
Habitat for Humanity®
50 YEARS
Let’s open the door
FISCAL YEAR 2026 ANNUAL REPORT

Contents

Introduction	**1**
Celebrating our global impact	**2**
Bringing home within reach around the world	
Improving home affordability	4
Expanding access to home	6
Building resilience and sustainability	8
Let's open the door	**10**
Individuals served	**12**
Carter Circle: Continuing a legacy of generosity and impact	**14**
Thank you to our supporters	**16**
Partner spotlights	**17**
Moving the mission forward through tithe	**19**
Financial statements	**20**
Board of directors	**24**

ON THE COVER
Kusum and her husband were determined to rebuild after heavy rains triggered floods and landslides in 2024 that destroyed their home in Nepal. Partnering with us, they built a new, more resilient home, where Kusum says their family has found a renewed sense of stability and security.



Celebrating 50 years of open doors

This year marks 50 years of Habitat for Humanity – that's five decades of faith in action, shared vision and lives transformed. As we celebrate this historic milestone, we're humbled by the sheer scale of what we've accomplished with God's grace and your support.

We know what we're doing is working. Since our founding in 1976, we have helped more than 70 million people build, improve or finance their homes.

Fiscal year 2026 was no exception, with Habitat helping more than 4.3 million people, in addition to millions of people who gained the potential to improve their housing conditions through our training and advocacy.

We surpassed a significant goal for Home Equals, our five-year global advocacy campaign. As of its third year, we have helped 23.7 million people obtain better access to adequate housing – exceeding our initial goal of impacting 15 million people.

We celebrated the passage of the 21st Century ROAD to Housing Act, a bipartisan legislative victory in the U.S. that we helped shape through years of advocacy work. This legislation will bring home within reach for more Americans by expanding supply, modernizing housing programs, and driving innovative solutions to address the nation's growing housing affordability crisis.

We put a focus on reaching new audiences through our Let's Open the Door global campaign. Hosting pop-up exhibits; publishing first-of-its-kind housing research; and partnering with artists, celebrities and influencers let us bring housing to the center stage at a global scale.

It's been an incredible journey so far. Yet, there are many more doors left to open.

For the next 50 years, together, we are using our hammers, our voices, our vision and innovation to create a future where everyone, everywhere has a decent, affordable place to call home.

Thank you for your support, and may God continue to bless and guide the work that we all do together.



Christiana Smith Shi
Chair of the Board of Directors
Habitat for Humanity International



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

70 million+

Since 1976, Habitat has helped more than 70 million people build, improve or finance the place they call home.



20,091,900

people gained the potential to improve their housing conditions through our training (142,420) and advocacy (19,949,480) in FY2026.





844,822

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



4,388,355

people built, improved or financed the place they call home with our help in FY2026.



Improving home affordability

We make housing more affordable around the world by helping families access financing, building smarter with the help of our dedicated volunteers, and securing policy wins that clear the way for more affordable homes.

TANZANIA

Residents improve their homes with affordable microloans

In Bahi District, Tanzania, we partnered with the community to construct pay-per-use toilet facilities. The facilities address two needs: They help thousands of people better access sanitation, and they generate income that community groups manage. Those groups use the funds to offer affordable microloans to local households for critical home improvements.

"I used my first loan to purchase and install windows for my house," Hada says. "I used another to connect my home to electricity and a third loan to seal and weatherproof my house."

We also provided financial training to the community groups, equipping them to manage the toilet facilities' income and to offer their own financial education to borrowers, giving members a better understanding of their loans and tools to manage household finances.

MEXICO

Skills-based training leads to safer home construction

Many construction workers in Mexico are underserved by formal training systems, yet families rely on them to guide decisions on safety and construction as they build, repair or expand their homes.

To address that gap, we partnered with Construyendo y Creciendo, a nationwide nonprofit offering free job training, to co-create an online course that equips builders with technical and business skills. **As of fiscal year 2026, we've helped more than 150 construction workers deliver safer, higher-quality home improvements alongside families across Mexico.**

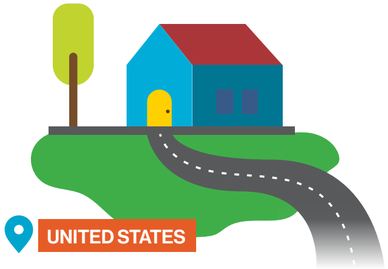


UKRAINE

Transforming vacant spaces into affordable housing

More than four years into the war in Ukraine, 14 million people have fled their homes, and over 3.4 million remain internally displaced. Many families continue to face harsh winter conditions in damaged or inadequate housing, while attacks on energy infrastructure have left households with limited access to heat and electricity.

In response to the urgent need for safer, affordable homes, we worked with partners in Kalush to transform a former preschool into 48 affordable apartments, where families are already moving in. This project is part of our broader **Empty Spaces to Homes** initiative across Europe to convert unused buildings into safe apartments – an approach that can be more environmentally friendly and reduce costs.



UNITED STATES

Major policy win to help lower housing costs

This June, the U.S. Congress passed the bipartisan 21st Century ROAD to Housing Act, the first comprehensive federal housing package in the U.S. in decades – and **we helped make it happen**.

From the start, we brought our decades of experience and expertise to the table, building support and helping shape key provisions with members of Congress. **Habitat leaders, homeowners and volunteers mobilized across the country, connecting with more than 300 congressional offices to advocate for affordable homeownership.**

This legislation helps expand the supply of affordable homes, modernize housing programs and deliver innovative solutions to address the nation's housing affordability crisis.

We've relaunched **Global Village** open builds, bringing volunteers and homeowners together to build and repair homes in communities around the world. As we build momentum for the years ahead, here is a look at what we accomplished together in fiscal year 2026:

85,693
hours volunteered

2,325
volunteers mobilized

90
projects completed

19
countries

Expanding access to home

Home is the foundation for a family's future. We partner with community members, local governments, startups and more to open the door to safe, decent housing and improve infrastructure that creates stronger, more vibrant communities.



BRAZIL

Repairing homes to help older adults stay in their communities

Marina Paulina had lived in her home in Recife, Brazil, for more than 40 years. However, a leaking roof, faulty wiring and an unsafe bathroom eventually forced her to move in with her daughter. This past fiscal year, she partnered with us to fully restore her home, repairing the roof; updating the electrical system; and installing a safe, reliable bathroom.

"Now we can take a shower without flooding the house, and when it rains, the water no longer comes inside," Marina Paulina says. "I am very happy."

Around the world, we help older homeowners like Marina Paulina repair and improve their homes so they can safely age in the communities they love.



INDIA

That's how much of India's sewage water EcoSTP has converted into clean water safe for non-potable use to date — all without power or chemicals, using a natural underground filtration system. India's water systems are stretched thin, and every liter reclaimed helps.

That's why we invested in EcoSTP to scale this solution in 2020. Through our **Shelter Venture Fund**, we invest in early-stage startups and entrepreneurs creating housing solutions that their communities need.

JORDAN

Upgrading water systems in a long-standing refugee camp

We worked with residents in Marka Camp, one of Jordan's largest Palestinian refugee camps, to complete a critical overhaul of the community's failing water network.

Built as a temporary settlement more than 75 years ago, the initial infrastructure wasn't designed for the now permanent, urban community as they faced Jordan's climate extremes. During the long dry seasons, aging pipes compounded the country's water scarcity, failing to deliver what little water was available to families. In the brief but intense rainy seasons, stormwater had nowhere to drain, causing floods that displaced families in freezing temperatures.

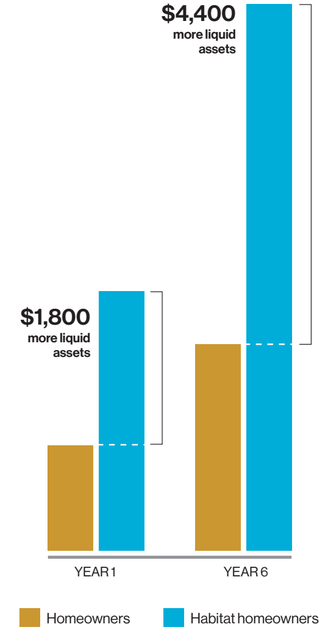
To address this, we worked alongside residents to repair pipes, install water storage tanks and build new drainage systems that channel runoff away from homes. These targeted infrastructure upgrades ensure families are equipped with running water and better protected throughout the seasons.

UNITED STATES

New research confirms Habitat homeowners financially outperform peers

A national report we produced with Washington University in St. Louis found that Habitat homeowners do better financially than similar households in their communities across several benchmarks, including credit, savings and foreclosure risk.

Compared with their peers, **Habitat homeowners have US$1,800 more in liquid assets**, like savings. These gains continue to grow over time, reaching **US$4,400 more in liquid assets by the sixth year of homeownership** and a 40-point credit score advantage by the eighth year.



Around the world, access to adequate housing remains out of reach for far too many people. Through **Home Equals**, our five-year global advocacy campaign, we are working alongside communities, peers and government partners to improve housing polices for residents in informal settlements. Three years in, our collective effort is helping millions of people gain stability and opportunity:

23.7 MILLION people with increased access to adequate housing, surpassing our initial goal of 15 million

78 policy wins influenced by Habitat

US$3.7 BILLION in government funds unlocked for housing

Building resilience and sustainability

We're building today with tomorrow in mind, scaling sustainable solutions and working alongside families to future-proof homes and communities against disasters and disease.

UNITED STATES

Building back better after California's Camp Fire

Star had just moved with her three children to the city of Paradise to be closer to family and community when the 2018 Camp Fire tore through the area and destroyed their home. **Determined to keep her kids rooted there, she partnered with us to build a more resilient home with fire-resistant materials and ember-proof buffers.**

We help people like Star build homes designed to withstand wildfires using rigorous safety standards that may also lower their insurance premiums. Those savings, paired with an affordable mortgage, help families gain financial breathing room while living in homes that keep them safe in extreme weather.



HONDURAS

Concrete floors create safer, healthier homes

While 2-year-old Analia plays with her toys on the concrete floor of her home in Honduras, her mother, Ángela, watches over her with a sense of joy and relief. Before partnering with Habitat, the family had a dirt floor; the constantly stirred-up dust made it difficult to breathe. So, Ángela and her husband worked with us to put a concrete floor in their home. Now they can watch their daughter play without worry.

Ángela's relief is backed by data. A study we conducted in Honduras this year shows that when families are able to replace dirt floors, illnesses drop, children attend school more often, and medical costs can fall by as much as 95%.

Across Latin America and the Caribbean, we've helped more than 189,000 people like Ángela replace their dirt floors as part of our "100,000 floors to play on" initiative.

NEPAL

Advocating for an innovative housing solution

We achieved a major housing policy win in Nepal when the government formally standardized bamboo as an official construction material in November 2025. This milestone came after years of advocacy. Alongside local communities, we tested bamboo in construction and documented evidence that it's safe, affordable, and available and useful to local communities. Our research was critical in helping policymakers shape the legislation.

Nepal faces a significant housing shortage, with 45% of households living in inadequate housing, and bamboo is a proven cost-effective, locally grown and disaster-resilient building material. With formal government approval, the door is open for the housing sector to adopt this safe, sustainable resource to improve housing in Nepal.

KENYA

Low-cost approach reduces malaria

In Kenya, 70% of the population is at risk of malaria, one of the country's leading infectious causes of death. Most cases start at home, in houses ill-equipped to keep out mosquitoes. Adding screens to doors and windows can help solve this, but the approach isn't common in rural Kenya, and imported materials are often unaffordable.

We partnered with the Kenya Medical Research Institute and residents in Kadenge Ratuoro village to test a localized approach. **Our low-cost, one-time fix using more affordable, local materials, sized and shaped to fit rural Kenyan homes, reduced the number of malaria-carrying mosquitoes indoors by 77% — results that were published in *Nature Medicine*.**

Because the screens use local materials and labor, this sustainable solution is both affordable and easy to scale. We're putting these findings into practice by partnering with families in new communities. So far, we've brought these screens to more than 260 homes, and we're continuing to track their impact as we expand.



EUROPE

Rallying decision-makers to create housing solutions

Every year, we bring together policymakers, advocates and housing experts for Europe Housing Day, our annual event to mobilize those with the power to shape and scale affordable housing policy across the region. This year, we focused on turning vacant and underused buildings into safe, energy-efficient homes through Empty Spaces to Homes. Discussions also highlighted gender-responsive housing policy, our work to alleviate energy poverty, and stronger protections for vulnerable communities.

Let's /open/ the door



Our 50th anniversary comes at a time when the housing crisis is as urgent as ever, sparking conversations at every level, from kitchen tables to global summits. We saw a chance to meet that attention with action — leveraging the milestone to launch our global campaign, Let's Open the Door, and bring our mission to new generations and a growing global audience.

Kicking off in March and spanning fiscal years 2026 and 2027, the campaign has included immersive public art installations, bold social media collaborations, hard-hitting new housing research, and other activities — with more still to come.

Our network is speaking with one voice through this multifaceted campaign, propelling our mission forward and laying the foundation for our next 50 years of impact.

We amplified the power of home through art in communities

Our traveling exhibit toured nine major cities, meeting people in the public spaces where they are already spending time. The installation featured pop-up doors that paired housing data and firsthand homeowner experiences with original work by local artists, showing visitors the tangible impact an affordable home has on a family's health, education and financial security and providing avenues for viewers to learn more.





We brought our mission to millions through media

We brought the campaign to a national stage with a media push designed to reach new and longtime audiences alike. **Among the highlights, we appeared on *The Kelly Clarkson Show*, where our chief communications officer, Amy Dunham, talked with Kelly about Let's Open the Door and our 50 years of impact.**

We also produced two PSAs on our work to create safe, affordable housing alongside communities. As of October, they had reached 728 million impressions, airing on 1,592 radio outlets and 655 TV outlets, including CBS' national network feed, Paramount+ and Peacock. Through our partnership with the Entertainment Industry Foundation, the PSAs have run in more than US$30.5 million in donated TV and radio airtime across the U.S.

We published one of the most comprehensive global housing reports to date

This October, we released a flagship research report, ***Home at What Cost?*** with new data on how housing affects every part of our lives. We surveyed people in 22 countries, including lower-income and other communities whose voices are often left out of traditional research.



Among the key findings: **48% of respondents worry that they're only one setback away from losing their homes**. Insights like this are fueling our push for smarter housing policies that create lasting change.





Celebrities, influencers and creators brought fans and fresh eyes

High-profile partnerships helped amplify our mission and engage new supporters through their platforms, like Instagram and TikTok, and in person. Megan Thee Stallion's Pete & Thomas Foundation partnered with us to support critical home repairs and accessibility upgrades for older homeowners in Texas. We also commissioned Portland, Maine, artist and influencer Ana Inciardi to create two mini prints for our pop-up door exhibit in select cities, and her fans turned out in full force to collect the exclusive pieces. Together, these collaborations represent just a few of the celebrity and creator partnerships that brought our mission to more people.

FY2026 summary of individuals served

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

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

U.S. and Canada

	INDIVIDUALS
New and rehab construction	16,364
Repairs	27,056
Total	**43,420**

Latin America and the Caribbean

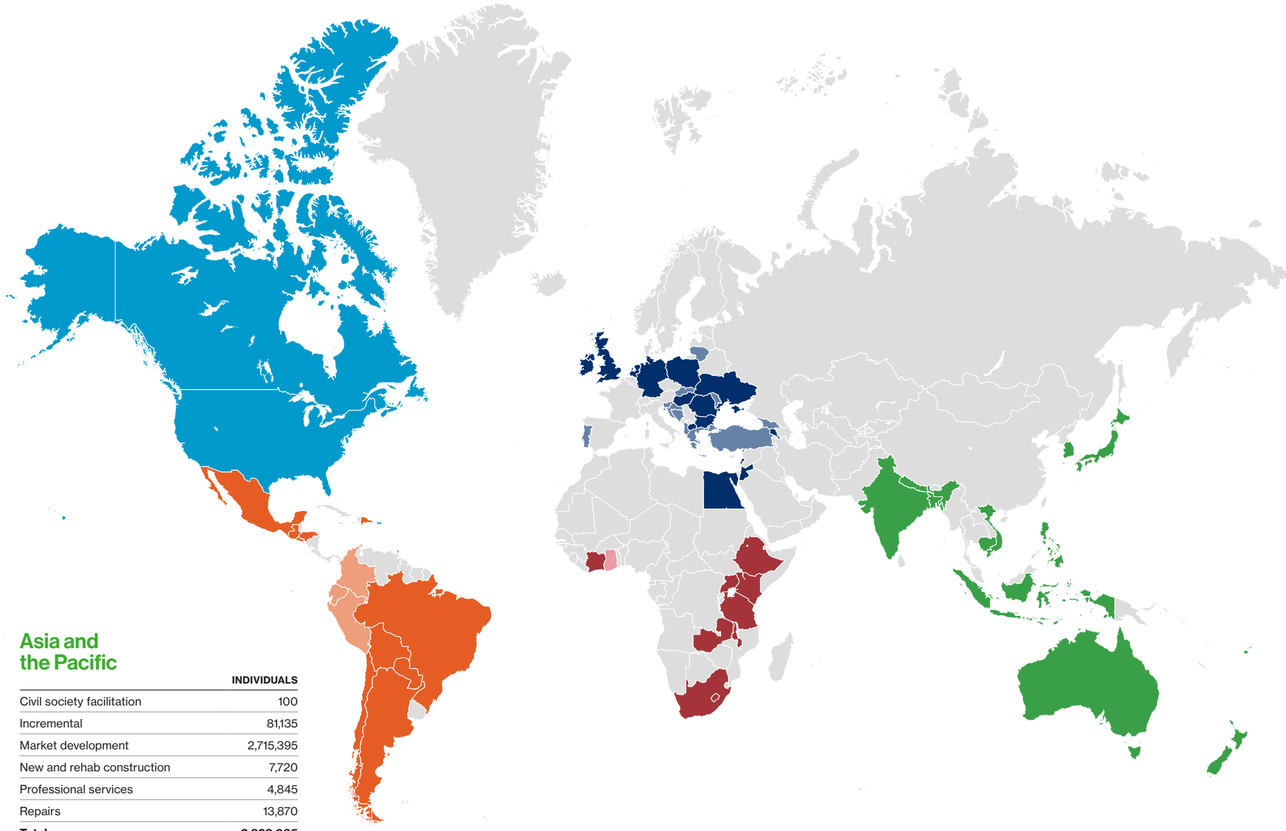
	INDIVIDUALS
Civil society facilitation	26,050
Incremental	56,285
Market development	229,405
New and rehab construction	16,045
Professional services	19,530
Repairs	87,990
Total	**435,305**

Europe and Middle East

	INDIVIDUALS
Civil society facilitation	11,515
Incremental	925
Market development	387,335
New and rehab construction	170
Professional services	8,365
Repairs	34,465
Total	**442,775**

Africa

	INDIVIDUALS
Civil society facilitation	1,405
Incremental	79,880
Market development	544,695
New and rehab construction	5,615
Professional services	11,795
Repairs	400
Total	**643,790**



Asia and the Pacific

	INDIVIDUALS
Civil society facilitation	100
Incremental	81,135
Market development	2,715,395
New and rehab construction	7,720
Professional services	4,845
Repairs	13,870
Total	**2,823,065**

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.

Carter Circle: Continuing a legacy of generosity and impact

President Jimmy Carter and First Lady Rosalynn Carter dedicated their time and voices toward a vision of a world where everyone has a decent place to live. Their support helped propel our mission onto a global stage.

Their legacy continues to inspire us today. As we celebrate 50 years of bringing people together to build healthy, thriving communities, we've launched the Carter Circle to recognize a group of changemakers who embody their same passion for our mission and demonstrate their commitment through highest-level giving.

We're grateful for the partnership of our inaugural Carter Circle members, whose support will help more families open the door to a better future through housing.

Visit habitat.org/carter-circle to learn more.



Inaugural Carter Circle corporations and individuals

George and Carol Bauer
Ted and Ann Dosch
Edwardson Family Foundation
John and Betsy Garibaldi
Suzan Gordon
Larson Foundation
Charles and Mildred Murray
Scot and Keely Sellers
Staley Family Foundation
James and Janet Stanard
Harlan and Sabina Stone
Carolyn Taper Kleefeld Campagna
J. Ronald Terwilliger
Bill and Kelly Yoh

Carter Circle member spotlight

Carter Circle members James and Janet Stanard believe in our plan for building stronger, more resilient communities; that's why they generously powered our mission with a US$1 million gift in fiscal year 2026.

James and Janet first committed to partnering with us after hearing President Jimmy Carter speak at a Habitat for Humanity event nearly 40 years ago, and our connection with the couple deepened when James served on our board of directors from 2016 through 2024.

"We've witnessed Habitat's evolution from a focus on building single-family homes to a wider range of activities," James says. "It's a good strategy that maximizes the benefits the organization brings to the housing ecosystem around the world."

We are thankful for the Stanards' continued support of our many ways of building, from constructing homes to shaping housing policies and developing financing models that make home more affordable for all.

Thank you

We are grateful to our corporate and foundation partners for opening doors to safe, affordable homeownership alongside us.

Visit **habitat.org/corporate-foundation-partners** to learn more about our partners.

PARTNER SPOTLIGHT

40 years of bringing home within reach with Bank of America

We're excited to celebrate 40 years of partnership with Bank of America. Since 1986, our organizations have worked together in support of Habitat's mission, building a longstanding relationship grounded in a shared commitment to strengthening communities.

Bank of America has invested more than US$89 million to support Habitat's work around the world. At the heart of that support are the company's employees, who have volunteered alongside Habitat communities for decades.

"For 40 years, Habitat for Humanity has been an incredible partner in helping communities thrive," says Bank of America's head of global community and opportunity, A.J. Barkley. "We're proud of what we've accomplished together and grateful to the employees whose dedication and commitment have been such an important part of that journey. We look forward to continuing our work together in the years ahead."

Bank of America employees volunteered alongside homeowners building homes and hope during our 2026 Jimmy & Rosalynn Carter Work Project in Atlanta.



PARTNER SPOTLIGHT



Michelle celebrated moving into her new Habitat home with her sons and volunteers from Verizon.

Verizon helps families recover and rebuild with resilient housing solutions

When Hurricane Milton made landfall along Florida's Gulf Coast in 2024, it destroyed the home where Michelle lived with her two sons – and the family's sense of safety. In the aftermath of the storm, Michelle built a resilient home with us and our partner Verizon.

Verizon sponsored the total construction cost of Michelle's home and donated storm shutters to better protect all 23 homes in the Habitat for Humanity Tampa Bay Hillsborough community where she lives. This summer, Michelle moved into her new, affordable home featuring hurricane protections like a FORTIFIED roof to ensure it stays intact during severe winds.

Verizon's Community Disaster Resilience initiative supports recovery and preparedness efforts across the U.S., and we are grateful for their fiscal year 2026 investment that will help 191 households like Michelle's build or repair resilient Habitat homes.

Moving the mission forward through tithe

Our network unites through Habitat's Tithe program to collectively move our mission forward.

In fiscal year 2026, the **U.S. Habitat network tithed more than US$14.8 million**, and we have collectively tithed more than US$399 million since 1979.

By sharing resources, U.S. affiliates and affiliate support organizations forge connections with colleagues across borders that strengthen our efforts to scale affordable housing solutions globally. Affiliates and affiliate support organizations are expected to tithe 10% of their unrestricted revenue each fiscal year.

We are grateful for our network's continued commitment to tithe.

US$300,000-$400,000

Greater Des Moines Habitat for Humanity
Habitat for Humanity of Collier County
Habitat for Humanity of Metro Denver
Habitat for Humanity of the Charlotte Region
Habitat for Humanity Portland Region
Houston Habitat for Humanity
Milwaukee Habitat for Humanity
Twin Cities Habitat for Humanity

US$200,000-$299,999

Asheville Area Habitat for Humanity
Habitat for Humanity Greater San Francisco
Habitat for Humanity of Greater Los Angeles
Habitat for Humanity of Omaha
Habitat for Humanity Tampa Bay Gulfside

US$100,000-$199,999

Austin Habitat for Humanity
Greater Fox Cities Area Habitat for Humanity
Greater Indy Habitat for Humanity
Greater Middlesex & Morris Habitat for Humanity
Greater Rochester Habitat for Humanity
Habitat for Humanity Central Arizona
Habitat for Humanity Greater Raleigh



Habitat for Humanity of Broward
Habitat for Humanity of Cape Cod
Habitat for Humanity of East Jefferson County
Habitat for Humanity of Franklin County (Pennsylvania)
Habitat for Humanity of Greater Cincinnati
Habitat for Humanity of Greater Nashville
Habitat for Humanity of Greater Newburgh
Habitat for Humanity of Kansas City
Habitat for Humanity of Lee and Hendry Counties
Habitat for Humanity of Monroe County (Indiana)
Habitat for Humanity of Southern Santa Barbara County
Habitat for Humanity Orange County, NC
Habitat for Humanity Seattle-King & Kittitas Counties
Habitat for Humanity Tucson
Habitat for Humanity Vail Valley
Indian River Habitat for Humanity
Pikes Peak Habitat for Humanity

Habitat Capital's impact in FY2026

Throughout fiscal year 2026, **Habitat Capital** reinforced its mission to unlock flexible capital for affordable housing, deploying US$46.8 million to 31 Habitat affiliates in 20 states.

Along with tailored technical assistance and market navigation tools, Habitat Capital's Enterprise Line of Credit pilot is accelerating underwriting, expediting closings and lowering operational overhead for multiproject financing. Habitat Capital also rolled out US$30 million in New Markets Tax Credit allocations to accelerate home production.

Balance sheet

In thousands of dollars

Item	FY2026	FY2025
Total assets	$153,348	$142,395
Total liabilities	$123,196	$114,091
Total net assets (life to date)	**$30,152**	**$28,304**

Statement of activities

In thousands of dollars

Item	FY2026	FY2025
Total revenue	$12,302	$15,083
Total expenses	$10,454	$9,653
Net assets (year to date)	**$1,848**	**$5,430**

Loan volume growth

Fiscal year	Loan amount closed	Number of loans closed
2020	$3.6 million	4
2021	$8.8 million	14
2022	$7.9 million	7
2023	$11.9 million	19
2024	$30.9 million	33
2025	$33.5 million	32
2026	**$46.8 million**	**33**

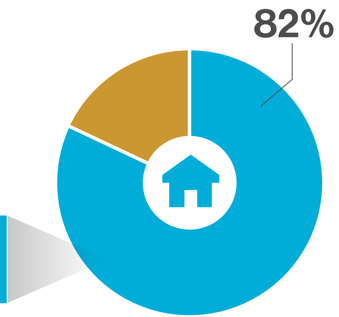
The MicroBuild® Initiative creates a new path to scale affordable housing finance

Recognizing that financial institutions were reluctant to offer housing microloans in emerging economies, we established MicroBuild Fund 1 to support access to financing options that help families build or make critical improvements to their homes sooner, more safely and with better quality.

In 2012, we launched the US$100 million fund, which provided capital and technical assistance to microfinance institutions, enabling them to enhance or expand their housing loan products. By the time MicroBuild 1 wound down in November 2025, funds had been disbursed to 62 investees across 33 countries, leading to improved housing for 1.18 million people and helping to catalyze US$1.26 billion in additional capital for affordable housing loans.

In fiscal year 2026, we surveyed financial institutions that received support from MicroBuild Fund 1 to learn how their businesses and communities were impacted. The responses showed that their experience was overwhelmingly positive:

- Those who said a lack of internal housing finance expertise was a barrier fell from 81% to 4%.
- **82% — more than 4 in 5 — grew their housing portfolios.**
- 78% reported improving loan terms offered to borrowers, such as larger loan sizes, lower interest rates, longer repayment periods or more flexible repayment conditions.
- 89% said their housing portfolios performed as well as or better than their general lending portfolios.



We are building on this progress through the MicroBuild Initiative, with the launch of a second, larger fund in 2027 and an enhanced approach to technical assistance and market systems development with the launch of a new Impact and Innovation Hub. Through fiscal year 2026, US$20 million has been mobilized for the MicroBuild Initiative, including US$13 million from our philanthropic partners and US$7 million rolled over from MicroBuild 1.

Financial statements

Habitat for Humanity International FY2026 consolidated financial information

FY2026 sources of funds
In thousands of dollars

Contributions	$247,656
Donated products and services	$60,118
Government grants	$14,443
Other income	$71,517
Total revenue	**$393,734**

FY2026 use of funds
In thousands of dollars

Program – U.S. affiliates	$188,128
Program – National organizations	$74,739
Program – Public awareness and advocacy	$29,299
Fundraising	$64,415
Management and general	$26,349
Total expenses	**$382,930**



- **63%** Contributions
- **18%** Other income
- **15%** Donated products and services
- **4%** Government grants



- **49%** Program – U.S. affiliates
- **19%** Program – National organizations
- **17%** Fundraising
- **8%** Program – Public awareness and advocacy
- **7%** Management and general

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, 2025, we estimated the total impact of the entire Habitat for Humanity mission was as follows:

Total revenue of
$3.4 billion

FY2025 sources of funds

Contributions and grants	$1.47 billion
Donated products and services	$833 million
Sales of homes	$756 million
Other income	$357 million



- **43%** Contributions and grants
- **24%** Donated products and services
- **22%** Sales of homes
- **11%** Other income

Total net assets of
$5 billion

FY2025 use of funds

Program	$2.33 billion
Fundrasing	$204 million
Management and general	$321 million



- **82%** Program
- **11%** Management and general
- **7%** Fundraising

Habitat for Humanity International consolidated statements of financial position

As of June 30
In thousands of dollars

	2026	2025	$ Change	% Change
Assets				
Cash and cash equivalents	$277,100	$303,075	$(25,975)	-9%
Investments at fair value	279,609	254,195	25,414	10%
Receivables	180,922	155,917	25,005	16%
Other assets	29,637	30,071	(434)	-1%
	$767,268	**$743,258**	**$24,010**	**3%**
Liabilities and net assets				
Total liabilities	**$315,156**	**$296,663**	**$18,493**	**6%**
Net assets				
Unrestricted	252,124	249,212	2,912	1%
Restricted	199,988	197,383	2,605	1%
Total net assets	452,112	446,595	5,517	1%
	$767,268	**$743,258**	**$24,010**	**3%**

Habitat for Humanity International consolidated statements of activities

Year ended June 30
In thousands of dollars

	2026	2025	$ Change	% Change
Revenues and gains				
Contributions	$247,656	$239,383	$8,273	3%
Donated products and services	60,118	51,792	8,326	16%
Government grants	14,443	23,780	(9,337)	-39%
Other income, net	71,517	68,149	3,368	5%
Total revenues and gains	393,734	383,104	10,630	3%
Satisfaction of program restrictions	–	–	–	0%
Total revenues and gains	393,734	383,104	10,630	3%
Expenses				
Program services:				
U.S. affiliates	188,128	184,691	3,437	2%
National organizations	74,739	75,514	(775)	-1%
Public awareness and advocacy	29,299	24,292	5,007	21%
Total program services	**292,166**	**284,497**	**7,669**	**3%**
Supporting services:				
Fundraising	64,415	65,603	(1,188)	-2%
Management and general	26,349	27,378	(1,029)	-4%
Total supporting services	**90,764**	**92,981**	**(2,217)**	**-2%**
Total expenses	382,930	377,478	5,452	1%
Losses on contributions receivable	(1,124)	621	(1,745)	-281%
Total expenses and losses on contributions receivable	**381,806**	**378,099**	**3,707**	**1%**
Change in net assets	**$11,928**	**$5,005**	**$6,923**	**138%**

HFHI's auditors have expressed an unqualified opinion on our June 30, 2026, 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**.

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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 FY2026 Annual Report online:
habitat.org/about/annual-reports-990s

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