

Innovating change, building momentum



Annual Report FY2022

July 1, 2021 – June 30, 2022





Habitat for Humanity International
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[habitat.org](https://www.habitat.org)

COVER IMAGE: *An independent construction worker in Chennai, India, uses cement mortar made with manufactured sand on his build site. Habitat's Terwilliger Center for Innovation in Shelter supports the development of quality alternative, affordable building materials like M-sand and works with private-sector partners to encourage their adoption.*

Celebrating ingenuity and resilience

Habitat for Humanity's vision of a world where everyone has a decent place to live isn't something we simply long for. We build toward that hope every day in creative and concrete ways.

Hammers and trowels are the tools of our trade. So are strategic investments, innovation, advocacy and coalition building. Bringing people together to shape new housing solutions enables us to draw closer to the world we envision. This annual report showcases so much of the progress we have made together. And how exciting to know that for every project or initiative highlighted here, many more are happening in communities around the world because of you and your generous support.

We are extremely grateful for the faithfulness of those who help Habitat continue our work around the world. This fiscal year, we have had so many opportunities to celebrate, including a truly transformational gift from American author and philanthropist MacKenzie Scott. Every gift we receive energizes us and allows us to grow our capacity to create much-needed, multigenerational impact.

We are delighted that in many areas we have rebounded strongly after the challenges of the COVID-19 pandemic. The ingenuity and resilience of our global network has enabled an ever-increasing number of people around the world to know the stability and security of having decent and affordable places to call home. We must continue to make that possible.

Even as we celebrate great progress, we are mindful that the world is experiencing a crisis of housing affordability, so our work is needed more than ever. We must continue to create community, foster opportunity, and generate access and equity for all.

So let us move forward together, serving God as we serve our neighbors. May we be a blessing to each other, even as we are blessed. As we are transformed, may God guide us to transform.



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



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

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The global need for decent and affordable housing is formidable, but Habitat for Humanity's resolute belief that housing is a gateway to life-changing possibilities grounds our mission and inspires us to reach further. Our work and our partnerships, with your support, open doors to new possibilities and new realities. What starts with decent, affordable shelter has boundless potential.

We're multipliers, working alongside partners and startups to scale housing solutions and maximize our impact.

We're innovators, questioning convention and investing in sustainable, eco-friendly housing technologies.

We're listeners, hearing community concerns and creating location-specific, resident-led responses.

We're advocates, championing housing policies that support affordable homeownership opportunities for all.





We are all these things — and more — because we know that, together, we're building a more equitable world. And that world starts with a decent, affordable place to call home — [for everyone.](#)

The life-changing impact of 100,000 concrete floors

For María Natalia, the floor and patio of her home in San Juan Sacatepéquez, Guatemala, is more than a surface to walk on. It's where she kneels to create the artistry that earns her an income. She spends hours every day weaving, transforming colorful strands of yarn into beautiful, intricate cloth.

Her dirt floors, however, were threatening her livelihood and impairing her health. Dust would seep into her newly woven cloth. Little stones from the uneven ground caused her knees to ache. The dirt she inhaled from the floors was also causing respiratory issues, forcing her to spend valuable time away from her loom to recover from her cough. Something had to change, but María Natalia and her husband lacked the funds to replace their flooring.

Roughly 10 million households across Latin America and the Caribbean feature predominantly dirt floors, leading to inequitable

health outcomes and opportunity loss for families like María Natalia's. That's why Habitat has partnered with the Inter-American Cement Federation, known by its Spanish acronym FICEM, to transform 100,000 unsafe dirt floors into concrete in the region by 2028.

Unpaved floors serve as a breeding ground for disease-causing parasites, bacteria and insects that can lead to major health and hygiene threats. Children, who spend much of their time crawling and playing on the floor, are particularly vulnerable to serious illnesses like respiratory diseases, immunodeficiencies and diarrhea. Research shows that dirt floors can also stunt children's cognitive development.

As the mother of a playful toddler, Silvia knows the transformation an easy-to-clean concrete floor can have for her family. Her daughter, Melany, would get sick every 10 to 15 days before the family upgraded their floors through the same Habitat

and FICEM pilot program that helped María Natalia. "Now, with the concrete floor, she hardly gets sick. My girl has gotten so much better," Silvia says.

Habitat and FICEM's "100,000 floors to play on" initiative will ultimately span at least 10 countries and impact 500,000 people over the next five years. "With a simple yet meaningful intervention, we have the opportunity to positively impact hundreds of thousands of lives," says Ernesto Castro-Garcia, Habitat's vice president for Latin America and the Caribbean.

Silvia feels this impact firsthand. She now watches peacefully as Melany lays on the floor to draw in her coloring book or play with her toys. Their floor is no longer a place that will cause Melany to get sick; it's a place where her imagination can grow.





Working toward scalable housing solutions in sub-Saharan Africa

In sub-Saharan Africa, an estimated 238 million people live in informal settlements, a number only expected to increase dramatically as rapid urbanization continues to far outpace affordable housing construction. These informal settlements are often marked by overcrowding, poor housing quality and inadequate access to basic services.

Habitat has actively worked in Africa since our founding in 1976, partnering with millions of people across the region to build and improve places to call home. Recognizing that the great need for housing on the continent requires us to propel our work further, Habitat announced the opening of an Africa area office in Nairobi, Kenya, this year to more intentionally and deliberately serve a growth strategy in the region. The office, an expansion of an Africa Hub initiated in 2021, had two notable achievements during its first year: the launch of a new ShelterTech accelerator in sub-Saharan Africa and the first-ever Africa Housing Forum.

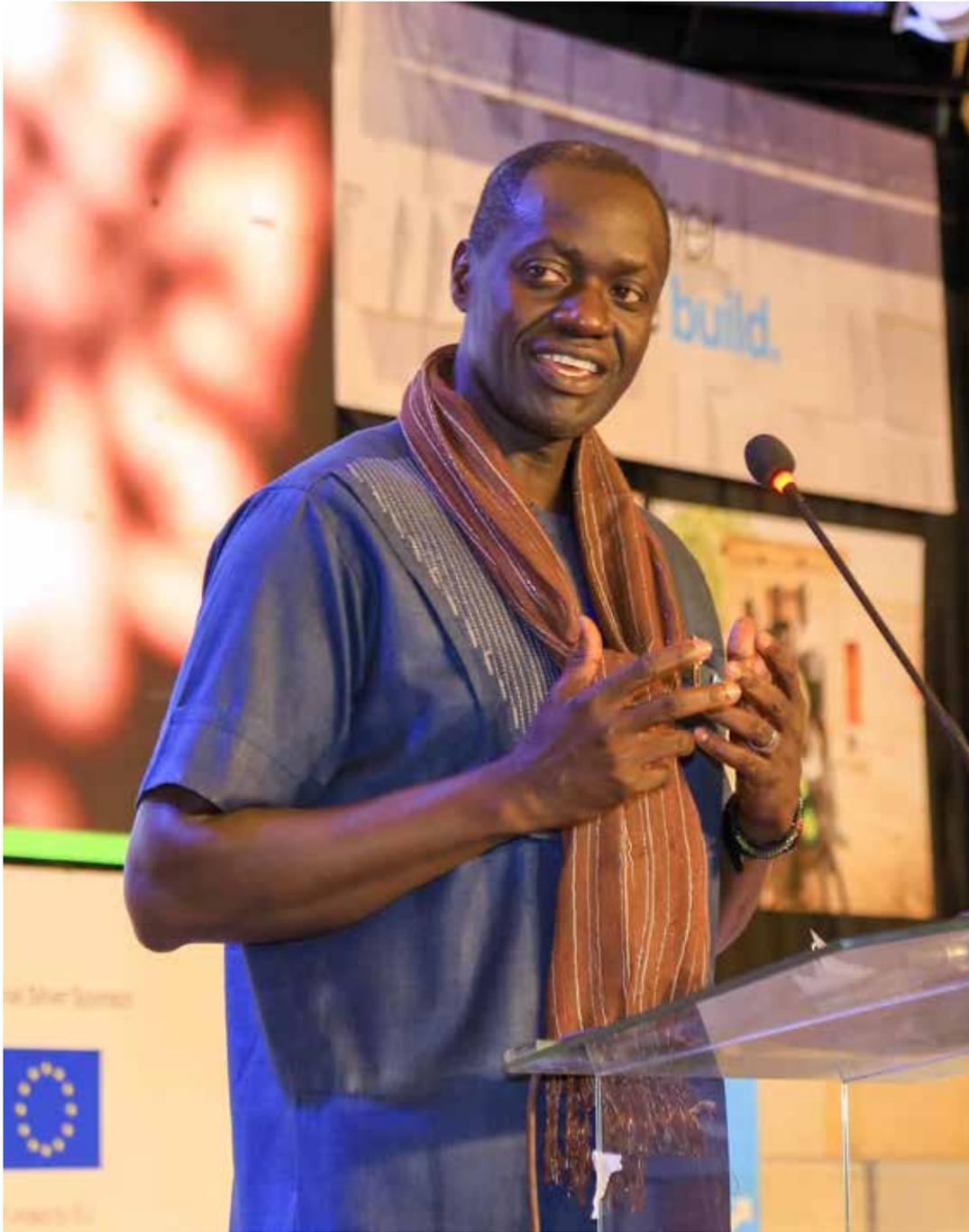
Since 2017, Habitat's Terwilliger Center for Innovation in Shelter has hosted ShelterTech

accelerators around the world, helping startups scale their businesses and access a wider housing ecosystem. The 10 African startups selected to participate in the new accelerator focus on solutions across the housing value chain, including sustainable construction materials, fire protection, home insurance, access to safe drinking water, and more. They started their six-month accelerator journey in 2022 and will pitch their housing products to investors and peers during a ShelterTech Global Summit next year.

With the theme of "fostering inclusivity and resilience in housing in Africa," the May housing forum convened over 800 in-person and virtual participants from more than 25 countries – including housing experts, policymakers, industry leaders, international nonprofits, multilateral organizations and other major stakeholders within the housing ecosystem. In addition to bringing together key stakeholders, the forum launched the accelerator and bestowed Innovation Awards.

“Scaling up decent and affordable housing has the potential to contribute to national economies, create jobs, and improve the living conditions for the health and well-being of all Africans. We are positioning to create greater impact in Africa, with Africa and through Africa.”

Maurice Makoloo, Habitat's vice president for Africa



Improving value chain in India for manufactured sand

Buildings, roads, bridges, homes. All around the world, the infrastructure that shapes our cities and towns is built using sand. The resource's role as a crucial ingredient in making strong concrete creates high demand. Sand constitutes 85% of all mineral extraction globally, making it the world's most exploited and mined material. River sand – unlike other sands that are less suitable for construction – is coveted in the building industry as a coarse mineral ideal for filling concrete.

Manufactured sand, or M-sand, has emerged as a sustainable, high-quality alternative to river sand, but negative public perception of the product and an informal market has limited its uptake. Habitat's Terwilliger Center for Innovation in Shelter partners with stakeholders along the M-sand value chain in India to support market development and scale the use, adoption and quality of M-sand.

Overmining along rivers in India has devastated aquatic ecosystems, dried up waterways and diminished the country of the resource. Various government-issued temporary bans of sand extraction attempted to quell the overmining, but widespread illegal mining has further depleted the mineral.

Led by a growing population and a shortage of adequate housing, construction in India remains at an all-time high despite a decreasing reserve

of quality river sand. Low-income families lacking access to sand for construction may resort to weaker alternatives that compromise building quality. To address supply challenges and preserve river ecosystems, the construction and manufacturing sectors have looked to M-sand.

M-sand is created by crushing rocks, quarry stones or larger aggregate pieces into sand-sized particles. The result is a cost-effective, eco-friendly sand that can be used to build strong, secure homes. Although it can be more pure and higher quality than river sand, M-sand's uptake faced a few major barriers, namely that it wasn't well known among low-income families and was often conflated with "quarry dust," a mining byproduct that is ineffective for building.

When Habitat began supporting the M-sand sector in India's Tamil Nadu in 2018, there were 27 manufactured sand facilities in the state. Now there are 385 certified plants. The growth has been pivotal in convincing manufacturers and masons of the benefits of M-sand. But this rapid growth also put the progress toward sector change at risk: Many who came to appreciate M-sand began to sour on it when uncertified and opportunistic manufacturing plants started flooding the market with adulterated versions of manufactured sand. In response, Habitat's Terwilliger Center has worked with leading manufacturers to help formalize

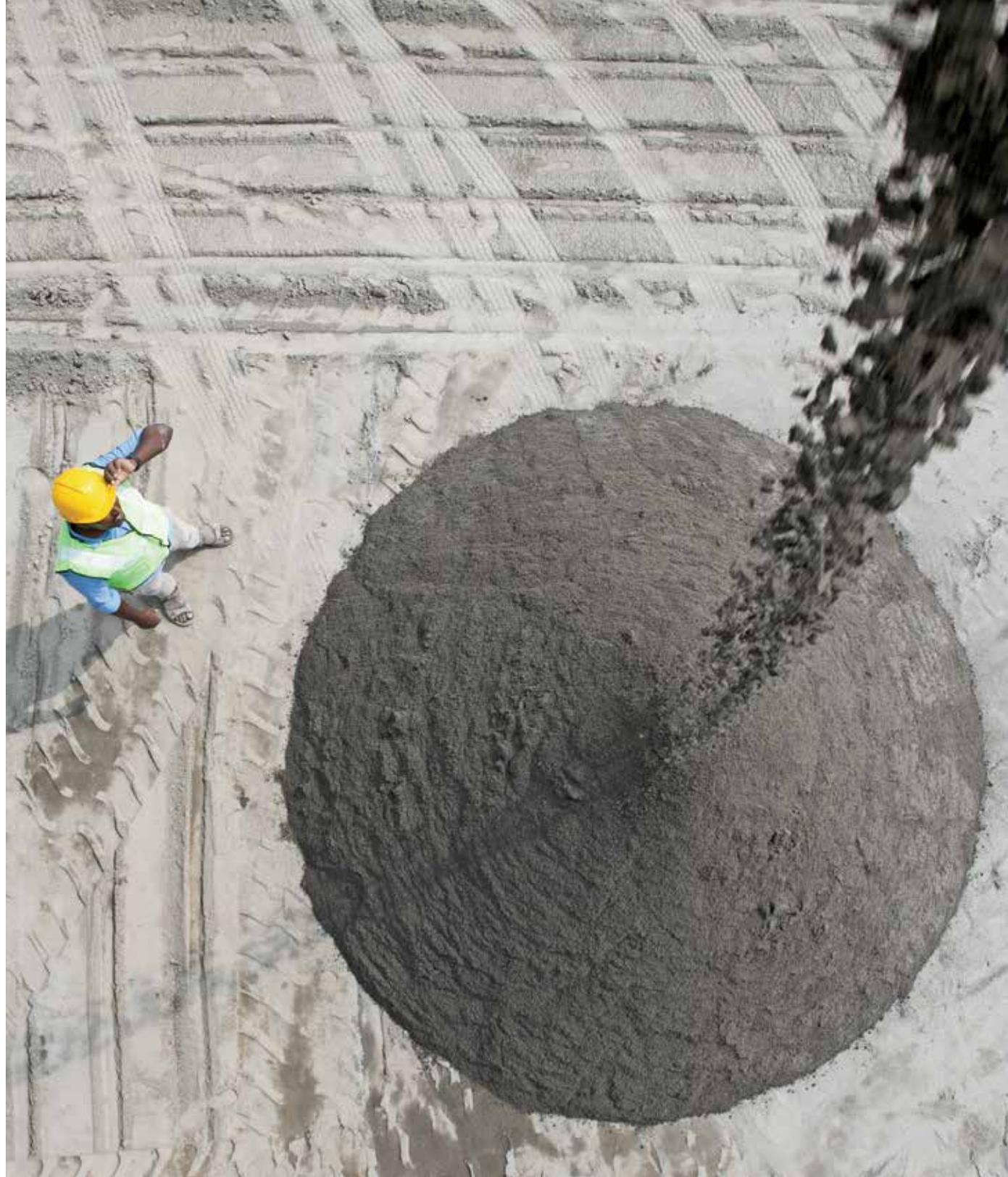
the sector and introduce industry guidelines to increase the production of high-quality M-sand and improve consumer confidence and awareness of the alternative.

The Terwilliger Center helped form the Artificial Sand Manufacturers Welfare Association in 2022 to assure the rapid growth of M-sand facilities does not compromise the quality of the resource. The association is helping to further formalize the M-sand market by proposing policies and regulations to the government in one united voice.

Shyam Chander Kunagaran, market systems and entrepreneurship manager for the Terwilliger Center in India, says formalizing the market will "ensure only quality products reach the end-user. If the market becomes formal, the end-user will have a best-in-class house to live in."

Today, the sector is flourishing, which has been transformational for low-income families who can improve their homes through affordable and durable concrete made from M-sand.

Habitat's intervention in the M-sand industry in India is not only improving housing outcomes for low-income families, it's also enabling aquatic ecosystems to recover from decades of overmining. Across the world, the Terwilliger Center embraces green technologies to help underserved families improve the quality of their homes.



A hand holding a blue sign with white text in front of the US Capitol dome. The sign reads: "Help make the #CostOfHome something we all can afford." The hand is wearing a watch and a ring. The background shows the dome of the US Capitol building under a cloudy sky.

Help make the
#CostOfHome
something we
all can afford.

Help make the
#CostOfHome

Mortgage assistance keeps community members in homes during pandemic

When Mattie moved into her Habitat home in Rochester, New York, in 2010, she began diligently paying off her affordable mortgage. “I always wanted to own my own home,” Mattie says, and she felt nothing was going to jeopardize the “quiet, beautiful house” she worked so hard to build and maintain.

Mattie lives with a chronic autoimmune disease that requires supplemental oxygen therapy. Her condition, which affects her lungs and causes her to become easily fatigued, started to worsen in 2020, just as COVID-19 emerged. She scaled back her hours as a full-time residential aide at Rochester’s Catholic Family Center, but the loss of income took a significant financial and emotional toll on Mattie.

When her bills started to mount and she felt out of options, Mattie turned to Flower City Habitat, the affiliate she partnered with more than a decade ago to help her achieve homeownership. Flower City Habitat introduced Mattie to the Homeowner

Assistance Fund, a U.S. government assistance program offering mortgage help to those facing financial hardships through the pandemic. Mattie worked with Flower City Habitat to complete the mortgage assistance application and was soon approved.

Habitat’s Cost of Home advocacy campaign played a key role in securing nearly US\$10 billion for the Homeowner Assistance Fund as part of the American Rescue Plan Act of 2021. Habitat’s advocacy work to influence the Homeowner Assistance Fund has helped homeowners like Mattie stay in their home during challenging times.

With renewed financial security and stability, Mattie can concentrate on her health. She plans to remain a force in her beloved community, working three days a week as a resident assistant at a homeless shelter. “I’m paying it forward. God didn’t bless me for me not to be a blessing for others.”

Our diversity, equity and inclusion commitment

In Habitat's fierce pursuit of housing justice for all, we know we can only fulfill our vision of a world where everyone has a decent place to live by ensuring that diversity, equity and inclusion is at the forefront of all our work.

We have grown into a global leader in affordable housing from our beginnings in the farmlands of southern Georgia, where a trailblazing interracial farm called Koinonia brought people of all races, faiths and backgrounds together to build a thriving, diverse community. Our very founding compels us to put God's love into action and shape a better future for families across the world.

The deep commitment to advancing diversity, equity and inclusion starts from within. We are deliberate in building an inclusive, diverse and equitable culture that celebrates our differences, champions our individuality and sharpens our spirit to serve.

Habitat for Humanity International's efforts in fiscal year 2022 included:

- Unveiling our global DEI strategy, informed by our first global DEI assessment. The result is a data-driven, people-centered strategy rooted in three pillars:
 - Living our mission by intentionally integrating DEI into our overall growth strategy and global program strategy.

- Empowering our people by creating an inclusive and equitable culture that partners across the organization to truly listen and hear others, promote dignity and spread camaraderie.
- Establishing our foundation by thoughtfully developing and sharing communications to emphasize DEI as an organizational priority.
- Opening our Africa area office to more intentionally scale and promote housing solutions that address the region's most pressing needs.
- Launching our Advancing Black Homeownership initiative to close the homeownership gap between Black and white families in the United States.
- Joining a DEI Compact sponsored by InterAction, an alliance of nongovernmental organizations, pledging to urgently improve aid organizations' programming, operations and advocacy related to DEI.

At Habitat, our mission drives us to build homes, communities and hope. Through our diversity, equity and inclusion work, we are also building bridges to a brighter, better tomorrow. The work we've done to advance DEI is just the beginning. We cannot and will not stop leading and learning in this space until everyone has a decent place to call home.





OUR DEI VISION STATEMENT:

We are compelled by our Koinonia roots to put God's love into action and **pursue housing justice** for all by driving diversity, equity and inclusion with **accountability** and **trust** while attracting and retaining **diverse, mission-driven talent** representative of the global communities we serve.

Advocating for affordable housing to inform climate resilience

The more than 1.8 billion people residing in substandard housing around the world face major barriers to escaping poverty and improving their health and living conditions. While low-income families living in informal settlements experience the threat of forced eviction because of insecure land rights and often lack access to clean water and sanitation, these households are also disproportionately impacted by the effects of climate change.

Ever-increasing disasters – floods, cyclones, earthquakes, typhoons and more – routinely threaten to flatten or wash away poorly constructed homes in informal settlements. Vulnerable populations are made more vulnerable by living in inadequate housing and often struggle to protect themselves from storms, floods, heat and drought. These families are increasingly forced to use scarce resources to repeatedly fix leaking roofs, create barriers to floods, or store enough water during drought, taking valuable time from work, school and caregiving.

Habitat believes that strengthening climate resilience through housing is essential to creating

stable, secure and strong communities across the world. In 2022, we successfully advocated for the U.S. Agency for International Development to recognize that affordable housing and informal settlements are impacted by climate change and to include global urbanization trends as a contributor to climate change in the agency's far-reaching 2022-2030 Climate Strategy.

Prior to Habitat's advocacy efforts, these important links between adequate housing, urbanization and climate change were missing from USAID's past strategies. The inclusion signals a greater willingness to tackle the complex issues of urbanization and adequate shelter in the face of our changing climate. Our advocacy to create a more climate-resilient and equitable world continues.

Habitat's global network continues its commitment to increasing access to adequate housing for people living in informal settlements by improving policies and systems that promote climate resilience, access to land for housing, empowered participation, and reliable and sustainable basic services.





Responding to crisis and helping families find stability

When Russia invaded Mariupol, Ukraine, in late February, Iryna and her 5-year-old daughter Kira packed in a hurry and fled to the outskirts of the city to stay with family. They hoped to wait out the war and return to their happy life full of weekend trips to the sea and picnics with friends, but a month of living in constant fear pushed Iryna to make an unimaginable choice. She decided to leave her beloved Mariupol behind to forge a safer future for her daughter. “I could not live like this. I got in the car and drove all the way to Poland,” she says.

Nearly 7 million people have shared Iryna and Kira’s harrowing decision to leave their homeland since the onset of the war in Ukraine. But many families crossing the border into neighboring countries in search of stability face a harsh reality: They have no decent, affordable place to live.

Habitat leveraged three decades in Central and Eastern Europe to immediately take action to help ease those housing concerns. In each country where Habitat is responding to the crisis – Poland, Romania, Hungary, Germany and Slovakia – we have worked to support the short-, medium- and long-term housing and humanitarian needs of refugees from Ukraine.

Across the region, our collective efforts – matching refugees with host families, opening a housing information kiosk, offering hotel and public transportation vouchers, transforming a Habitat ReStore into a furniture and appliance distribution center, delivering emergency travel kits, and more – have helped thousands of refugees secure temporary, interim and permanent shelter while adjusting to life in a new country.

Habitat’s focus on strengthening and developing rental support programs has been particularly impactful. In Poland, the country hosting the most refugees from Ukraine, Habitat has expanded our social rental program. Through the program, Habitat Poland acts as a mediating agent, leasing units and renting them at affordable rates. The program has been tailored for refugees from Ukraine, who will need a larger subsidy at the outset as they settle into a new community.

After two and a half months of bouncing between temporary accommodations in small Polish villages, Iryna’s search for long-term housing in Warsaw led her to Habitat Poland. Through the social rental program, Habitat Poland quickly found the mother and daughter a spacious apartment in a conveniently located neighborhood in Poland’s capital. Iryna immediately knew she was home.



“I loved this apartment the moment I saw it,” Iryna says. “It is a safe and comfortable place to stay, a haven of peace and quiet. It feels like home.”

Iryna says securing housing was the springboard her family needed to get their life restarted in Poland. “You cannot move forward until you have shelter for you and the people who depend on you,” she says. “I knew I could start looking for a job and a day care center for my daughter. What Habitat did for me gave me the strength and courage to move forward and never stop trying.”

The two have settled into their new life in Warsaw. Kira attends day care within walking distance from Iryna’s work, and they attend Polish language classes in the evenings. The family dreams of returning to the sea and reuniting with loved ones who stayed in Ukraine. For now, though, Iryna and Kira are happy having a safe, stable space for their “very special bond” to grow.



Advancing Black homeownership

When homeownership is available to everyone, we all win. Yet racial discrimination and longstanding systemic barriers have prevented equitable homeownership opportunities for Black families in the United States.

Decades of harmful discriminatory practices – exclusionary zoning, inequitable access to mortgage credit, restrictive racial covenants – have prevented generations of Black families from homeownership.

Today, nearly 60 years after the U.S. Congress outlawed race-based discrimination, the Black and white homeownership gap remains at 30 percentage points. This staggering reality is antithetical to Habitat's vision of a world where everyone has a decent place to live.

In June 2022, we launched our Advancing Black Homeownership initiative to harness our power as a leader in affordable housing to advance Black homeownership in the United States.

Supported in part by MacKenzie Scott's transformational gift, we have activated our network to pilot new and scale existing programs that increase home production and grow additional financial support. We're also developing a racial-equity lending strategy and property acquisition fund through our community development financial institution, Habitat Mortgage Solutions, and continue to advocate for policy proposals and legislation that enable millions of people to access affordable homes.

Through these efforts – and more, as the initiative grows – more Black families will be able to build intergenerational wealth and increase their health, education and economic opportunities.







“It’s important to us to be able to make a difference in our communities. We know that having a safe and comfortable home opens up a world of opportunities for families and helps communities thrive. We are grateful to be able to work alongside Habitat for Humanity as partners to help even more families and communities build strength and stability through affordable homeownership.”

Lee Bird, chairman of the board and CEO of At Home, a valued Habitat corporate partner

“We no longer have to take shelter in our neighbor’s house. We feel safe and secure, even if a disaster hits. With this home, our dignity and social status is raised.”

Khadiza, homeowner, Habitat Bangladesh



“Volunteering at Habitat was the best decision I could make. It filled me with hope to know that there are organizations that are responsible for helping and making a difference. I apply it in my day to day, trying to be a better citizen, thanks to what I lived in Habitat.”

Sofia, volunteer, Habitat El Salvador

“We choose to support Habitat because of their reputation for helping families and communities build better homes and improve quality of life. Everyone needs a safe place to live, and they work tirelessly to that end.”

Adam and Kristen Rosenberg, annual Habitat donors since 2015

“My promise to my mom is to leave a legacy behind, and that’s what I’m here for, and that’s what I’m doing for my girls.”

Tyreshia, homeowner, Habitat Cincinnati

Since 1976, Habitat has
helped more than

46
million
people

build or improve the
place they call home.





In FY2022, Habitat for Humanity helped

7.1 million+ people

build or improve the place they call home.

In FY2022,

5 million+ people

gained the potential to improve their housing conditions through our:

Training: 167,452

Advocacy: 5,498,644

700,000+ volunteers

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

Our global impact

US\$30 million

in capital deployed by Habitat Mortgage Solutions across 10 states toward the projected development of roughly 350 affordable housing units in the United States.

14 countries around the world where Habitat organizations reported contributing to successful policy and system changes that improved access to adequate and affordable housing, including by opening access to government funding.

1,055

Habitat ReStores operating in the U.S. and around the world, selling discounted furniture, appliances, home goods, building materials and more while diverting millions of pounds of reusable items from local landfills and toward sales that help create affordable housing in local communities.

100+

homes rehabilitated by Habitat Jordan through our regional Middle East Refugee Crisis Initiative, which supports housing and water and sanitation needs for refugees.

US\$3.3 billion

in government funding accessed or allocated for home affordability as supported by the Cost of Home U.S. advocacy campaign.





4,000+

refugees who secured short-, mid- or long-term accommodation with Habitat's support within the first 100 days of the Ukraine crisis. Since the onset of the war, Habitat has responded to the housing and humanitarian needs of refugees seeking safety and shelter in Poland, Romania, Hungary, Germany and Slovakia.

3,520

emergency shelter kits delivered in Haiti after a magnitude 7.2 earthquake struck the country's southwest region in August 2021. The kits – which included a tarp, mosquito nets, cooking pots, a shovel and other essential items – provided short-term support to earthquake survivors as Habitat assessed the damage.

2.4 million

people reached with knowledge and resources to build better homes, thanks to two new “edutainment” radio and television shows developed by Habitat's Terwilliger Center for Innovation in Shelter and media partners in Kenya and the Philippines.

US\$711,000

of equity invested in two startups – India-based 3D-printing housing manufacturer Tvasta and Cambodia-based clean and affordable water provider TapEffect – through Habitat's Shelter Venture Fund, which seeks to scale housing solutions by supporting emerging companies. Including funding for Tvasta and TapEffect, Habitat has invested more than US\$3.3 million in 12 startups since Shelter Venture Fund's launch in 2017.

FY2022 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.

Note: In April 2022, Habitat's Europe, Middle East and Africa office was split, creating an Africa area office and a Europe and Middle East area office. The numbers presented here were tallied before that change and therefore are categorized together.

U.S. and Canada

	INDIVIDUALS
New and rehab construction	14,888
Repairs	19,092
Total	33,980

Latin America and the Caribbean

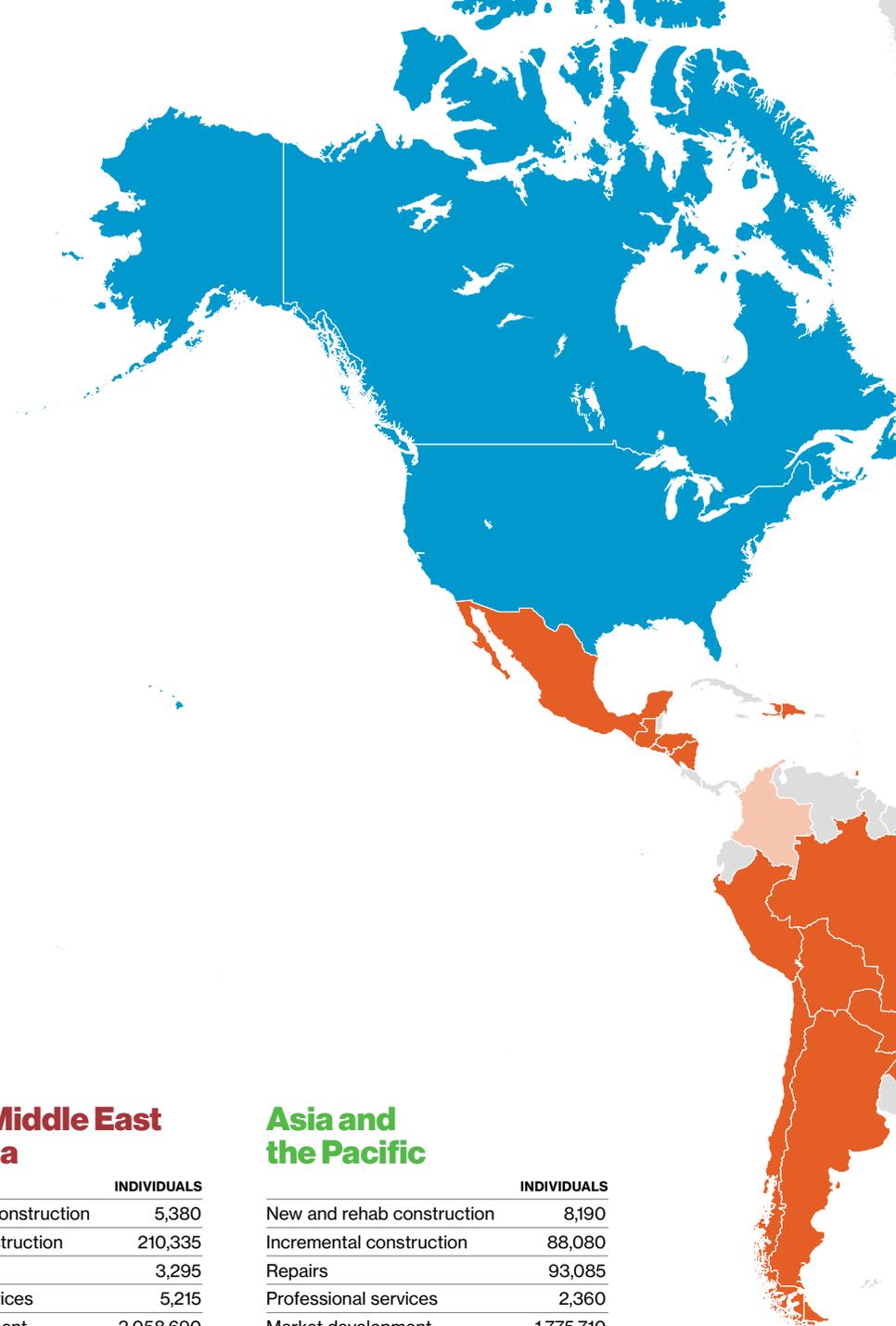
	INDIVIDUALS
New and rehab construction	20,515
Incremental construction	22,685
Repairs	85,965
Professional services	11,695
Market development	1,603,665
Civil society facilitation	8,340
Total	1,752,865

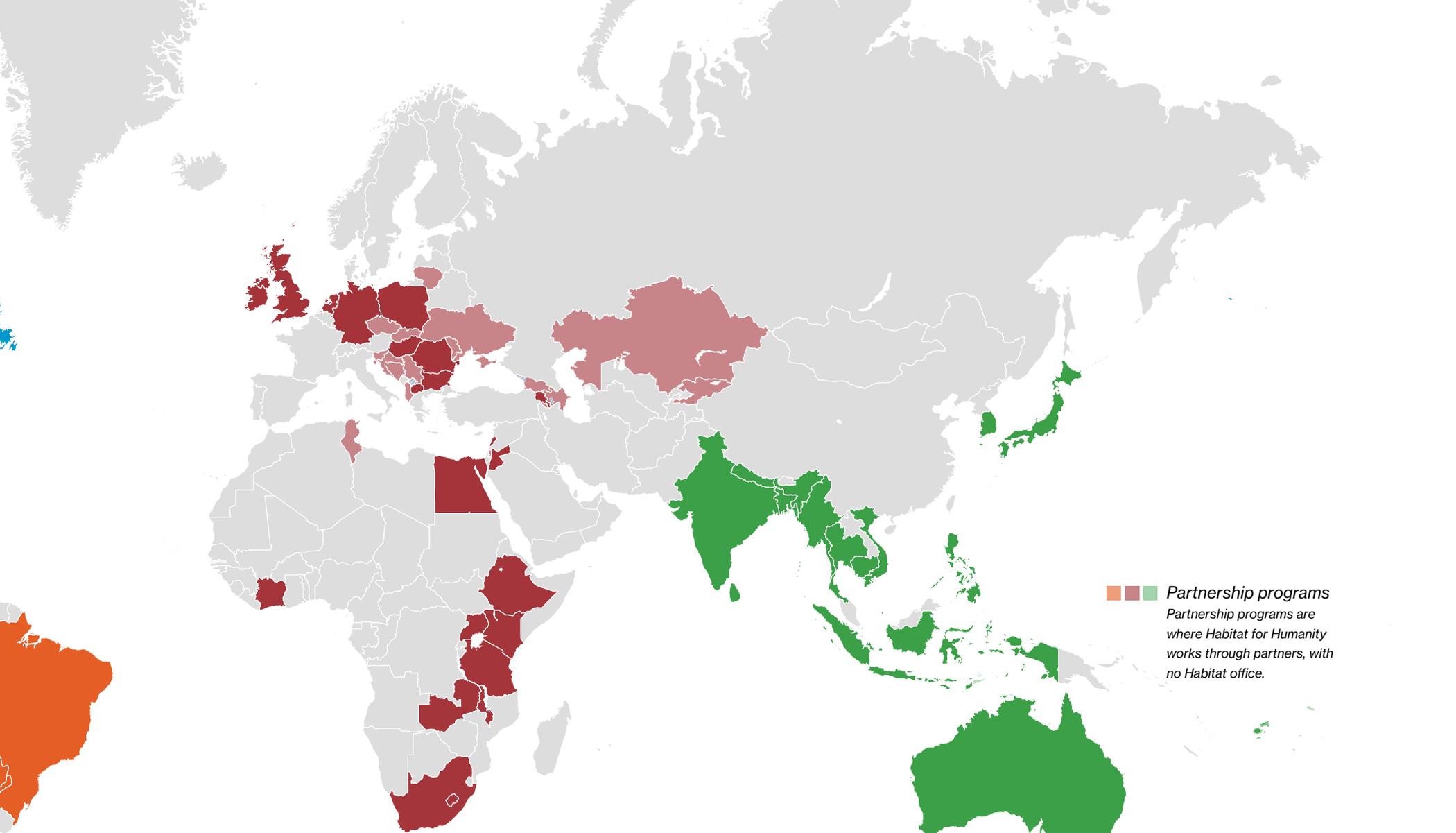
Europe, Middle East and Africa

	INDIVIDUALS
New and rehab construction	5,380
Incremental construction	210,335
Repairs	3,295
Professional services	5,215
Market development	3,058,690
Civil society facilitation	51,775
Total	3,334,690

Asia and the Pacific

	INDIVIDUALS
New and rehab construction	8,190
Incremental construction	88,080
Repairs	93,085
Professional services	2,360
Market development	1,775,710
Civil society facilitation	29,210
Total	1,996,635





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

DEFINITIONS

New and rehabs: New houses are 100% newly constructed and meet Habitat quality standards and local building codes. Rehabs are restorations of houses that once met Habitat’s standards and local building codes but needed major, usually structural, work to bring them back to these standards and codes.

Incremental: An intervention that fully addresses one or more of the five Habitat quality standards, which are

adequate size, durable construction, secure land tenure rights, access to adequate amounts of clean water, and proper sanitation.

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

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

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

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

Moving the mission forward

God has truly blessed Habitat for Humanity. We are incredibly grateful to you, our donors and supporters, for your continued generosity. This report bears testament to the work you help make happen and illuminates how we are changing lives every day – together. Your faithfulness and deep engagement with our mission inspire and energize us. Because you share our mission, our mission moves forward.

Fiscal year 2022 – like every year – presented challenges, but also opportunities. We continue to navigate the effects of the pandemic, the war in Ukraine and global inflation on our work, and our finances and are ever-alert to continuing changes in the economy and to crisis moments around the world. And yet, in the midst of so many complex and overlapping factors, we are strong. Our revenue, both restricted and unrestricted, performed above plan. Through committed stewardship day to day, we also once again kept our expenses under plan.

Through this success, and as we look ahead, we continue to make key investments in our program work, fund our endowment, strengthen our capacity around the world and support our strategic initiatives. Thank you for doing your part to help make sure that the organization can work hard today and plan well for tomorrow.

The need for affordable housing, for secure and stable places to call home, only continues to grow around the world. Our determination to meet that need head-on grows as well. Every innovation, every solution, every change we help create is a direct result of your commitment. We are tremendously grateful for your partnership, your prayers and your active participation.



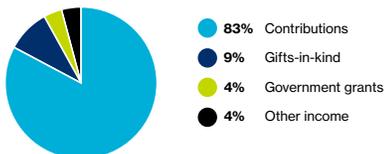
Ed Anderson, Chief Administrative Officer

Habitat for Humanity International FY2022 consolidated financial information⁽¹⁾

FY2022 sources of funds

In thousands of dollars

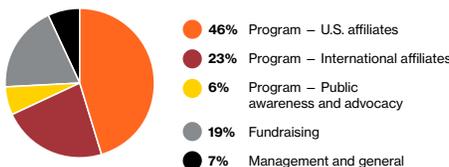
Contributions	\$374,946
Gifts-in-kind	\$40,648
Government grants	\$17,459
Other income	\$16,292
Total revenue	\$ 449,345



FY2022 use of funds

In thousands of dollars

Program - U.S. affiliates	\$139,912
Program - International affiliates	\$69,041
Program - Public awareness and advocacy	\$17,472
Fundraising	\$58,663
Management and general	\$20,922
Total expenses	\$ 306,010



Unaudited combined financial statements

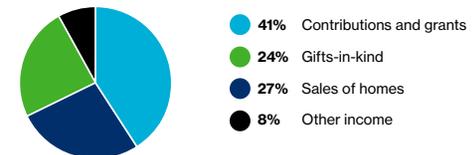
The audited financial statements of Habitat for Humanity International reflect only part of Habitat's work around the world. As autonomous nonprofit organizations, Habitat for Humanity affiliates and national organizations keep their own records of revenues and expenditures.

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, 2021, we estimated the total impact of the entire Habitat for Humanity mission was as follows:

Total revenue of \$2.1 billion **Total net assets of \$3 billion**

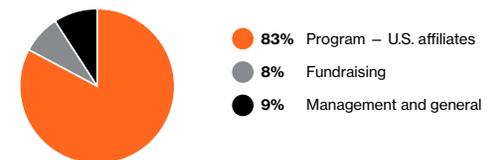
FY2021 sources of funds

Contributions and grants	\$873 million
Gifts-in-kind	\$499 million
Sales of homes	\$575 million
Other income	\$179 million



FY2021 use of funds

Program	\$1.6 billion
Fundraising	\$153 million
Management and general	\$176 million



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

As of June 30

In thousands of dollars

	2022	2021	\$ Change	% Change
Assets				
Cash and cash equivalents	\$152,005	\$95,033	\$56,972	60%
Investments at fair value	233,318	220,408	12,910	6%
Receivables	176,993	134,454	42,539	32%
Other assets	24,395	26,504	(2,109)	-8%
	\$586,711	\$476,399	\$110,312	23%
Liabilities and net assets				
Total liabilities	\$142,941	\$171,375	\$(28,434)	-17%
Net assets				
Unrestricted	220,014	170,190	49,824	29%
Restricted	223,756	134,834	88,922	66%
Total net assets	443,770	305,024	138,746	45%
	\$586,711	\$476,399	\$110,312	23%

(1) HFHI's auditors have expressed an unqualified opinion on our June 30, 2022, 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

	2022	2021	\$ Change	% Change
Revenues and gains				
Contributions	\$374,946	\$259,743	\$115,203	44%
Donations in-kind	40,648	54,946	(14,298)	-26%
Government grants	17,459	17,557	(98)	-1%
Other income, net	16,292	29,389	(13,097)	-45%
Total revenues and gains	449,345	361,635	87,710	24%
Satisfaction of program restrictions	-	-	-	0%
Total revenues and gains	449,345	361,635	87,710	24%
Expenses				
Program services:				
U.S. affiliates	139,912	139,109	803	1%
International affiliates	69,041	70,489	(1,448)	-2%
Public awareness and education	17,472	17,507	(35)	0%
Total program services	226,425	227,105	(680)	0%
Supporting services:				
Fundraising	58,663	54,309	4,354	8%
Management and general	20,922	19,031	1,891	10%
Total supporting services	79,585	73,340	6,245	9%
Total expenses	306,010	300,445	5,565	2%
Losses on contributions receivable	4,589	635	3,954	623%
Total expenses and losses on contributions receivable	310,599	301,080	9,519	3%
Change in net assets	\$138,746	\$60,555	\$78,191	129%

Cost of Home

As of the close of FY2022, our U.S. advocacy campaign, Cost of Home, has helped 6.45 million people gain improved access to affordable and stable homes through policy changes, and our work isn't finished.

“Without a safe, affordable place to live, no one can achieve their full potential. Speaking with Habitat homeowners has shown me that housing goes beyond meeting a basic human need. Housing is an investment in family and community. Although the scale of the affordable housing crisis can feel daunting, we have the policy tools to address it. I advocate for affordable housing because there is nothing more fundamental to an individual's mental, physical and economic health.”

Ally Hardebeck, advocate and youth representative on Habitat's U.S. Council

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

Wells Fargo

J. Ronald Terwilliger

Stanard Family Foundation

Whirlpool Corporation

Bank of America

Robert Wood Johnson Foundation

Lowe's

Linda Dotson

Melville Charitable Trust

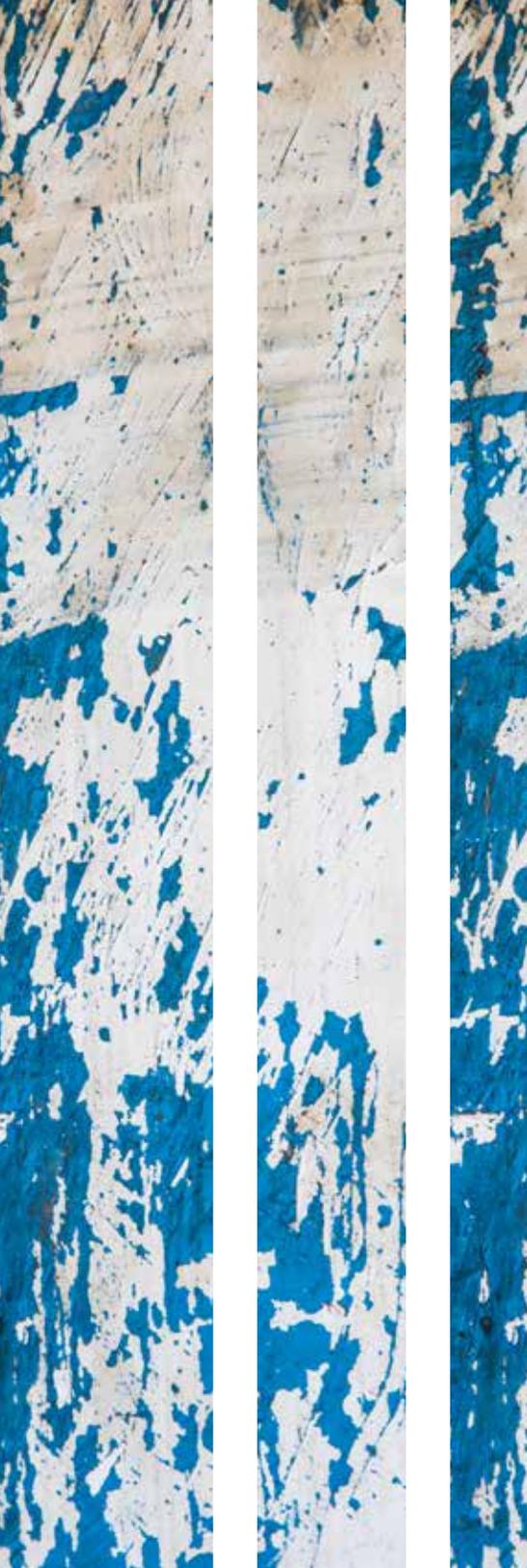
Retirement Research Foundation

Kresge Foundation

Annie E. Casey Foundation

Weyerhaeuser





Terwilliger Center for Innovation in Shelter

Habitat's Terwilliger Center for Innovation in Shelter is building more equitable housing markets through innovation. In FY2022, the Terwilliger Center helped mobilize US\$2.91 billion for housing finance, bringing the total capital mobilized since 2017 to US\$9.54 billion.

“I think part of what makes Habitat for Humanity so innovative is its willingness to embrace many approaches to address the global housing deficit. Our Terwilliger Center for Innovation in Shelter positions Habitat to be a leading voice and partner to foster more equitable housing markets globally. From supporting multinationals' efforts to better meet the needs of low-income households to collaborating with regional development banks to increase access to housing microfinance, Habitat is helping build a better future for low-income families at scale.”

Jennifer Oomen, Terwilliger Center director of applied innovation

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

J. Ronald Terwilliger

The Hilti Foundation

Autodesk Foundation

IKEA Foundation

Dow

Whirlpool Corporation

Holcim

The Dotson Family Foundation

SeaFreight Labs

Swiss Capacity Building Facility

Asian Development Bank

Credit Suisse

GAF helps families build safe and secure homes



GAF, a Standard Industries company and the largest roofing and waterproofing manufacturer in North America, and Habitat for Humanity have worked together to ensure more families have a strong roof over their heads and a safe and secure home for 11 years. During the span of the partnership, GAF has donated more than 2,900 roofs and partnered with their certified contractors to provide construction labor through the GAF-Habitat Community Contractor program to install the donated roofs.

All GAF roofs must be installed by a GAF Master Elite or Certified contractor to receive a GAF System Plus Ltd. warranty. The warranty includes a lifetime guarantee on shingles and a 50-year warranty on the installation. Eligible contractors connect with their local Habitat affiliates to donate their labor for installation, which helps lower home construction costs for Habitat affiliates. Participating contractors are recognized

for their contribution as local partners and earn a certification from the contractor program.

“GAF is committed to helping build sustainable and resilient communities,” says Jeff Terry, GAF vice president of corporate social responsibility and sustainability. “Through our long-standing partnership with Habitat and with the support of our dedicated contractors, who have given their time to install roofs across the country, we’ve been able to make a meaningful impact in the lives of thousands of families. We look forward to continuing to leverage our expertise, resources and products in support of the unique needs of the communities in which we live and work.”

In fiscal year 2022, GAF provided more than US\$1.2 million in roofing materials that went toward building, repairing or rehabbing 325 roofs on Habitat homes, helping 1,300 people achieve safe and decent shelter.

Wienerberger and General Shale build hope and community through affordable housing

Vienna, Austria-based Wienerberger and Habitat for Humanity are celebrating 10 years of working together in Central and Eastern Europe to help families build or improve a place they can call home and to strengthen local communities. Since the partnership's inception in 2012, Wienerberger and General Shale have joined Habitat to empower more than 4,700 people through home building and community support projects.

Wienerberger has partnered with Habitat to support the building and renovation of homes, community-based projects, and regional and national advocacy efforts in Bulgaria, Great Britain, Hungary, North Macedonia, Poland, Romania and Slovakia. The company's North American subsidiary, General Shale, also works with Habitat locations in the United States. Together, Wienerberger and General Shale have donated more than €2 million (US\$1.98 million) in funding and donated products including bricks, roof tiles and plastic piping to Habitat since 2012.

"It has been our honor at Wienerberger, and through our subsidiary General Shale, to partner with Habitat to help families achieve strength and stability through shelter," says Wienerberger CEO Heimo Scheuch. "Home is the foundation to new opportunities, health, education and so much more. By working alongside families as they build

safe and durable homes and advocating for the advancement of affordable housing, we can help to create a better world."

In fiscal year 2022, Wienerberger and General Shale served 709 people in need of safe and affordable housing and through community-based projects. In May, Wienerberger employees from across Europe volunteered with Habitat Romania to help sand, prime and plaster a multifamily building in Moinești, Romania, that will contain four housing units once completed. In the United States, General Shale donated bricks to help two Habitat homeowners build their own homes, including Sharron in Memphis, Tennessee, who can't wait to garden and spend time on her front porch. "It's surely a blessing," she says of her new home. General Shale also donated bricks to a home in Huntsville, Alabama. By the end of 2022, 20 additional builds in Memphis and three in Huntsville will be completed using donated product.

Wienerberger also is a member of housing coalitions led by Habitat Bulgaria and Habitat

Poland and has supported advocacy efforts across Central and Eastern Europe to revise legislation and advise governments on new housing laws that would benefit local communities. Since 2012, with Wienerberger's support, more than 600,000 people have been positively impacted by housing legislation on the national and municipal level in Europe.

Representatives from Wienerberger have attended Habitat's national housing forums in past years as speakers in Bulgaria, Hungary, Poland and Romania. In November 2021, Wienerberger was also among the partners who supported the European Housing Forum. The global housing forum series organized by Habitat convenes a network of housing organizations and nonprofit, for-profit, public-sector, academic, philanthropic and global institutions to learn about, create and promote innovative housing solutions that make sustainable impact at scale. Habitat is grateful for Wienerberger and General Shale's partnership and commitment to helping families and communities around the world grow, thrive and prosper.





FY2022 SPOTLIGHT

Whirlpool Corporation works to advance sustainable and affordable housing

Whirlpool Corporation and Habitat for Humanity have partnered for 23 years to build a better world where families have access to safe, decent and affordable housing. As of fiscal year 2022, Whirlpool Corporation has donated more than US\$136 million in funding and products to Habitat, including 212,807 appliances such as ranges and refrigerators for Habitat homes in the United States and Canada, Europe, Africa, Asia, the Middle East and Latin America. Together, Whirlpool Corporation and Habitat have served more than 971,000 people around the world.

In 2021, Whirlpool committed to helping expand Habitat's BuildBetter initiative. The three-year initiative with Whirlpool builds upon Habitat's current efforts to help homeowners mitigate the impacts of climate change with more energy-efficient and disaster-resilient homes. BuildBetter aims to help deliver an approximate 15% increase in energy efficiency compared with homes built to current government code. In FY2022, 36 families built Habitat homes through BuildBetter with Whirlpool. Ultimately, 250 resilient, energy-efficient homes will be completed, and findings from the initiative will be used to create resources that can be scaled and implemented across the United States.

To further highlight the global need for affordable housing, Whirlpool Corporation and Habitat kicked off a world tour in October 2021 that featured builds in the United States, Europe and Latin America. During the tour, Whirlpool Corporation provided more than US\$6 million in funding and energy-efficient home appliances for use in Habitat homes. A tour stop in Indiana featured a new home build with solar panels, in

partnership with Indiana University's Kelley School of Business and Habitat Monroe County in Indiana. Another tour stop saw Whirlpool Corporation volunteers help repair flooring in one of Habitat Poland's community-based projects, a collaboration to help improve a care home for people with intellectual disabilities run by L'Arche Poland – Wspólnota Wrocław.

Whirlpool Corporation also supports Habitat's U.S. advocacy campaign, Cost of Home. Now in its third year, the campaign has helped 6.45 million people gain improved access to affordable and stable homes through policy and system changes. Whirlpool has committed to supporting the campaign through its five-year run. Additionally, Whirlpool Corporation sponsored the Innovation Awards' inspirational practices category at global housing forums organized by Habitat in Europe, Asia-Pacific, and Latin America and the Caribbean.

"Whirlpool Corporation is dedicated to helping accelerate the climate-responsible construction of sustainable and disaster-resilient homes that will result in greater protection and savings for families," says Pam Klyn, Whirlpool Corporation's senior vice president of corporate relations and sustainability. "We are grateful for our enduring collaboration with Habitat and the opportunity to help improve the lives of families and our planet."

Habitat is proud of the decades of impact that our partnership with the Whirlpool Corporation has made possible, as we work together to create lasting change in communities and ensure more families around the world have access to safe and decent shelter.

The Home Depot Foundation helps empower families and communities

The Home Depot Foundation has funded Habitat for Humanity's Repair Corps program since 2012, benefiting more than 1,800 military veterans and their families nationwide, and generously supported Habitat's disaster recovery and advocacy efforts.

"The Home Depot Foundation is committed to veteran causes and is proud to partner with Habitat through the Repair Corps program to help military veterans and their families achieve safe and accessible housing," says Shannon Gerber, executive director of The Home Depot Foundation. "There's also a critical need for resilient, affordable housing in the face of natural disasters, which is why we partner with Habitat to support impacted communities through long-term disaster recovery and rebuilding."

In fiscal year 2022, The Home Depot Foundation donated more than US\$3.5 million to Habitat, which included US\$2.5 million to help more than 160 military veterans and their families improve the place they call home and US\$920,000 to aid in Habitat's long-term disaster recovery efforts. The disaster recovery funding helped Louisiana families impacted by hurricanes Laura, Zeta and Ida and Oregon families affected by wildfires. The Home Depot Foundation also supported recovery efforts in Kentucky after

a devastating tornado last December, with members of Team Depot, The Home Depot's associate volunteer force, building alongside displaced families, helping to alleviate the shortage of affordable homes after the storm.

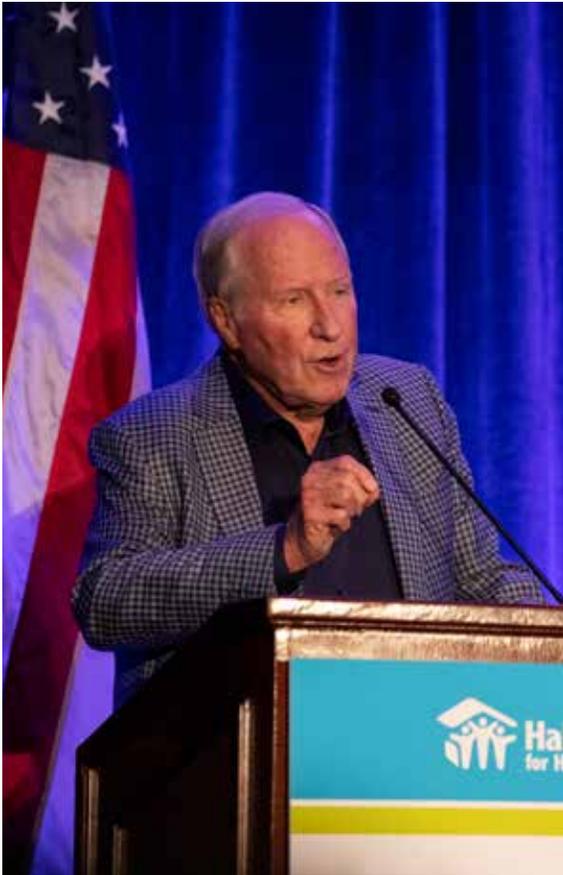
This fiscal year, The Home Depot Foundation sponsored Habitat's annual U.S. legislative conference, Habitat on the Hill, and was a title sponsor for Habitat's biennial U.S. affiliate conference. The Home Depot Foundation also originally funded Habitat's Partners in Sustainable Building initiative, launched with a pledge of more than US\$20 million in 2008. The initiative has helped Habitat affiliates in the United States

incorporate sustainable building practices in the construction of 5,324 new homes.

The Home Depot Foundation has donated more than US\$51 million to Habitat since 2008 and has pledged to invest half a billion dollars in veteran causes by 2025, including helping to improve the homes of veterans who are served by programs like Habitat's Repair Corps. Habitat is thankful for The Home Depot Foundation's long-standing partnership and shared commitment to creating a world where everyone has a decent place to live.



Ron Terwilliger supports housing innovation and affordability



In 2009, Ron Terwilliger pledged a transformational US\$100 million legacy gift to Habitat for Humanity – the largest donation from an individual in Habitat history – to help empower families through shelter. The Virginia native, a graduate of the U.S Naval Academy and Harvard Graduate School of Business, is chairman emeritus of Trammell Crow Residential Company, a national residential real estate company.

Ron's catalytic early contribution of US\$15 million from his legacy gift was used to create Habitat's Terwilliger Center for Innovation in Shelter in 2016. Since its launch, the Terwilliger Center has helped more than 27.8 million people around the world improve their shelter by expanding low-income families' access to innovative housing products, services and financing. Over the past 13 years, he also has directed his financial support to Habitat's Cost of Home U.S. advocacy campaign and our Solid Ground international advocacy campaign, as well as making an angel investment in Habitat's global capital campaign.

A staunch supporter of affordable housing, Ron currently chairs both Habitat's Terwilliger Center advisory board and the national cabinet for the Cost of Home campaign. Ron is also chair of Habitat's Global Development Council, which he also has

financially supported. The council is composed of business, community and political leaders around the world who work together to accelerate Habitat's mission by mobilizing resources, encouraging innovation, raising awareness and advocating for affordable housing. Ron also serves as chairman emeritus of Habitat for Humanity International's board of directors.

This past fiscal year, Ron made a second commitment of US\$15 million from his legacy gift that will be disbursed over five years to the Terwilliger Center. The remaining US\$62.8 million will be used by the center as an endowment for future efforts to build more inclusive housing markets worldwide.

"Having a safe and affordable home is fundamentally important to the well-being of families and communities," Ron says. "That's why I've chosen to dedicate my life, expertise and resources to help provide more housing solutions to people around the world. Working with Habitat aligns with a cause that is close to my heart and gives me greater reach to help even more families."

Habitat is grateful for Ron's incredibly generous support and his deep commitment to building a world where everyone has a safe, healthy and affordable home.

FY2022 SPOTLIGHT

Home is the Key

Everyone deserves the security and stability of a decent home that they can afford. But, for far too many, having a safe place to call home is out of reach. In its sixth year, Habitat for Humanity's Home is the Key campaign helped connect supporters to the tremendous need for affordable housing in the United States and the importance of helping families unlock a brighter future through homeownership. The campaign raised more than US\$1.4 million this fiscal year and has collectively raised more than US\$13 million since 2017.

Over the course of the 2022 campaign:

- Four key dedication events were held in Nashville, Tennessee; Palm Beach, Florida; Los Angeles; and Minneapolis.
- A total of more than 319 million Habitat-led impressions were registered across print and digital media.
- A placement in *HGTV Magazine's* May issue reached 9.4 million readers, and more than 13 million impressions were generated by HGTV digital amplification.
- An iHeart Radio PSA campaign delivered more than 66 million impressions, an increase of 83% over the previous year's campaign.

- Twenty-one Habitat affiliates in key markets helped raise awareness for affordable housing by sharing their gratitude for Home is the Key partners on social media.

We are grateful to our Home is the Key partners for their generous contributions and for sharing the stories of homeowners like Emal with their audiences. Before moving into their Habitat home, Emal and his family lived in a small apartment that caused the children alarming health issues, and regular, heavy fumigation wasn't eradicating bed bugs, roaches and mice.

Now in their safe, healthy Habitat home, Zenab, Yousef and Zenet are thriving. "The biggest change I have seen from the house is my kids' health," Emal says. "Now that my kids are healthy and we have this home, I can focus on my next big goal for them: their education."

Home is the key to a world of opportunities, a world of equity, a world of fairness and stronger communities. By coming together, we can help more families in need of affordable housing and build a world where everyone has a decent place to live.

We extend our thanks to the following sponsors for their generous support of Home is the Key:

At Home, The Home Décor Superstore

Carrier Global Corporation

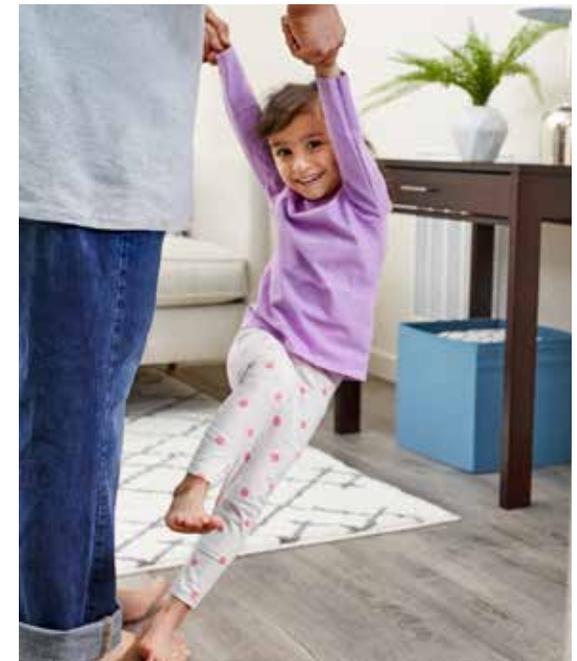
Rocket Mortgage

U.S. Bank Foundation

Media partners

HGTV

iHeartRadio



Corporate, foundation, institution and individual support



Habitat for Humanity's leading partner in reconstruction efforts in Puerto Rico, AbbVie committed US\$50 million in 2018 to help strengthen access to housing after the island was devastated by hurricanes Irma and Maria in 2017. The research-based pharmaceutical company has a longstanding commitment to the people of Puerto Rico and has operated on the island for nearly 50 years, where it manufactures life-saving medicines.

With AbbVie's generous support, Habitat has implemented a holistic hurricane recovery program on the island, focusing on home repairs and new construction, helping homeowners secure land tenure, capacity building, and fostering policies and systems that will advance long-term improvement to shelter and land resilience issues.

The program has helped families repair 560 hurricane-damaged homes and spearheaded the renovation of a condominium building in San Juan's Santurce Barrio that is now home to 12 families.

In partnership with Fundación Fondo Acceso a la Justicia, a Puerto Rico-based nonprofit, Habitat has helped homeowners secure official title clearances and collaborated with Universidad del Sagrado Corazón to create Habitat Builds Puerto Rico, a five-week training course for those entering the construction field.

Together, AbbVie and Habitat are working alongside families in Puerto Rico to build more resilient communities.



BANK OF AMERICA

Bank of America and Habitat for Humanity have partnered since 1986 to help build safe, decent and affordable homes around the world. In FY2022, Bank of America donated more than US\$5.5 million to Habitat for Humanity to help families build or improve the places they call home, with US\$2 million directed through Habitat for Humanity International, and the remaining US\$3.5 million directed through U.S.-based Habitat for Humanity affiliates.

The funding provided grants to 137 Habitat organizations as part of Bank of America's annual Global Builds. In Brazil, for example, emergency home repairs and community-based projects with a focus on water, sanitation and hygiene solutions helped increase protection from COVID-19. Eighty-two families were able to repair their homes, and 46 community handwashing stations and 28 urban cisterns were installed.

Bank of America is a longtime supporter of Habitat's Jimmy & Rosalynn Carter Work Project and has been a sponsor of Cost of Home, our U.S. advocacy campaign, for three years. The Habitat partnership is one component of the company's commitment to meeting the need for safe, affordable and sustainable places to live.



Ten years after partnering to help increase land tenure security in Haiti, Digicel Foundation and Habitat for Humanity are proud of how their work together to develop two land tenure manuals has continued to serve as the foundation for Habitat's ongoing land tenure work in the country. The Port-au-Prince, Haiti-based Digicel Foundation funded the production of the manuals in 2012.

Prior to the 2010 earthquake in Haiti, less than 40% of landowners had a legal title or transaction receipt to prove ownership. With funding from Digicel Foundation, Habitat Haiti published the first manual outlining existing tenure laws and offering guidance to families for the process of buying and selling land. A second manual followed, instructing families on how to register land with Haiti's tax office and secure legal rights. More than 10,000 land tenure manuals were distributed in French, Creole and English, and the manuals were also made available online.

Women-led households were one of the largest groups to benefit from the manuals because only a small percentage of this population held land rights in Haiti. The popularity and usefulness of the manuals have paved the way for Habitat's Leveraging Land in Haiti project, which is working to strengthen land rights administration and land tenure security in the country.



Since 2019, DuPont has shared Habitat for Humanity's vision of creating a world where everyone has a decent place to live. The Wilmington, Delaware-based company values building and supporting thriving communities. DuPont's strategic support has provided more than US\$6.5 million in funding and donated products to Habitat, including insulation, air sealing and water barriers that help families build energy-efficient homes, lower monthly utility bills and enjoy healthier places to live.

In FY2022, DuPont donated products to nearly 125 Habitat affiliates across the United States and Canada and supported 17 team build days with DuPont employee volunteers working alongside families as they built or improved their homes. DuPont also served on Habitat's Terwilliger Center for Innovation in Shelter's jury of experts for the Urban Solutions for Water Harvesting challenge. The challenge aimed to develop low-cost solutions for water harvesting in Mexico so that more families have access to healthy homes.

Previously, DuPont has donated products and funding to Habitat's Jimmy & Rosalynn Carter Work Project and Home Builders Blitz and has supported various neighborhood revitalization efforts across the United States.



Ethan Allen believes that everyone should have a safe and decent place to live. As a Habitat for Humanity partner since 1998, the Danbury, Connecticut-based retailer has provided nearly 69,000 donated products to Habitat, which have been shipped to 161 affiliates across the United States.

In FY2022, Ethan Allen donated more than 26,000 pieces of home furniture and soft goods to Habitat ReStores for resale across the United States. ReStores help fund Habitat locally, ensuring more families can achieve their dream of homeownership. Thirty affiliates received donated products this past fiscal year. Through this partnership with Habitat, Ethan Allen affirms its commitment to safe, affordable housing for all.



The Hilti Foundation, a joint venture of the Hilti Family and Hilti Group, has partnered with Habitat for Humanity for more than a decade to drive transformational change. Together, the Hilti Foundation and Habitat have helped families around the world build and improve 1 million homes and have served 5 million people.

The Hilti Foundation and Habitat collaborate to convene and grow a community of partners working to employ innovative shelter technologies and reshape market systems. As part of that effort, the Hilti Foundation has taken on the role of global presenting sponsor of Habitat's global series of regional housing forums.

As part of their commitment to fostering innovative solutions for the low-cost housing market, the Hilti Foundation also partners with Habitat to help families build and sustain affordable homes with cutting-edge housing solutions like the Hilti Foundation's Cement Bamboo Frame Technology. Programs piloting the technology are ongoing in the Philippines and Nepal.

The Hilti Foundation supports Habitat's Shelter Venture Fund, ShelterTech and Shelter Venture Labs. In FY2022, the Hilti Foundation and Hilti Group employees helped judge the ShelterTech Awards, acted as mentors for participants in ShelterTech's accelerators and volunteered to help build Habitat homes in Romania.

Corporate, foundation, institution and individual support



In partnership, Holcim and Habitat for Humanity began work in FY2022 to demonstrate a joint inclusive business model that addresses challenges to achieving affordable housing.

The pilot will utilize research from Habitat's Terwilliger Center for Innovation in Shelter to provide construction-loan products based on local needs. The project is being implemented in Mexico, with the aim of creating better access to affordable housing products, services and financing for low-income families through Holcim's Disensa retail stores and distributors.

In the Veracruz region, Habitat's Terwilliger Center, alongside Holcim, undertook a market-scoping study to map the capacity of Disensa stores and the needs of low-income households. Next, Holcim will explore using digital solutions through the platform Construye Paisano – developed by iBuild Global, an investee of Habitat's Shelter Venture Fund – to work with local microfinance institutions and the Disensa retail store network in Mexico to develop ways to better serve low-income homebuilders, including construction-loan products that help families access high-quality construction products.

Together, Holcim and Habitat leverage the power of a shared-value partnership between a multinational corporation and a global nonprofit to open the affordable housing products and services market and create greater access for low-income families.



Since 2018, J.M. Huber Corporation – a global manufacturer of engineered materials that delivers products and services across a broad range of industries – has partnered with Habitat for Humanity to build sustainable and affordable housing. Over the course of the partnership, the Atlanta-based family-owned company has provided more than US\$2.5 million in funding and donated products, including specialty wall, floor and roof sheathing, to Habitat.

In FY2022, J.M. Huber Corporation donated US\$500,000 in funding and part of a two-year US\$250,000 pledge of donated Huber Engineered Woods products to Habitat. The company's support provided products and a full home sponsorship for a build in Charlotte, North Carolina. J.M. Huber Corporation is also contributing to a project in Singapore to help older adults and low-income families repair their homes, helping 10 families construct safe and secure houses and two local schools construct new sanitation units in India, and helping families complete 45 emergency repairs to their homes in Brazil to help improve access to clean water and functioning bathrooms.

In addition to donating products and funds, J.M. Huber Corporation's employees and employees of their portfolio companies – CP Kelco, Huber Engineered Materials and Huber Engineered Woods – have volunteered on builds in North Carolina, Singapore and Brazil.



The Jewish Federations of North America's Center on Holocaust Survivor Care and Institute on Aging and Trauma began partnering with Habitat for Humanity in 2022. The Center advances person-centered, trauma-informed care for Holocaust survivors, older adults with a history of trauma and their family caregivers.

The Center awarded Habitat a two-year grant of US\$500,000 in FY2022. With these resources, Habitat is partnering with the Center to use the award to co-design and implement a staff training and programmatic approach with Twin Cities Habitat in Minnesota, Fort Hood Area Habitat in Texas and Habitat Lake-Sumter in Florida. These affiliates will help build, pilot and test a person-centered, trauma-informed approach to Habitat's housing and community interventions serving older adults and veterans. Through the partnership, Habitat has also joined the Center's national network cohort to expand learnings and connections in the sector.



Headquartered in Atlanta, Georgia, LEVOLOR is a manufacturer of blinds, shades and shutters. Since partnering with Habitat for Humanity, LEVOLOR has provided more than US\$4.8 million in donated products and funding to Habitat to help ensure families have secure and affordable homes. This past fiscal year, LEVOLOR donated US\$1.1 million to Habitat, including US\$1 million in donated product.

LEVOLOR donates cordless window coverings for use in Habitat repair and construction projects across the United States and cellular shades that help increase energy efficiency by keeping homes warmer in the winter and cooler in the summer. As a valued partner since 2019, LEVOLOR's product donations have helped Habitat affiliates lower their construction costs and serve more families.



Novelis has partnered with Habitat for Humanity for a decade to help families revitalize and strengthen their local communities.

As the largest recycler of aluminum, Novelis recycles more than 82 billion beverage cans each year and partners with various industries, like the automotive industry, to deliver solutions that maximize the benefits of lightweight aluminum. The company has donated more than US\$1.6 million to Habitat since 2012, including US\$200,000 of a US\$1 million five-year pledge made in FY2022.

The five-year Novelis pledge provides grants to Habitat affiliates to help build and repair homes and support an initiative that encourages aluminum recycling in local communities. Through the initiative, Novelis provides recycling bins to affiliates and invites them to help improve sustainability in their communities by competing to collect the most aluminum within a three-month period. The top three affiliates win US\$6,000, US\$4,000 and US\$2,000 grants, respectively. This past fiscal year, 49 affiliates collected 2.5 million cans throughout the United States and Canada.

Each year, Novelis employees connect with local affiliates to volunteer alongside families as they build or improve the place they call home.



Prologis Foundation, a San Francisco-based global logistics real estate company, has partnered with Habitat for Humanity since 2006 to help empower families and communities through shelter. In FY2022, Prologis Foundation donated US\$250,000 to Habitat, helping families build and repair homes in 18 cities in the United States, Canada, Brazil and Hungary. The company has donated more than US\$1.3 million to Habitat since the inception of the partnership.

Since 2017, Habitat and Prologis Foundation have partnered on an annual day of service celebrating a shared passion for making a lasting change in the lives of families in need of safe and decent shelter. With the day of service curtailed in 2020 and 2021 because of the pandemic, Prologis Foundation reallocated US\$222,000 meant for the 2021 event to Habitat's neighborhood revitalization efforts in four communities in the San Francisco Bay area; Long Beach, California; and Denver, Colorado.

Prologis Foundation's employees are heavily engaged in working with their local Habitat affiliates and have volunteered alongside families building or improving their homes in the United States and Canada.

Corporate, foundation, institution and individual support



For seven years, Rocket Companies, through the Rocket Community Fund, has partnered with Habitat for Humanity to help create a world where everyone has a decent place to live. The Detroit, Michigan-based organization has donated US\$3.2 million to Habitat to date.

In FY2022, the Rocket Community Fund donated US\$821,000 to Habitat, which helped support Habitat's neighborhood revitalization efforts and Home is the Key, our annual campaign highlighting the critical need for affordable housing in the United States. The funds for neighborhood revitalization helped Habitat work to strengthen communities alongside residents, community leaders and local organizations in Cleveland, Ohio; Phoenix, Arizona; Detroit, Michigan; and Charlotte, North Carolina.

Rocket Companies and its team members believe in volunteering to make a positive impact in their communities, and more than 1,800 Rocket Companies team members have volunteered with Habitat since the inception of the partnership.

Together, Habitat and the Rocket Community Fund are committed to advancing affordable housing and helping more families achieve strength and stability through shelter.



Sustainability is at the core of Schneider Electric's purpose, and the company is proud to be able to partner with Habitat for Humanity to create more sustainable communities where families can thrive. Since 2000, Schneider Electric has provided more than US\$62 million in funding and donated products to Habitat.

In FY2022, Schneider Electric donated nearly US\$3.5 million, which included solar grants and product donations of electrical equipment for home construction. Schneider Electric provided grants for Habitat homes to have solar power in Boston, Massachusetts; Dallas, Texas; Nashville, Tennessee; Raleigh, North Carolina; and Orange County, California.

This fiscal year, Schneider Electric employees participated in 30 volunteer projects with their local Habitat. More than a thousand Schneider Electric employees have volunteered with Habitat in the United States, Canada and Mexico, and many employees also serve as board members with their local Habitat affiliates. Throughout the partnership, Schneider Electric has also sponsored and participated in multiple Jimmy & Rosalynn Carter Work Projects.



Headquartered in Lucerne, Switzerland, SWISS KRONO Group supported Habitat for Humanity's work in Nepal and Poland in FY2022.

A manufacturer of wood-based materials for furniture, flooring and building products, SWISS KRONO Group provided funding to accelerate the work of Habitat Nepal in their mission to empower and equip women with secure land rights and help them build safe, disaster-resilient housing. The project includes the construction of 34 new homes that will be registered in the names of both the male and female occupants, improving the position of women in their community and inspiring multi-generational change.

With the help of SWISS KRONO Group's donation in Poland, Habitat was able to scale up staffing capacity to meet the urgent housing needs of thousands of refugees arriving from Ukraine. In addition to their financial gift, SWISS KRONO Group previously supplied Habitat Poland with donated products, including wood-floor paneling. The flooring was used to help renovate apartments that will be used for long-term secure housing.



For nearly 30 years, Wells Fargo has partnered with Habitat for Humanity to help families build a brighter future through safe and affordable housing.

Since 2010, Wells Fargo and the Wells Fargo Foundation have donated more than US\$119 million to Habitat for Humanity International and local affiliates in support of affordable and sustainable housing. As part of our collaboration in FY2022, Wells Fargo provided US\$7.75 million in grant funding to support new home construction, renovations and repairs for more than 350 homes across the United States.

In FY2022, Habitat and Wells Fargo began market research for a financial coaching exploration project as part of Habitat's Advancing Black Homeownership initiative. The findings will be used to help Habitat establish a national partnership with a financial coaching and homeowner counseling organization that will explore strategies to increase the number of Black homeowners in the United States.

Wells Fargo's team members have served in leadership positions on Habitat for Humanity International's board of directors and the national cabinet for Cost of Home, Habitat's U.S. advocacy campaign. In addition, Wells Fargo has 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.

WILLIAMS-SONOMA, INC.

Like Habitat for Humanity, Williams-Sonoma, Inc. believes that families deserve a safe place to live where they can flourish. Williams-Sonoma, Inc. has donated products and funding to Habitat since 2021.

In FY2022, Williams-Sonoma, Inc. donated millions of dollars of merchandise from their retail stores to Habitat ReStores, which support local Habitat affiliates and local homebuilding efforts.

In October 2021, William-Sonoma, Inc.'s Rejuvenation brand launched a 16-month philanthropic partnership with Habitat, committing to donate proceeds through sales of its Carson Lighting Collection. For each point-of-sale in store and online, Habitat will receive US\$3. Ultimately, US\$80,000 from the sales will be donated to Habitat for Humanity International, and US\$20,000 will be donated to Habitat Portland Region in Oregon.

Darrell Gilmore

Darrell Gilmore has faithfully supported Habitat for Humanity's work since 2008. In 2017, the retired corporate executive completed his goal of building with Habitat in all 50 states within a year's time. While giving time, talent and treasure on the journey, he enjoyed learning more about how Habitat meets needs in both urban and rural communities.

Darrell has volunteered with Habitat for 32 years, including as an RV Care-A-Vanner and a Global Village volunteer in Thailand, Argentina and Poland. He also volunteered during Jimmy & Rosalynn Carter Work Projects in South Korea and St. Joseph County, Indiana. Darrell's sons, Christian and Andrew, joined him on builds throughout their youth and as young adults. Darrell volunteers weekly with Habitat Monroe County in Indiana and serves as needed for disaster response work with the RV Care-A-Vanners.

As a child, Darrell moved many times, so he feels a personal connection to Habitat's mission and to creating a world where everyone has the safety and stability that home can provide. In addition to supporting Habitat, Darrell supports organizations that address veterans causes and children's health and help older Americans.

Habitat is grateful for Darrell's dedicated support of our efforts to help families around the world achieve their dreams of homeownership.

Corporate, foundation, institution and individual support

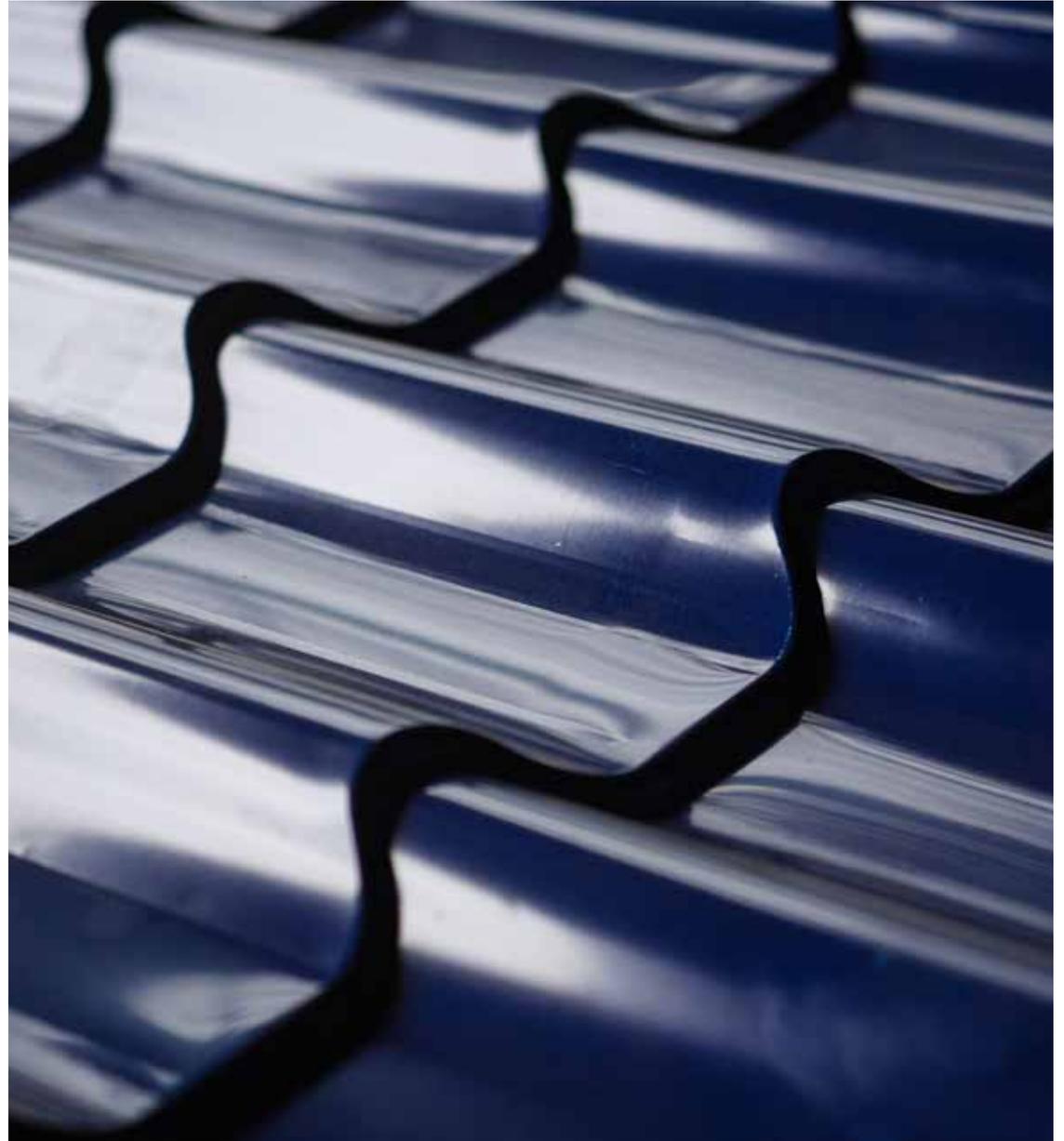
Ted and Jan Lassagne

Ted and Jan Lassagne met Habitat for Humanity co-founder Millard Fuller when Ted, a U.S. Air Force veteran, was stationed in Alabama in 1961 and joined the same church. They maintained a friendship, eventually visiting Koinonia Farm, the spiritual birthplace of Habitat for Humanity.

When the California natives returned home, Jan, who passed away last year, helped establish Habitat West, now known as Habitat East Bay/Silicon Valley in California. They volunteered on builds and gave many presentations to share Habitat's mission. They continued to support and remained involved with local affiliates throughout California and the West. They also generously supported Habitat for Humanity International's Global Impact Fund and became Legacy Builders when they included Habitat in their will.

After Jan passed, Ted encouraged loved ones to make gifts to Habitat in her honor in lieu of flowers. Later, in Jan's memory, Ted gifted a portion of Jan's IRA to Habitat's Global Impact Fund.

Habitat is deeply thankful for the many ways Ted and Jan have significantly contributed to our mission.



Tithe

For more than 40 years, Habitat for Humanity's tithe program has helped fund our global work so that more families around the world can build or improve a place to call home. As 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 FY2022, affiliates collectively tithed more than US\$24.4 million, and they have contributed more than US\$336 million since the program began in 1980.

Habitat Choptank tithed more than US\$405,000 this past fiscal year, bringing the Maryland affiliate's lifetime tithe to nearly US\$1 million. Habitat Choptank was one of 84 U.S. affiliates that received part of the MacKenzie Scott gift this spring.

Habitat Choptank's tithe partners included Haiti, El Salvador and Guatemala. In FY2022, the affiliate also tithed US\$100,000 to support Habitat's response to help meet the shelter needs of refugees fleeing the war in Ukraine.

"We believe that gifts are given to us so that we can use them to put God's love into action," says JoAnn Hansen, Habitat Choptank executive director. "Tithing is a way that our affiliate can demonstrate to others how important it is to share your blessings. We are grateful for the opportunity to help families around the world build a brighter future through shelter."



\$1 million+

Anonymous
Austin Habitat for Humanity (Texas)
Dallas Area Habitat for Humanity (Texas)
Habitat for Humanity of Metro Denver (Colorado)

\$500,000 - \$999,999

Habitat for Humanity East Bay/Silicon Valley (California)
Habitat for Humanity of Greater Cincinnati (Ohio)
Habitat for Humanity of Pinellas and West Pasco Counties (Florida)
Habitat for Humanity Portland Region (Oregon)

\$250,000 - \$499,999

Greater Des Moines Habitat for Humanity (Iowa)
Gwinnett/Walton Habitat for Humanity (Georgia)
Habitat for Humanity Choptank (Maryland)
Habitat for Humanity Greater San Francisco (California)
Habitat of Humanity of Collier County (Florida)
Habitat for Humanity of Greater Newburgh (New York)
Habitat for Humanity of Long Island (New York)
Habitat for Humanity of the Charlotte Region (North Carolina)
Habitat for Humanity of the NC Sandhills (North Carolina)
Habitat for Humanity of the St. Vrain Valley (Colorado)
Habitat for Humanity of Wake County (North Carolina)
Milwaukee Habitat for Humanity (Wisconsin)
Twin Cities Habitat for Humanity (Minnesota)

\$100,000 - \$249,999

Cape Fear Habitat for Humanity (North Carolina)
Evergreen Habitat for Humanity (Washington)
Greater Indy Habitat for Humanity (Indiana)
Habitat for Humanity Central Arizona (Arizona)
Habitat for Humanity East Central Ohio (Ohio)
Habitat for Humanity Greater Birmingham (Alabama)
Habitat for Humanity Greater Boston (Massachusetts)
Habitat for Humanity of Cape Cod (Massachusetts)
Habitat for Humanity of Greater Los Angeles (California)
Habitat for Humanity of Greater Memphis (Tennessee)
Habitat for Humanity of Greater Nashville (Tennessee)
Habitat for Humanity of Greater Sioux Falls (South Dakota)
Habitat for Humanity of Kansas City (Missouri)
Habitat for Humanity of Lee & Hendry Counties (Florida)
Habitat for Humanity of New Castle County (Delaware)
Habitat for Humanity of Omaha (Nebraska)
Habitat for Humanity of South Central New Jersey (New Jersey)
Habitat for Humanity Seattle-King & Kittitas Counties (Washington)
Habitat for Humanity Tucson (Arizona)
Houston Habitat for Humanity (Texas)
Indian River Habitat for Humanity (Florida)
Paterson Habitat for Humanity (New Jersey)
Pikes Peak Habitat for Humanity (Colorado)
Sussex County Habitat for Humanity (Delaware)
Trinity Habitat for Humanity (Texas)

Donations in FY2022

Habitat for Humanity International is thankful for our many generous donors who seek a world where everyone has a decent place to live. Included on this list are commitments from donors whose gifts or grants were made directly to an independent Habitat for Humanity national organization or represent a multiyear commitment.

Thank you!



\$50 million+

AbbVie **J. Ronald Terwilliger**

\$20 million+

The Hilti Foundation **Estate of Karen L. Larson** **MacKenzie Scott**

\$5 million+

Bank of America	Estate of Sherrill Schoepe	Whirlpool Corporation
JTI	Thrivent	Williams-Sonoma, Inc.
Lowe's Companies, Inc.	Wells Fargo Foundation	Yale

\$3 million+

The Bauer Foundation	Robert Wood Johnson Foundation	Stanard Family Foundation
GAF	Schneider Electric	
The Home Depot Foundation	Mary Lynn and Warren Staley	

\$1 million+

Alwaleed Philanthropies	EC	Horizon 2020 Europe	Revera
Anonymous	Electro-Federation Canada	IKEA Foundation	Ring
Autodesk Foundation	European Development Fund	KOICA CDI	Sagen
Canadian Institute of Plumbing & Heating	The Home Depot Canada	LEVOLOR	USAID
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The Dotson Family Fund	HMTX Industries	Novelis	Whirlpool Canada
DuPont		Owens Corning	Wienerberger
		Estate of James Powasnick	

Donations in FY2022

\$500,000 – \$999,999

3M
Anonymous
At Home
Christopher Bear
BMZ
BMZ Kenya
Climate Bridge Fund
Cornerstone Building Brands
Ethan Allen
Fencescreen
Giro555
The Heineken Company
Hope and Healing International
Jersey Overseas Aid
Jewish Federations of North America
KOICA
Kum & Go
Ministry of Public Utilities TT
Moen
NCAA
Nissan North America
Nomura Services India Private Limited
POSCO
Proman
Rocket Mortgage
Saffery Read
Samsung C&T
Scotiabank
Simpson Strong-Tie
Stand for Her Land Coalition
Standard Chartered Bank
State Farm

SWISS KRONO
Tachane Foundation Inc.
TopBuild

\$250,000 – \$499,999

Estate of Fay Allen
Amazon Web Services
Anonymous
Asian Development Bank
Atlanta Regional Commission
Australian Department of Foreign Affairs
and Trade Australian NGO Cooperation
Program
Barclays
Estate of Peter Belenko
Estate of Ann Bellows
Blackhawk Network / Giving Good Cards
Boral Industries
Busan City
Carrier
Challenge Fund for Youth Employment
The Church of Jesus Christ
of Latter-day Saints
Citi Foundation
City National Bank
Community Foundation of Greater
Des Moines
Crabby Beach Foundation
Estate of Brenda Crain
Daewoo E&C
Amanda and Peter Docter
Eck Family Foundation
Edward Jones & Co.
Eicher Group Foundation

Faire Wholesale Inc.
General Motors
Global Environment & Technology
Foundation
Google
Suzan Gordon
Estate of Richard Green
Grifols
H&R Block
Holcim Technology
HUG
ISEC Foundation
J. M. Huber Corporation
Jefferies
Estate of Lloyd Jensen
JT
JTI Foundation
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Koch Industries
LCI MD301 Haiyan Relief Committee
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Estate of Ellen G. Love
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Kathleen J. Miller
Milwaukee Electric Tool
Ministry of Foreign Affairs & Trade
grants (Pacific projects)
Modu-Loc
Morrow Renewables
MUFG Bank Limited

National Financial Services
National Ready Mixed Concrete
Association
NLI International
Oak Foundation
Procore Technologies
Prologis Foundation
Province of Gyeongsangbuk-do
Estate of Adelaide Richter
Rust-Oleum
Shang Properties
ShelterBox
Estate of David Stoller
Estate of Bruce Swanson
Tango Card
Ting Tsung & Wei Fong Chao
Foundation
Estate of John and Janet Toner
U.S. Bank Foundation
Estate of Nell Weidenhammer
Estate of Judith Weisz
Bob Welge

\$100,000 – \$249,999

Alice and Walter Abrams
ADP
AdWorld Total Advertising Corporation
Alessco
Allstate Canada
American Endowment Foundation
American Signature Furniture
Andersen Windows
The Annie Selke Companies
Anonymous

ANSA Homes	Hunter Douglas	ITT Inc.	Old Masters
Aramco	Dow	Jasco	Estate of Mary Lou Oliva
Estate of Richard Arnold	Estate of Ann Dugan	Jeonju City	ORIX Corporation USA
Artaic	Earth and Humanity Foundation	JT International (Philippines) Inc.	Paju City
Assurant	Wynette Edwards	Keith V. Kiernan Foundation	Bruce Patterson
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Estate of Catherine Berg	Estate of Elizabeth Geiser	Korean Re	Reliance Home Comfort
BigSteelBox	GHD	Lands' End	Renaissance Charitable Foundation
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CAF America - Cisco Systems	Glu Mobile	Lazy Dog Restaurants	Retirement Research Foundation
Canfor Corporation	Gordon Food Service	Lendlease	Roca-We are Water Foundation
Central Garden & Pet	Gowling WLG	Wai-Hong Leung	Rockwell Automation
CertainTeed	Graphite India Limited (B D Bangur Endowment)	LG	Kristen and Adam Rosenberg
CGC	Estate of Orpah Graybill	LPL Financial Services	RRF Foundation for Aging
Cheongyang County	Estate of Joan Gregory	The Estate of Ellen G. Love	Salvation Army
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Constellation Energy Corporation	Harvest Aid Organization Foundation	McCormick Foundation	SELAVIP
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Courtney and James Curtis	Marilyn and Donald Hayden	Estate of Carmen Morgade	Smartsourcing
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Estate of Janice Devine	Joseph W. Huber	Naver	Southwire
Diageo North America	Mildred Huttenmaier	NCR Foundation	Estate of Rex Spivey
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Donatos Pizza	IKEA India Private Limited	Estate of Anne Nelson	Stichting Op Eigen Wieken
The Home Development Mortgage Fund (Pag-Ibig)	Infiltrator Water Technologies	Helen and Richard Nerod	StrongMedia Advertising Solutions
	Estate of Charles Inge	NewAge Products	Swiss Capacity Building Facility
	Interfor	Nissan Canada Foundation	Taebaek City
		NOW Health Group	Target

TD The Ready Commitment
Techtronic Industries
Estate of Yvonne Teitsworth
Estate of John W. Thatcher
Thomas James Homes
Judith Jesiolowski, Brian and David Thompson
TIAA
Tierra Sol
Tongyeong City
Estate of Naomi Totten
Travelers
The Trust Company of Virginia
UNICEF
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Vinyl Trends
Visa Inc.
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Estate of Nancy Woolley
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Youngone Outdoor
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In loving memory and gratitude for more than three decades of service

Habitat for Humanity International offices

OPERATIONAL HEADQUARTERS

322 W. Lamar St.
Americus, GA 31709-3543 USA
Phone: +1 (800) 422-4828 or
+1 (229) 924-6935
Email: publicinfo@habitat.org

ADMINISTRATIVE HEADQUARTERS

285 Peachtree Center Ave. NE,
Suite 2700
Atlanta, GA 30303-1220 USA
Phone: +1 (800) 422-4828 or
+1 (404) 962-3400
Email: publicinfo@habitat.org
Website: habitat.org

AFRICA AREA OFFICE

3rd Floor CVS Plaza
Lenana Road
Nairobi, Kenya
Phone: +254 759 067 659
Email: africa@habitat.org
Website: habitat.org/africa

ASIA AND THE PACIFIC AREA OFFICE

3rd Floor, 111 Paseo Condo Building
Tower 1
Paseo de Roxas, Makati City 1229
Philippines
Phone: +63 (2) 8540-2177
Fax: +63 (2) 8553-2233
Email: ap_info@habitat.org
Website: habitat.org/asiapacific

**EUROPE AND MIDDLE EAST
AREA OFFICE**

Mlynské nivy 5,
Bratislava 821 09,
Slovakia
Phone: +421-2-336-690-00
Email: eme@habitat.org
Website: habitat.org/eme

**LATIN AMERICA AND THE CARIBBEAN
AREA OFFICE**

Del Hotel Irazu 300 noreste y 100 este,
La Uruca
San José, Costa Rica
Phone: +506-2296-8120
Email: lac@habitat.org
Website: habitat.org/lac

U.S. AND CANADA AREA OFFICE

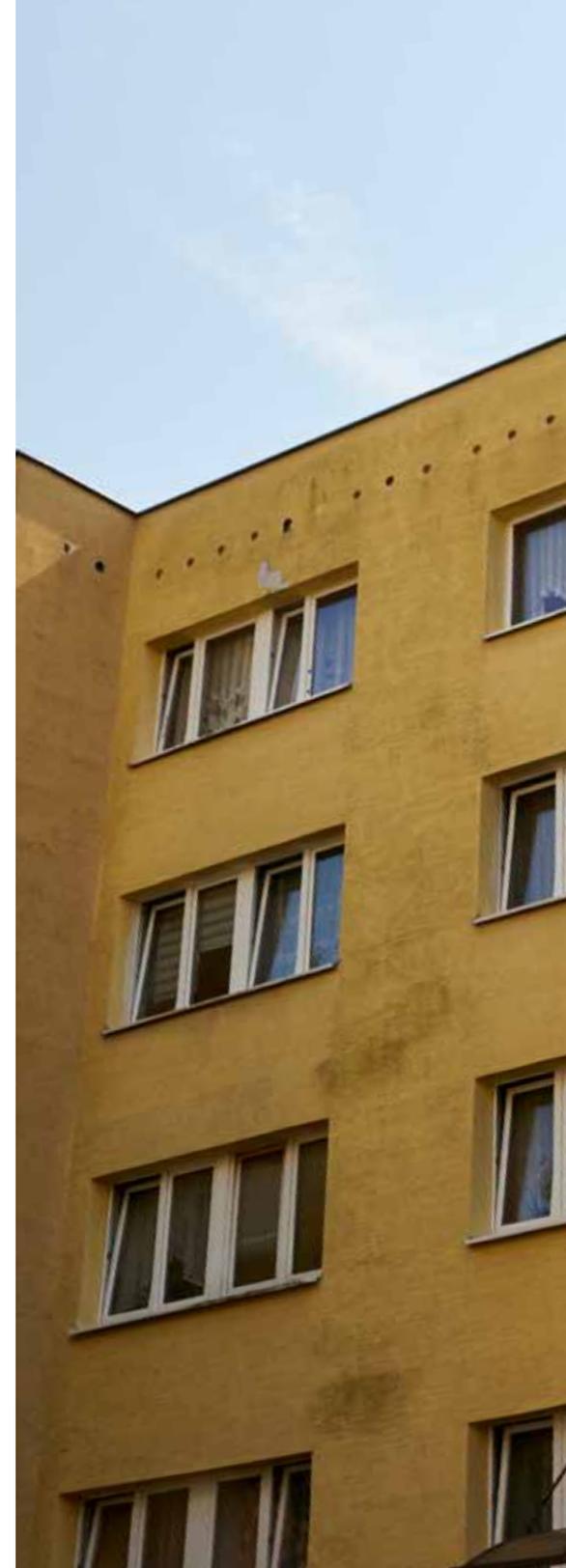
285 Peachtree Center Ave. NE, Suite
2700
Atlanta, GA 30303-1220 USA
Phone: +1 (800) 422-4828 or
+1 (404) 962-3400
Email: publicinfo@habitat.org

**GOVERNMENT RELATIONS AND
ADVOCACY OFFICE**

1310 L St. NW, Suite 350
Washington, DC 20005-4595 USA
Phone: +1 (202) 239-4441
Email: advocacy@habitat.org

MEKONG HUB

3rd Floor, 111 Paseo Condo Building
Tower 1
Paseo de Roxas, Makati City 1229
Philippines
Phone: +63 (2) 8540-2177
Fax: +63 (2) 8553-2233
Email: mekonghub@habitat.org

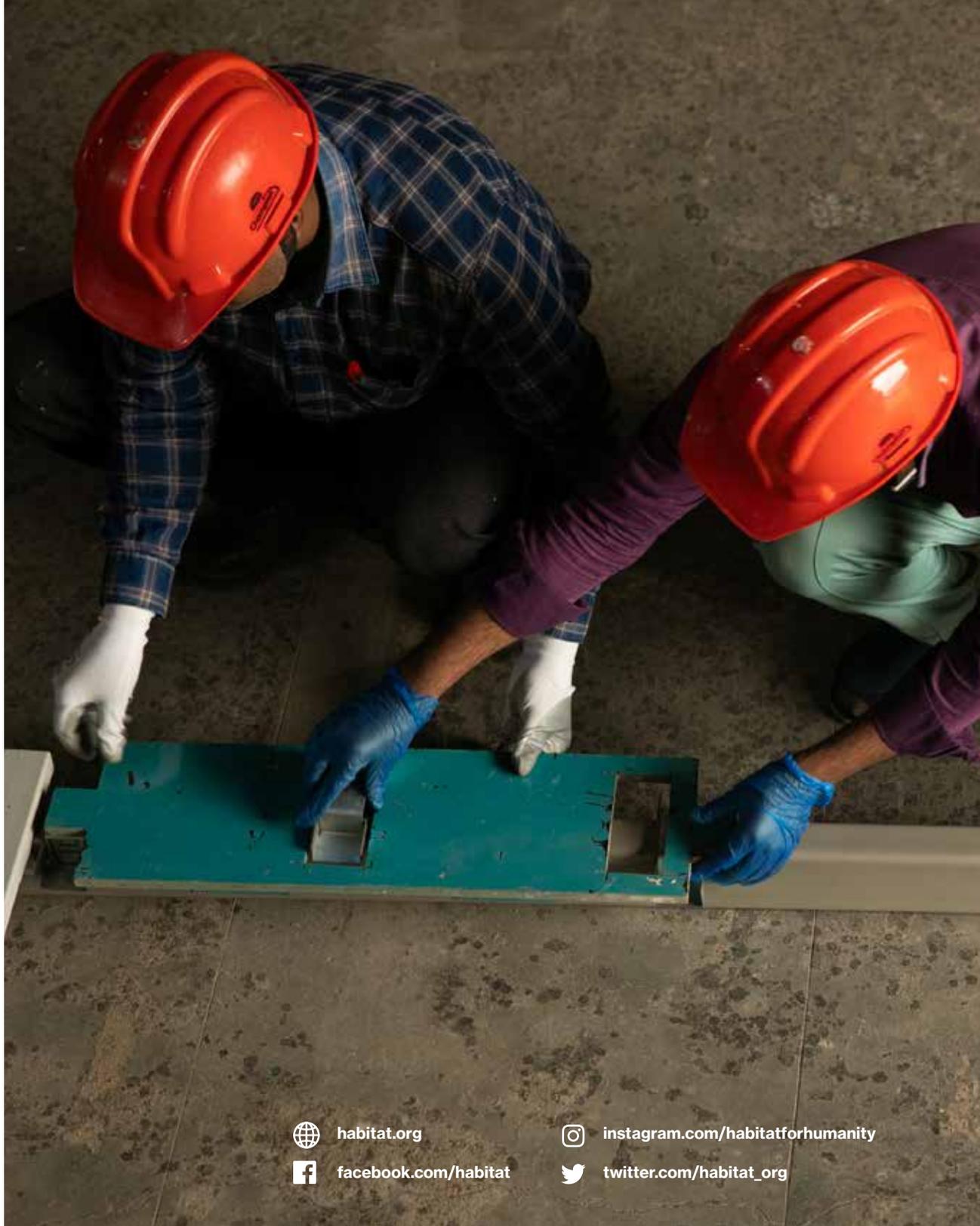


Our vision

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 FY2022 Annual Report online:
habitat.org/multimedia/annual-report-2022

7992/22-85116/CCO/POD/11-22



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