foundation and donated products from Johnson Controls that will help support 90 new Habitat homes being built in partnership with local families.

In addition, Johnson Controls employees regularly volunteer alongside Habitat homeowners who are building or improving their homes locally in numerous communities where Johnson Controls has a presence.



For the past decade, MaxLite has partnered with Habitat for Humanity to help families in need of decent shelter. Through their Donated Product Program, MaxLite has provided energy-efficient lighting products valued at more than US\$13 million to Habitat, as well as more than US\$1 million in financial support.

In fiscal year 2023, MaxLite donated US\$87,500 in cash and more than US\$1.1 million in donated product to Habitat. The donated products include energy-efficient LED lightbulbs, desk lamps and more items that are sold at participating Habitat ReStores across the U.S.

MaxLite products have an ENERGY STAR rating and use less energy and prevent greenhouse gas emissions by meeting strict energy efficiency guidelines set by the U.S. Environmental Protection Agency and the Department of Energy. Proceeds from sales of donated MaxLite products help Habitat affiliates partner with families to build and improve the places they call home.



Northern Trust, a financial services provider, has supported Habitat for Humanity affiliates for more than three decades to help ensure more families have a safe, welcoming and affordable place to call home.

In fiscal year 2023, Northern Trust committed US\$826,000 to Habitat as part of the company's effort to create more equitable opportunities for those who have been marginalized to achieve long-term financial success. Housing is one of four key areas of investment for their philanthropic strategy that also includes food, health care and education. Northern Trust believes that stable housing can serve as the foundation for a secure future.

The donation to Habitat was made possible through Northern Trust's inaugural charity trading day in November 2022. Northern Trust employees and clients also volunteered alongside Habitat over the past fiscal year including such activities as building homes and refurbishing furniture in locations across the globe to help families achieve strength and stability through shelter.



State Farm has supported Habitat for Humanity's vision of a world where everyone has a decent place to live since 1994. Since the inception of the partnership, State Farm has donated nearly US\$15 million to Habitat, including US\$825,000 in fiscal year 2023, to advance Habitat's work and mobilize and engage youth in helping to advance housing affordability.

State Farm has supported Habitat's youth programs across the U.S. since 2007, including Habitat chapters on high school and college campuses and Habitat Young Professionals programs. As part of this support, State Farm provides local community grants to Habitat affiliates that are funding opportunities for partnering with young leaders on community projects like home construction, repair or rehab projects. State Farm's Youth Matching Grants match the amount of money fundraised by youth in support of their local affiliate, and Youth Action Grants assist affiliates in developing innovative ways to engage young people in support of affordable housing. Additionally, State Farm supports the Neighborhood Revitalization Grant program, which enables young leaders and neighborhood residents to collaborate on projects to improve their community. With State Farm's support, Habitat has engaged more than 800,000 young people in the U.S.

In addition to providing funding for Habitat's Disaster Services grants, State Farm supports Habitat Strong, a program that helps U.S. affiliates build more disaster-resilient and energy-efficient housing.



Waterpik, Inc. began partnering with Habitat for Humanity in 2022 to help families build strength and stability through shelter. Headquartered in Fort Collins, Colorado, the company manufactures water flossers and replaceable shower heads.

Waterpik donated shower heads valued at more than US\$618,000 to Habitat in fiscal year 2023 for home construction and resale at Habitat ReStores, which help fund Habitat affiliates locally to ensure more families can build or improve the places they call home.

Corporate, foundation, institution and individual support



For nearly 12 years, Wayfair has partnered with Habitat for Humanity to help more families access affordable homes. The home furnishings company has provided US\$11.4 million in donated product and more than US\$2.5 million in financial support to Habitat since the inception of the partnership. In fiscal year 2023, Wayfair committed US\$500,000 in donated product and US\$250,000 in cash to Habitat.

Products donated by Wayfair are sold at Habitat ReStores to help fund local build and rehabilitation efforts. The cash donations Wayfair provides have been largely due to customers who opt to participate in a donate-at-checkout program where they can add US\$1, US\$5, US\$10, US\$25 or US\$100 to their online order to support Habitat's work and to employees who donate through an employee giving campaign.

Wayfair has also granted Habitat for Humanity International, local Habitat affiliates and the organizations' employees access to Wayfair Professional accounts, which offer members-only discounts to business customers. Up to 5% of the proceeds from sales made with the professional accounts are returned to Habitat and the affiliates as a cash rebate.

Wayfair has also supported Habitat's disaster response work, and its employees volunteer locally with Habitat affiliates across the U.S.



For more than 30 years, Wells Fargo has worked alongside Habitat for Humanity to help families achieve housing stability. Since 2010, Wells Fargo and the Wells Fargo Foundation have donated US\$129 million to Habitat for Humanity International and local affiliates, including support for new home construction and repairs, helping older adults age in their homes, and neighborhood revitalization and disaster response efforts.

In fiscal year 2023, the Wells Fargo Foundation provided a US\$7.5 million grant through the Wells Fargo Builds program to support 231 affiliates with more than 362 build, rehabilitation and repair projects around the U.S. Wells Fargo also supported volunteer projects in Canada, Hong Kong, Singapore, Ireland and Great Britain.

The Wells Fargo Foundation supported Habitat's Advancing Black Homeownership initiative this past fiscal year, providing more than US\$230,000 toward research and evaluation initiatives that will help identify where Habitat's affiliate network can impact housing disparities most and track overall progress.

Wells Fargo team members have served on Habitat for Humanity International's board of directors and the national Cabinet for Cost of Home, Habitat's U.S. advocacy campaign. Wells Fargo has also sponsored the Jimmy & Rosalynn Carter Work Project; Habitat on the Hill, Habitat's annual U.S. legislative conference; and Habitat's biennial U.S. affiliate conference.



Wesco International – a provider of electrical and electronic solutions, communications and security solutions, and utility and broadband solutions – has partnered with Habitat for Humanity since 2022. Wesco donated US\$600,000 to Habitat in fiscal year 2023, including US\$500,000 to support team builds and US\$100,000 to support the 2023 Jimmy & Rosalynn Carter Work Project in Charlotte, North Carolina.

This past fiscal year, Wesco celebrated the completion of their one-year goal to participate in 100 Habitat home builds in honor of their 100th anniversary. Wesco employees participated in new home construction, home repairs and rehab projects, including community renovations in São Paulo, Brazil; a roof wind mitigation project in Orlando, Florida; and projects in England, Mexico and New Zealand. The company also served as Chicagoland Habitat's inaugural regional repair collaborative sponsor, supporting a dozen home repairs.

Robert and Carole Koscielny

Robert “Bob” and Carole Koscielny have supported Habitat for Humanity’s work for 21 years. Bob, an engineer by trade, worked in construction for 30 years and operated a property management company. Carole is a retired schoolteacher. The couple’s faith played a large role in their desire to help families build safe and decent Habitat homes where they could pay an affordable mortgage. Bob and Carole felt that for all the blessings God had bestowed upon them, they should make it a priority to be a blessing to others. Throughout the years, Bob and Carole have supported Habitat for Humanity International and Greater Cleveland Habitat, their local affiliate.

Bob passed away earlier this year, and Carole and two of their five children are overseeing the property management company and the family’s continued support of Habitat. In addition to Habitat, Bob and Carole also donated regularly to more than 20 organizations, including nonprofits that address food insecurity and provide humanitarian aid around the world.

Habitat is grateful to Bob and Carole for their dedicated support and commitment to helping to create a world where everyone has a decent place to live.

Karin Larson

Karin Larson was a faithful supporter of Habitat for Humanity for more than 25 years. Well-known in the financial services field, Karin worked her way up from secretary at Capital Group in Los Angeles to chair of Capital International Research, Inc.

Throughout the years, Karin was steadfast in her commitment to helping families in need of affordable housing achieve their dreams of homeownership. The Minneapolis, Minnesota, native made a transformational legacy gift to Habitat’s endowment fund before she passed away in April 2021 that will provide life-changing aid to those seeking strength and stability through shelter for years to come.

In addition to her support of Habitat, Karin also supported organizations that address education, arts and culture, and under-resourced groups. Habitat is thankful for Karin’s dedication to advancing affordable housing for all.

Harry and Lydia Sangree

Harry and Lydia Sangree share Habitat for Humanity’s commitment to ensuring everyone has a decent and affordable home. After reading *Bokotola*, authored by Habitat co-founder Millard Fuller, Harry was inspired to get involved with Habitat. In 1979, he volunteered in Mbandaka, Zaire, where his work led to the invention of the Dart-Ram, a portable device that compresses soil to make building blocks for homes. In 1984, he also volunteered at a Habitat project in Guatemala to test his block-making invention.

Harry spent most of his career working on global trade automation, and Lydia previously worked in investment banking. Since 2020, the Sangrees have supported and facilitated four crowdsourcing challenges for Habitat’s Terwilliger Center for Innovation in Shelter. The challenges facilitated by Harry’s company, SeaFreight Labs, engaged four different regions of the world to identify local unsolved housing problems that, if solved, would have a significant impact on housing. More than 1,000 individuals from around the world were engaged to generate four promising solutions to the problems with the help of an external stakeholder, Wazoku. At least two of the innovations are now being field tested.

Habitat is grateful for Harry and Lydia’s longstanding support of innovative housing solutions and modeling how Habitat supporters can further Habitat’s mission.

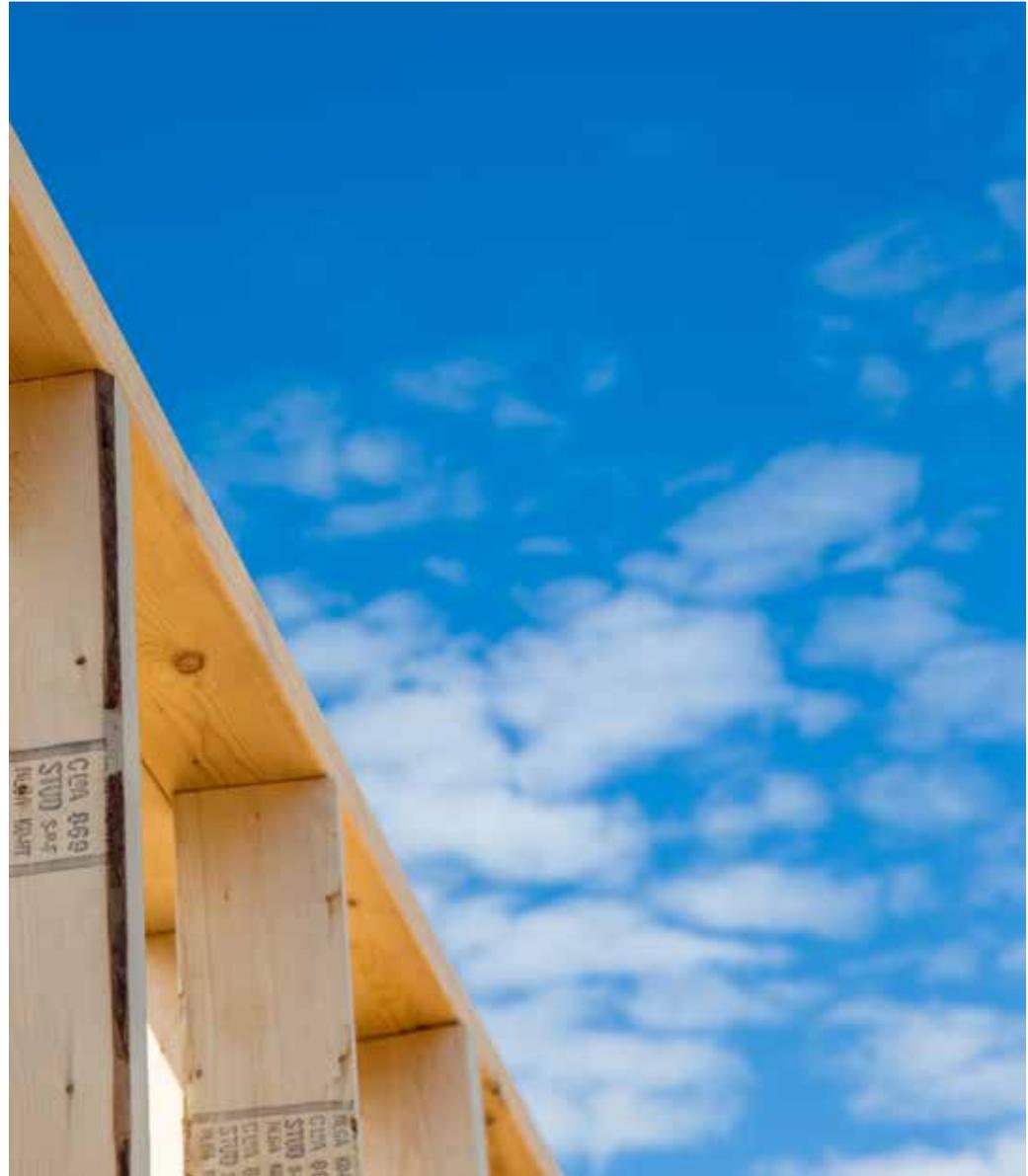
Corporate, foundation, institution and individual support

Jacqueline Shrago

Jacqueline “Jackie” Shrago has supported Habitat for Humanity for 23 years. Retired from the technology industry, the former entrepreneur says she learned from an early age that it was important to help make a difference in the lives of others. Jackie has given to Habitat’s MicroBuild Fund 2, the Global Impact Fund, the COVID-19 Critical Operations Fund and Habitat India.

In addition to providing financial support to Habitat, Jackie built alongside families in India during a Global Village volunteer trip. While in India, Jackie was inspired to support women’s entrepreneurship after witnessing women developing tea products to earn income for their families. She now volunteers in her local community to help immigrants access health care and higher education opportunities.

Habitat is thankful for Jackie’s faithful support of Habitat’s work and mission throughout the years.



Tithe

Since 1980, Habitat for Humanity International's tithe program has helped fund our global network so that more families can access affordable housing. As an affirmation of their commitment to Habitat's global ministry, U.S. affiliates are expected to tithe 10% of their unrestricted revenue through the program each year. In fiscal year 2023, affiliates collectively tithed more than US\$18.5 million, and they have contributed more than US\$350 million since the program began.

"Tithe is, for our affiliate, a tangible representation of our relationship with the broader mission," says Becky Lucas, chief executive officer of Habitat Lee and Hendry Counties in Florida.

Habitat Lee and Hendry Counties has tithed for more than three decades. The affiliate passed the US\$5 million mark for lifetime tithe giving this past fiscal year despite their headquarters being destroyed by Hurricane Ian last fall.

Lending a helping hand is ingrained into Habitat Lee and Hendry Counties' practices, but the affiliate also understands the value of caring for others through personal experience. After Hurricane Ian, the affiliate received a tithe from Habitat Guatemala, a longtime tithe partner, through Habitat's Florida affiliate support organization. "In our time of greatest need, to receive a tithe as a reciprocal from where we have invested our tithe dollars – it lifted our spirits in a way that nothing else could," Becky says.

"Especially with the storm, I think it opened our eyes even more to the importance of tithing," Becky says. "We felt that it's not something that we just do when it's convenient. We're called to be mission-focused throughout the world, and we needed to follow through on that commitment."

US\$1million+

Houston Habitat for Humanity (Texas)
Milwaukee Habitat for Humanity (Wisconsin)

US\$500,000 - \$999,999

Habitat for Humanity of the Charlotte Region (North Carolina)

US\$250,000 - \$499,999

Greater Des Moines Habitat for Humanity (Iowa)
Habitat for Humanity Central Arizona (Arizona)
Habitat for Humanity of Lee and Hendry Counties (Florida)
Habitat for Humanity of Metro Denver (Colorado)
Habitat for Humanity of Pinellas and West Pasco Counties (Florida)
Habitat for Humanity Portland Region (Oregon)
Habitat for Humanity Susquehanna (Maryland)
Twin Cities Habitat for Humanity (Minnesota)

US\$100,000 - \$249,999

Asheville Area Habitat for Humanity (North Carolina)
Austin Habitat for Humanity (Texas)
Dallas Area Habitat for Humanity (Texas)
DuPage Habitat for Humanity (Illinois)
Evergreen Habitat for Humanity (Washington)
Greater Rochester Habitat for Humanity (New York)
Habitat for Humanity East Bay/Silicon Valley (California)
Habitat for Humanity East Central Ohio (Ohio)
Habitat for Humanity Georgetown County (South Carolina)
Habitat for Humanity Greater Boston (Massachusetts)
Habitat for Humanity Greater San Francisco (California)
Habitat for Humanity Inland Valley (California)
Habitat for Humanity Seattle-King & Kittitas Counties (Washington)
Habitat for Humanity Tucson (Arizona)
Habitat for Humanity of Collier County (Florida)
Habitat for Humanity of Franklin County (Pennsylvania)
Habitat for Humanity of Greater Cincinnati (Ohio)

Habitat for Humanity of Greater Indianapolis (Indiana)
Habitat for Humanity of Greater Los Angeles (California)
Habitat for Humanity of Greater Memphis (Tennessee)
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Habitat for Humanity of Kansas City (Missouri)
Habitat for Humanity of Oakland County (Michigan)
Habitat for Humanity of Omaha (Nebraska)
Habitat for Humanity of Orange County (North Carolina)
Habitat for Humanity of Wake County (North Carolina)
Indian River Habitat for Humanity (Florida)
Passaic County Habitat for Humanity (New Jersey)
Pikes Peak Habitat for Humanity (Colorado)
Sussex County Habitat for Humanity (Delaware)
Trinity Habitat for Humanity (Texas)

Donations in FY2023



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!

US\$50 million+

AbbVie

J. Ronald Terwilliger

US\$20 million+

Hilti Foundation

MacKenzie Scott

US\$10 million+

Aktion Deutschland Hilft (ADH)

Williams-Sonoma, Inc.

US\$5 million+

Bank of America

JTI

Mary Lynn and Warren Staley

Estate of Richard Green

Lowe's

Wells Fargo

The Home Depot Foundation

Schneider Electric

Whirlpool Corporation

Yale

US\$3 million+

The Bauer Foundation

**Robert Wood Johnson
Foundation**

**U.S. Agency for International
Development**

The Dotson Family Fund

Stanard Family Foundation

GAF

US\$1 million+

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American Red Cross
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and Heating
Carrier
Department of Foreign Affairs
and Trade (DFAT)
Theodore and Ann Dosch
DuPont
Electro-Federation Canada
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European Commission
European Union: European
Development Fund
European Union: Horizon 2020
Far East Organization
German Federal Ministry for
Economic Cooperation and
Development (BMZ)
Giro555
The Home Depot Canada
The Hongkong and Shanghai Banking
Corporation Limited, India
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for Migration
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Tachane Foundation Inc.
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on Relief
United Nations High
Commissioner for Refugees
Uponor North America, Inc.
Wayfair
Estate of Nell Weidenhammer
Whirlpool Canada
Wienerberger

US\$500,000 – US\$999,999

At Home
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Estate of William Bolio
Charities Aid Foundation America
The Estate of Guido Cherubini
Citi Foundation
City National Bank
Climate Bridge Fund
Crabby Beach Foundation
EllisDon
Enercare
Suzan Gordon
Graphite India Limited (B D Bangur
Endowment)

Hong Kong SAR
Estate of Betty Jensen
Jewish Federations of North America
Estate of Carol Johnstone
Kidde
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(KOICA)
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NewAge Products
OPEC Fund For International Development (OFID)
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Resideo
Revantage
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United Nations Development Programme
Visa USA, Inc.
Vita

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US\$100,000 – US\$249,999

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Our vision

A world where everyone has a decent place to live.

Our mission

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



Read Habitat's FY2023 Annual Report online:
[habitat.org/multimedia/annual-report-2023](https://www.habitat.org/multimedia/annual-report-2023)

