





annual report Latin America and the Caribbean 2021



During the fiscal year 2021 (FY21), we asked Habitat for Humanity homeowner children from around the world to draw how they see their homes. We were amazed at their answers. Children like Alejandra, 9, who lives in a safe and resilient house in Paraguay, reminded us that a house is simply a place to love and be loved. She shared her drawing and explained that her favorite place in the world is her home.



ALEJANDRA, S PARAGUAY.



annual report Latin America and the Caribbean 2021





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the set



esilience. This word defined Habitat for Humanity in 2021. During this year, as an organization and indeed on a personal level, we had to be more resilient than ever. We understood that the pandemic was taking longer than planned, and, therefore, we had to make adjustments that are often difficult, but necessary to ensure that the mission of our organization endures over time for the benefit of more families in need.

At Habitat, we know that the pandemic has put the spotlight on the importance of decent housing, especially for families who need a safe place to call home to protect themselves from COVID-19.

message from the Area Vice-President

When facing the multiple challenges that the FY21 brought, we innovated, reviewed our program offerings, partnered with other organizations, and were able to impact hundreds of thousands of families. We adapted projects to make their implementation a reality under the health guidelines of each country.

As a result, we helped more than 1.4 million people in Latin America and the Caribbean build or improve their homes.

In addition, we benefited more than 4.1 million people with improvements in public housing laws and delivered more than 85,000 hygiene kits, emergency kits, and/or temporary shelters.

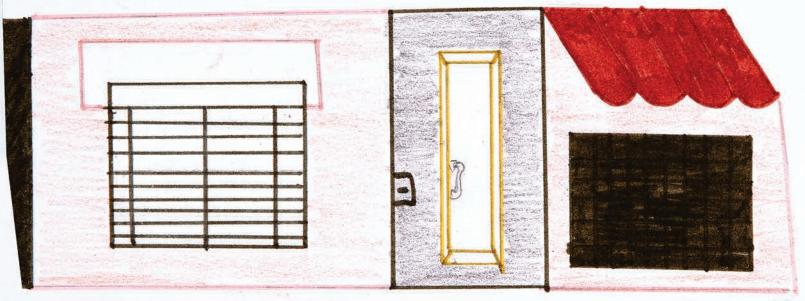
We also assisted in the emergency following hurricanes ETA and IOTA in Central America. We challenged Haitian university students to develop new building materials with recycled plastic, and we continued advocating for housing.

We held the IV Housing Forum, this time completely virtual, in which 1,639 people from 40 countries around the world came together to share experiences, lessons learned, and trends and challenges in housing.

Thank you to all donors, partners, volunteers, and collaborators who made it possible. And, of course, thanks to Habitat families, who trust and join our organization to build a better future based on secure, resilient, and sustainable housing. Without all of you, our work would not be possible.

Ernesto Castro García Habitat for Humanity, Area Vice-President Latin America and the Caribbean.





ARACELY, 14 BUENOS AIRES, ARGENTINA.

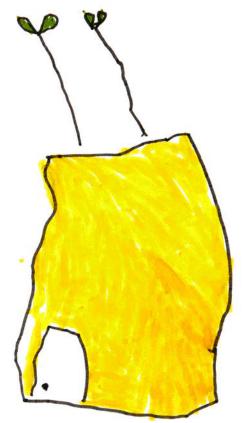


abitat for Humanity is a global non-governmental and non-profit organization. Since 1976, Habitat has helped low-income families build and improve their homes. We are in **more than 70 countries worldwide** and have helped **more than 39 million people** in ensuring a safe place to call home.

We share a vision of a world where everyone has a decent place to live.

Habitat homeowners are not mere spectators; they are involved throughout the entire process of building or improving their homes. We have many ways to empower families through housing. In Latin America and the Caribbean, we do this through:

- **Low-cost housing construction**, whether new or existing homes, through affordable mortgages, partial subsidies, or other forms of financing focused on low-income families.
- Water, sanitation, and hygiene (WASH) projects for families and communities.
- Promotion of innovative housing finance opportunities for families excluded from the formal financial sector.
- Advocacy in housing public policies aimed at eliminating legal barriers so that households have access to decent, affordable housing.
- Assistance, education, and training for vulnerable populations during and after an emergency, through action and projects in disaster analysis, prevention, and response.



ÁNGELES, 6 MEXICO.

where we are

Area Office /

ACCEL STO

National organizations

- Argentina
- Honduras
- Bolivia
- Brazil

.

- Chile
- El Salvador
- Guatemala
- Haiti

- Mexico
- Nicaragua
- Paraguay
- Dominican
 Republic
- Trinidad & Tobago

Projects

Area Office

Costa Rica

- Colombia
- Costa Rica

Terwilliger Center for Innovation in Shelter

- Peru
- Mexico

our impact in figures



fiscal year 2021 in Latin America and the Caribbean



JUAN VALENTIN, MEXICO.



served through our work.





benefited from revised housing laws in Honduras and Bolivia.

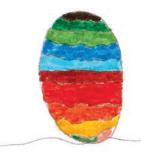
JUAN VALENTÍN, 11 MEXICO.



VICENTE,9 ARGENTINA.



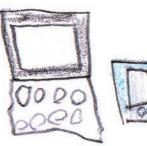
donated their time and effort for families in need of decent housing.



KATHERINE, 10 ARGENTINA.



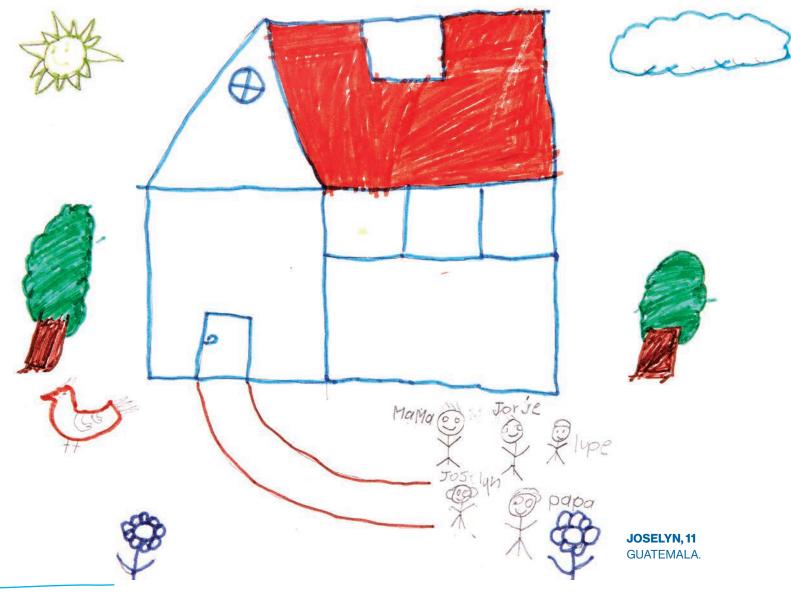
hygiene and emergency kits and/or temporary shelters were delivered to vulnerable families.



VICENTE, 9 ARGENTINA. + 50,000 people

participated in safe, secure, and resilient housing trainings.

our work





Joselyn and her family / Habitat for Humanity Guatemala.





community leader improves the lives of her neighbors



Silvia in front of "La Norita," a merendero in El Saladero de Ingeniero White, a neighborhood in Bahia Blanca, Argentina / Habitat for Humanity Argentina.



n El Saladero de Ingeniero White, a neighborhood in Bahia Blanca, lives Silvia, a community leader with a big heart, along with two of her grandchildren.

Her desire to finish building her house encouraged her to join Habitat for Humanity Argentina. By the end of 2020, she had completed the last bedroom and expanded her dining area for a *merendero* (community dining room) to keep her mother's legacy alive.

At "La Norita," the name of the *merendero*, Silvia and other neighbors cook meals for 70 families in the neighborhood.

"I wanted my dining room and, at the same time, to help people. I wanted a space where I could cook with others and for others. Women from the neighborhood come to cook with me on Thursdays, Fridays, and Saturdays and take meals to their homes," said Silvia. Her help goes beyond feeding 150 neighbors. At the pandemic's beginning, Silvia participated in the workshops on safe housing, health improvements, and home care that Habitat Argentina offered online to reduce the risk of spreading COVID-19 among vulnerable families.

After completing the safe housing workshops, she shared what she had learned with her neighbors.

Thus, she became a strategic Habitat partner who promoted workshops among families in her neighborhood to improve her community's protection against the virus.

Today, Silvia not only provides direct help to her neighbors through "La Norita," but she is also an invaluable person in her



neighborhood. Thanks to her direct contact and leadership,

Habitat Argentina has been more effective in approaching families needing adequate housing in this community.

BOLIVIA

water in the midst of the pandemic



A Bolivian family uses a sink that was installed in their community. / Habitat for Humanity Bolivia.

n Bolivia, 44 out of 100 families in rural and peri-urban areas do not have access to safe water, and 57 out of 100 families do not have a decent bathroom.

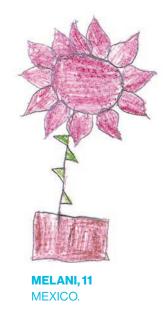
Providing access to safe water for the thousands of families lacking it in the country was a priority during the COVID-19 pandemic.

For this reason, Habitat for Humanity Bolivia created the *Bolivia with Water campaign*, along with partners Water for People Bolivia and the FH Bolivia Foundation. This campaign aims to provide drinking water access to 800 families in rural and periurban communities for five years.

"Drinking water can be a weapon to stop the coronavirus and other infectious diseases. Never has this natural good become such a matter of life and death. That's why we join our partners to provide in-house access to water for vulnerable Bolivian families," said Sarah Metais, executive director of Habitat for Humanity Bolivia.

During 2021, the first year of the campaign, the organizations surpassed their goal and managed to impact 1,100 families in Cochabamba, Chuquisaca, La Paz, and Potosi.

We thank donors such as Fancesa, Tigre, Coca Cola Foundation, FIE Bank, Farmacorp, Importadora Campero, National Insurance, Blackhawk, Mountain Christian Church, Believers Fellowship, MGR Palabra y Compromiso, as well as municipal governments and beneficiary families, for their support.



BRASIL

this changed our lives

ransforming precarious housing into safer and healthier homes in the middle of a pandemic is an urgent task.

In Brazil, 30 million people do not have access to safe drinking water in their homes, and 47% of the population do not have access to a sewage system.

Since the beginning of the pandemic, Habitat Brazil has focused a significant part of its work on improving water and sanitation facilities in vulnerable households to reduce the risk of spreading COVID-19 among the lowestincome population in the country.

Talita, 36, was one of the beneficiaries. She lives in the community of Boqueirão in São Paulo, Brazil, with her husband and three children. She fears the spread of COVID-19 because her children and herself suffer from respiratory diseases.



Talita, 36, São Paulo, Brazil. / Habitat for Humanity Brasil.

Ten years ago, arriving in Boqueirão after being evicted from their old house, Talita and her family started building a bathroom but didn't have the money to finish it or adequately maintain it.

This space included a shower and a toilet. It didn't have a sink, floor, or tiles. Over time, the electrical installation and the toilet stopped working.

"My children were afraid to use the bathroom at night because there was no light. We didn't have a sink, so we washed our hands and brushed our teeth in the shower. The toilet wasn't working; it didn't flush properly. We used a bucket and water to flush the toilet," said Talita.

The bathroom renovation changed Talita's family life. "When I found out that Habitat was going to renovate my bathroom, I almost cried because I didn't have the money

to improve it myself. I was thrilled," said Talita.

The bathroom improvements included installing the floor, laying tiles, painting the ceiling and the walls, and adding an electrical system, a sink, and a new toilet.

"I love the work. It's beautiful. Now my kids love the bathroom. I have to be vigilant because they are usually in the bathroom doing all kinds of things. Seeing them happy makes me happy," said Talita.

"I am immensely grateful. This improvement made a significant difference in my life and my children's lives," concludes Talita.





EL SALVADOR

a secure roof can change everything

ropical storm Amanda hit Salvadoran lands in late May 2021. Its impact overflowed rivers, created landslides, and destroyed houses. More than 30 people lost their lives that night, 900 homes were damaged across the country, and 1,200 families needed evacuation assistance.

The Bonilla family was one of the affected families. They live in the municipality of California, Usulután, in the mountainous area of the country.

The storm blew off the roofs of houses in this municipality and

left many families vulnerable amid a pandemic where health is a priority.

As part of the humanitarian response after the storm, Habitat for Humanity El Salvador created a project to install roofs in affected homes.

This work was conducted in cooperation with the municipal government to improve safety and ensure clean and hygienic housing conditions.

The investment totaled USD 15,000 for 25 families that now have secure roofs. Families

were also trained in financial education and risk management so they could take care of their homes in potential future disasters.

"We thank Habitat El Salvador for collaborating with us. As the local government, we look for actors that allow us to act in this kind of situation to develop communities," said Gustavo Aguirre, city mayor.



The Bonilla family in California, Usulután. / José Gamero, Habitat for Humanity El Salvador.

GUATEMALA

a gift for a lifetime

orna, her husband, and their three children used to live in their motherin-law's house with 11 other relatives. The house was small, and as the family grew, there was less and less space for them to live comfortably.

For this reason, Lorna decided to build their own house. She weaves and sells traditional clothing, and her husband, Tomás, works in the Guatemala City market.

Little by little, the family began purchasing construction materials, but there was not enough money to start building.

One day, a little frustrated, Lorna told the situation to her good friend, Rachel. "Sometime after this conversation, Habitat for Humanity Guatemala staff visited me. It was such a surprise," said Lorna. Rachel and her family, who live in the U.S., donated money for Lorna to start building her dream: A home of her own.

"The moment we started receiving the materials, I knew my dream was coming true," said Lorna. She grew up in the Agua Viva Orphanage, where she said she lived the happiest days of her life.

"While at the orphanage, I was invited to participate in the choir and travel to the United States. There, I met Rachel. It was a lot of fun to spend time with her and her family. Our friendship has lasted many years. We are like sisters," said Lorna.

After obtaining their own house, Lorna and her family improved their quality of life and family dynamics. Each family member has a space that provides peace and tranquility.



Lorna in front of her new home. / Habitat for Humanity Guatemala.



"I have no words to describe my happiness. I feel happy to have our house. I am grateful to God for putting Rachel in our path. Receiving this home is incredibly special. We may not be able to repay them, but we will continue praying for blessings for Rachel and her family, so God multiplies everything they have given us. This is a gift for a lifetime, not only for me but also for my children and their future," said Lorna.

HAITÍ

sustainable and resilient construction

abitat for Humanity Haiti is clear about the need for new generations to develop and use sustainable and resilient building materials in the country.

To achieve this change, the organization partnered with the European Union through the URBAYITI program, which seeks to develop technical skills for solid, sustainable, and resilient construction.

The program's objective is for new housing units in the country to be able to withstand various climate risks that ravage the island every year due to its geographical vulnerability, such as earthquakes, hurricanes, and storms.

Habitat partnered with three universities in Haiti for its development: The American University of the Caribbean, the Quisqueya University, and the Faculté des Sciences. Each must develop new construction materials such as beams, blocks, and planks, all based on recycled plastic.

Already 146 young people in the cities of Les Cayes and Jeremie have graduated from the program. One of them is Viscana, 21, who wanted to learn and contribute to eliminating the stigma of women in the construction profession.

"It was imperative to me to learn a trade that would allow me to take care of my family and myself. Now I know that, with my skills, I will be an asset for my neighbors and my country," said Viscana.

Habitat Haiti will continue with this project and others so that more Haitian professionals can contribute to building sustainable and resilient housing in the country.



Viscana at her graduation in Haiti. / Habitat for Humanity Haití.

HONDURAS

hope after hurricanes ETA and IOTA

n 2020, Hurricane Eta hit Honduras, and only 15 days later, Hurricane lota did too. Both hurricanes left several devastated areas in the country and impacted more than 3 million people, who were left homeless or with partially damaged homes and without access to clean water.

Given the emergency, Habitat for Humanity Honduras launched a disaster response plan with other partners. First, 6,938 families received water storage backpacks in 52 affected communities.

In partnership with ShelterBox and the San Pedro Sula Rotary Club, Habitat distributed 3,208

emergency shelter kits for families who lost their homes in 23 municipalities.

Juan Antonio and Yuri are part of the families that received these kits, which included tarpaulins, mosquito nets, solar lamps, blankets, water filters, a set of pots and pans, and jerrycans to store water.

"My friends, whom I have also supported for many years, even when I was a banana-cutter in the banana plantation, gave me a space to build a shack on their property. I lost everything in the floods, so these tarpaulins helped me live after the disaster. For this reason, I am very grateful. Now, only the floor is missing," said Juan Antonio. "When it started flooding, some people evacuated us. My husband stayed at the house and tried to take care of things. But then he had to seek refuge in a two-story house and was rescued by boat. We lost everything. This help gives us hope," said Yuri.



Juan Antonio in his emergency shelter in Honduras. / Luis Madrid, Habitat for Humanity Honduras.



Delivery of drinking water storage backpacks in December 2020. / Luis Madrid, Hábitat para la Humanidad Honduras.

MEXICO my house

y name is Fernanda. I am 10 years old and live in Estación Vícam, in the Sebastián González neighborhood. I am part of the Yaqui ethnic group.

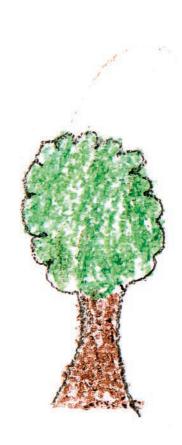
My house is made of soil and reeds. It has two rooms, and the kitchen is outside. We have a cat, two dogs, and many goats. We also have three lime trees.

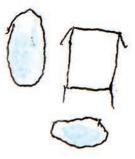
The place I like most in my house is the yard, where I play with my cousins.

I really like my house during the Christmas holidays because the backyard is decorated with

white stones. We make an altar and light a fire in the evening, around which all the family gathers.

What I like the most about my neighborhood is that I can play with all my friends. And what I like the most about having a new house is that my sister and I have our own room, and we will arrange and decorate it.





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NICARAGUA

the dream of owning a house

n the Primero de Mayo neighborhood in Estelí, Nicaragua, a humble dwelling stood, made of pieces of wood, cardboard, and iron roofing sheets. This was the home of Claribel, 39, a mother of three children aged 18, 12, and 6.

In 2011, her husband suddenly became ill. He was diagnosed with severe renal failure, and within a month, he died. "The doctors told me his kidneys dried, and there was nothing to do," said Claribel.

During the first days of widowhood, her family supported her as much as possible, but then she had to start working to support her children and take them to school. Today, she earns money washing, ironing, and cleaning houses to ensure her children don't miss a meal and get an education. When she heard about a Habitat for Humanity Nicaragua housing project, Claribel rushed to submit the necessary documents to participate. She was notified about her selection on August 13, 2020. With a heart full of joy, she first thanked God.

"Joyous, I said: Thank you, Lord, for you have given me a great blessing. I now have a decent home to live in with my children. When I got married, my husband and I lived in my mother-inlaw's house; we then rented. Later, we bought this land. My husband bought the land in two payments. At the time, we built the shack with pieces of plastic. Today, thank God, we have our house and it's made with cement blocks," said Claribel.



Claribel with two of her children. / Habitat for Humanity Nicaragua.

PARAGUAY

safe return to school



Paraguayan children wash their hands in facilities repaired or built by Habitat before entering school. / Habitat for Humanity Paraguay.

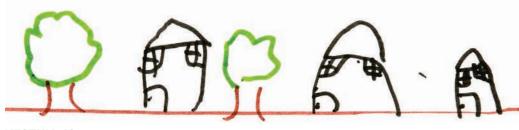
abitat for Humanity Paraguay, in partnership with UNICEF, USAID Paraguay, and Thrivent, worked to provide a safe back to school for 11,340 students from 31 public schools in the cities of Asunción and Luque.

The project included improving and building infrastructure and obtaining the supplies needed to ensure the implementation of COVID-19 prevention and health protocols.

Through the Saving Lives in Informal Settlements program, Habitat Paraguay develops projects aimed at reducing the virus' spread among vulnerable communities.

In the case of public schools, the lack of adequate sanitation facilities was a major obstacle for students to go back to school, so it was crucial to provide appropriate handwashing infrastructure. Thirty-one schools improved and/or repaired their infrastructure. They also received materials to create awareness and establish hygiene and safety habits such as hand-washing, mask use, and social distancing. Visual signs, such as posters, were put in highly visible and accessible areas to achieve a greater impact.

"In this pandemic, we want people to learn hygiene habits. These facilities help minimize contagion and create awareness. I believe the most important thing for our students to learn from this pandemic is that hand-washing will save our lives. This will benefit the health of our students," said Rocio, principal of the Profesor Emilio Ferreira elementary school, which has more than 400 students.



YESENIA, 10 MEXICO.

DOMINICAN REPUBLIC

health starts at home



A happy Miriam after installing the floor and the security bars to protect her house. / Habitat for Humanity Dominican Republic.

iriam, 51, lives in the Consuelo municipality, San Pedro de Macoris province, Dominican Republic, with her husband, Carlos, and the youngest of their children, Oscarly.

She is a janitor at a community school and sells clothes. She describes herself as a fighter, always moving forward. Miriam and her husband started self-building their home.

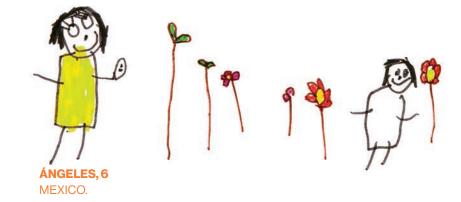
However, they lacked the resources to put in floors (for them, a primary source of disease) and install security fences and bars to protect their house, so they felt unsafe. When Miriam heard about Habitat for Humanity Dominican Republic, her life changed as she realized the organization was an ideal partner to finish building her home.

"I've always been thrifty; I look for opportunities and don't fear work. Thank God I've had a lot of support from my family, so although it was a challenge, I thought it was a good decision. Now, my house is protected, and I have a nice floor," said Miriam.

Habitat's support throughout their home improvement process was key for this family. "We were able to learn which materials were right for us, and we were always in contact with the engineer. I am very satisfied with the results. My house is more beautiful and safer now," said Miriam.

In the future, the family wants to fix the roof and build a small store to start a business.

"To me, this house represents health for my family and a safe and comfortable place for my child to continue his education," said Miriam.



TRINIDAD & TOBAGO

gratitude after the disaster

n September 2017, the hurricane season had not yet begun when heavy rains surprised the islands of Trinidad and Tobago. As a result, many communities in the north and south-west of the country had two days of flooding, which wreaked havoc and damaged thousands of homes.

Annette remembers that day as if it were yesterday. "The weather just changed. Place just got black, it wasn't even in hurricane season yet or anything like that. And we heard a loud crash, so all of us ran outside and we went to the back, and we looked, and the whole bank from on top was sitting on my house."

Ragoonanan and his family also witnessed how their home was damaged by the water and mud piled up. "Words can 't explain. It's...I have no words for that. Knowing you're working so hard and for so long to build something so comfortable for your family and just see it go in a split second like that, it was not a pleasant moment." said Ragoonanan.

After the emergency, Habitat for Humanity Trinidad and Tobago activated its disaster response program. It began with a damage analysis and the development of a project to repair houses and provide training in affected communities. By the end of 2021, with the support of Proman and Republic Bank Limited, Habitat repaired more than 60 homes and also provided training on resilient construction techniques, disaster preparedness, and household hygiene practices to prepare vulnerable communities for future disasters.

"To the supporters, the people who are putting their money not knowing where it is going, and to who it is beneftting, right?, I am here to say thank you, because without you guys doing this, it wouldn't be possible." said Annette.



Annette tells her experience after joining Habitat to repair her home. / Habitat for Humanity Trinidad y Tobago.

volunteering from home

ur volunteers are Habitat for Humanity's hearts and hands. Each year, their commitment and generosity change the lives of millions of people worldwide.

Health measures affected Habitat's onsite volunteer program globally during the pandemic, and Paraguay was no exception.

In this context, volunteers joined Habitat Paraguay and turned social distancing into an opportunity for solidarity and creating new links to reach more families. They did this through the Settlement Support Network created by Habitat Paraguay, which today includes 25 civil society and academia partner organizations.

Its objective is to pursue an open national strategy for resilience in Paraguayan informal settlements during the pandemic. Ninety-six volunteers have supported various activities, coordinated and followed-up by community leaders, to prevent and mitigate the virus.

"Participating as a volunteer for the Network is a wonderful experience and gives me a sense of personal growth. Through volunteering, I re-connected with those who teach you rare values such as solidarity, community support, empathy, selflessness, and mutual assistance. They confirmed how interdependent we are, no matter where we are," said Georgina, 31.





Volunteers participating in virtual workshops in Paraguay. / Habitat for Humanity Paraguay.

more than 1,600 people participated in the 4th Housing Forum

n May 2021, Habitat for Humanity Latin America and the Caribbean held the fourth edition of the Housing Forum, the only multi-stakeholder forum in the region that seeks to reimagine and build a new reality for housing and cities.

For a week, Habitat brought together government authorities, international organizations, local governments, universities, private companies, investors, banks, civil society organizations, community leaders, professionals, and students to share experiences, lessons learned, and trends and challenges in housing and urban habitat.

1,639 people from more than 40 countries joined the event.

The event sessions were led by more than 230 speakers, including the President and the First Lady of Costa Rica, and seven

ministers and national housing authorities from Mexico, Chile, Costa Rica, El Salvador, Colombia, Honduras, Ecuador, and Argentina; the city mayors of Guatemala City, Cuenca in Ecuador, and Montevideo in Uruguay; six business leaders of projects focusing on improving housing deficits Hilti Foundation. Whirlpool, Gerdau, Dow, CEMEX and Somfy; representatives of 11 multilateral agencies Economic Commission for Latin America and the Caribbean, UN-Habitat, International Finance Corporation - a member of the World Bank Group, Inter-American Development Bank, Central American Bank for Economic Integration, Latin American Development Bank, USAID, European Union, Forum of Ministers and High-Level Authorities of Housing and Urban Development of Latin America and the Caribbean, the Central American Secretariat for Social Integration. and Cities Alliance.

The event demonstrated agreement in trends and needs for advancement in the region.

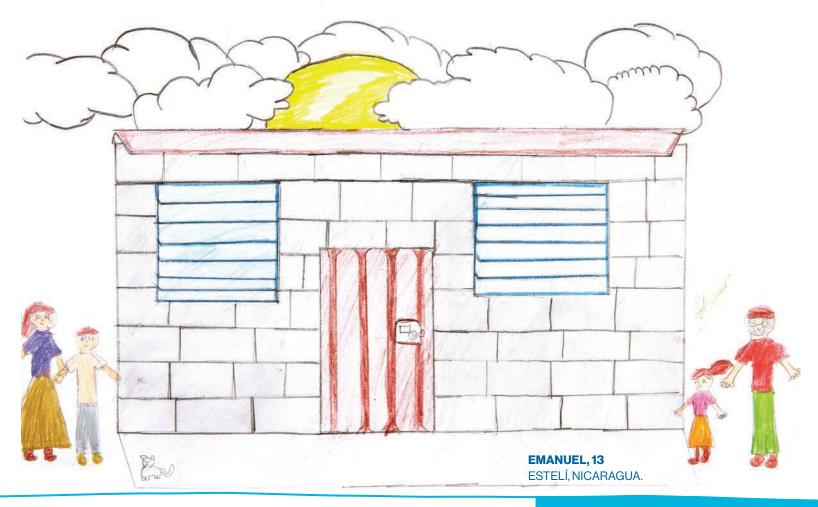
One of the main topics was how to refurbish and reuse empty or abandoned city buildings that already have access to water and sanitation services, creating more secure housing opportunities.

Proposals to generate innovative solutions for improving housing access, such as rentals, were also emphasized. Sustainable housing and cities were a priority topic.

New infrastructure and housing financing schemes were highlighted, including the *Cities Investment Facility* presented by UN-Habitat, Infonavit's self-construction financing programs, outcome-focused financing mechanisms such as the Social Impact Bonds, and financial policies and mechanisms that combine public and private sector participation with communities and housing beneficiaries.



Panel discussion led by Habitat for Humanity, World Bank, UN-Habitat, and IDB.





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advocating #SoyHabitat





volunteering

g partnering