



Habitat
for Humanity®

TOGETHER WE BUILD

Habitat for Humanity International
Annual Report FY2015
July 1, 2014 – June 30, 2015

habitat.org



Like thousands of families affected by the devastating earthquakes that struck Nepal in 2015, 2-year-old Lijeeshah Shahi and her family slept under a tarp on the sidewalk, afraid that their home was structurally unstable.



Since its founding in 1976, Habitat has helped more than

6.8 MILLION

people obtain a safer place to sleep at night, along with the strength, stability and independence to build better lives.

In fiscal year 2015, Habitat served nearly

1.8 MILLION

people through home construction, incremental construction, rehabilitation, repairs or increased access to improved shelter through products and services.

An additional

4.8 MILLION

people now have the potential to improve their housing conditions through a range of indirect services, from training in construction and financial management to advocacy efforts that changed policies and systems to allow more access to shelter solutions.





Beauty Mwanza, 4, lives with her grandmother Anna Mwanza in the Chipulukusu community in Zambia's copper belt. Their home is part of Habitat for Humanity Zambia's Rural, Urban and Peri-Urban Program.



IN ALMOST 40 YEARS OF HELPING FAMILIES improve their housing situations, we at Habitat for Humanity have seen firsthand how critical housing is to families and to communities. We realized from the beginning that when we build structures,

WE ARE ALSO BUILDING...



Seeti Bairwa, 5, and her family built a new latrine in their compound in Sandela, Rajasthan, India, through a partnership with Habitat for Humanity India.





DIGNITY



HOPE



OPPORTUNITY





The planets of the solar system float on the walls of Zachary Cook's room, but his feet are firmly planted on the solid foundation of a Habitat home in Kansas.



**TOGETHER
WE ARE HABITAT**

**TOGETHER
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Laura, Kevin and Andy Ksor live happier and healthier lives in the house their parents helped build with Habitat for Humanity Charlotte (North Carolina). Eight-year-old Kevin remembers living with relatives in a small, overcrowded house that had mice. "I am just so happy to make a new life — to have a new start," said his mother, Chan.



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TOGETHER, WE BUILD BETTER LIVES AROUND THE WORLD

IN ALMOST 40 YEARS of helping families improve their housing situations, we at Habitat for Humanity have seen firsthand how critical housing is to families and to communities. We realized from the beginning that when we build structures, we are also building dignity, hope and opportunity. It is about helping families lift themselves out of poverty to become self-sufficient. Our efforts help people realize improvements in health, education outcomes and employment, and we have been instrumental in revitalizing communities and changing policies and systems that hinder access to adequate shelter. At its core, Habitat is also about giving meaning to volunteers and supporters.

Imagine a 3-year-old who is so excited about having a bathroom in her home that she gets up every morning to clean the sink. Imagine feeling like you have no purpose in life until volunteering alongside other families to help them create a simple, decent place to live changes your outlook. Imagine moving into a healthy environment after raising children in what had been labeled a “lead deathtrap.” And imagine being a young woman who

was able to finish law school because of the stability provided by living in a safe, permanent, decent home.

We also know that housing is just as important to the health of a community as it is to the health of individuals. Investing in sustainable, affordable housing attracts new businesses, creates jobs and, many times, makes communities safer. On many occasions when Habitat has served as a catalyst and organizer, communities have rallied together to develop innovative ideas that lead to positive change. In addition, homes in many disaster-prone areas are now better able to withstand the damage caused by earthquakes and storms.

In this annual report, you will learn about many examples of transformation that have taken place as a result of Habitat’s work. The photo that accompanies this letter focuses on a little boy named Darwin whose house I worked on recently in Colombia. He has lived in a household of women all his life, and he delighted in the kind of acrobatics I always did with my children. My team expanded and upgraded the home that his grandmother Rosalbina shares with her two daughters



HABITAT FOR HUMANITY COLOMBIA / CARLOS REALPE

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and their three children. We worked hard mixing cement by hand, filling endless buckets and lifting large bricks onto walls at high altitude.

As one of our team members said, “It’s expensive to be poor.” Families tend to pay more per square foot in rent and get less value for their scarce income. Because no banks will give them loans, they save up to buy a few bricks at a time.

Rosalbina’s improved home certainly won’t solve all the family’s problems, but they will now have a safe, secure place to grow, be healthy and thrive.

That is Habitat’s goal. We alone can’t solve all the world’s housing problems, and the families and communities with

whom we partner will still have challenges to address. But we can provide hope, and we can create opportunities so that people feel like they have a chance for their lives to be better and their communities to be stronger.

We can’t do it without faithful supporters like you, and we are grateful for your time, your prayers, your efforts and your donations. Together we are Habitat. Together we build.

Jonathan T.M. Reckford
CEO, Habitat for Humanity International



BY THE NUMBERS





Since 1976, Habitat has helped more than 6.8 million people meet their affordable housing needs.

6.8 MILLION+

1 OUT OF EVERY 4

People on the planet live in poverty housing.

15,000

Women have participated in National Women Build Week.

851

ReStores operate in the U.S.

94

ReStores operate in Canada.

1,500

More than 1,500 affiliates and national organizations are working at the grassroots level in more than 70 countries to help transform lives and communities through affordable housing.



More than 2 million volunteers are mobilized annually to build, advocate and raise awareness about the global need for shelter.

2 MILLION+

Julia Rowe (left), volunteer engagement director at Habitat for Humanity of South Palm Beach County (Florida), helps Erica Lubin create flower boxes as part of a Girls Build event.



20,000

Habitat for Humanity El Salvador has served 20,000 families.

100,633

Habitat for Humanity Honduras completed work on its 20,000th house in April 2015, which represents 100,633 Hondurans who now have a decent place to live.

276,675

Habitat for Humanity Haiti marked the fifth anniversary since a devastating earthquake struck in 2010. Habitat for Humanity Haiti has helped 55,335 families — about 276,675 individuals — through its disaster recovery program and subsequent community development activities.

100

The Aboriginal Housing Program built its 100th home, by Habitat for Humanity Edmonton in Slave Lake, Canada.

5,000

Habitat for Humanity Malawi served more than 5,000 clients through housing support services and distributed more than 10,000 energy-saving stoves to families affected by a January 2015 flood.

28,000

Vulnerable group households were served throughout Europe, the Middle East and Africa.

27

Habitat for Humanity Philippines celebrated its 27th anniversary in May 2015.

18

Habitat for Humanity Indonesia celebrated its 18th anniversary in May 2015.



HABITAT FOR HUMANITY SINGAPORE

6,000+

The seventh anniversary of Bare Your Sole, a flagship event for Habitat for Humanity Singapore, drew more than 6,000 people, who took off their shoes to walk either 2 or 4 kilometers. Bare Your Sole raised almost US\$260,000, the second-highest amount since the event launched in 2009. The funds will go toward Project HomeWorks, Habitat Singapore's program to clean up the homes of the elderly or disabled.

Tentu Chula weaves baskets to provide income for his family in India's Uttarakhand state. The 75-year-old lives with his family in a Habitat house his son helped build in Kakadu village after the floods and landslides of 2013.





**TOGETHER
WE BUILD
.....
INNOVATION**





Ten years after their home was destroyed by Hurricane Katrina, assistant schoolteacher Tracey Davison (center) and her four daughters — Ashunti (from left), Karly, Majsa and Nylah — reflect on the blessing of their Habitat home. They are among 20 families in Pascagoula, Mississippi, who built new houses during the 2008 Jimmy & Rosalynn Carter Work Project.

EZRA MILLSTEIN

BECAUSE HABITAT FOR HUMANITY SO STRONGLY BELIEVES

in building strength, stability and self-reliance through shelter, we constantly find new ways to partner with families so that they have the right tools to improve their lives. Our home repair and

neighborhood revitalization efforts help people with the upkeep of their homes and also help communities look beyond those individual houses to enhance multiple homes and the surrounding neighborhood. We help seniors remain in their homes by facilitating the small modifications that

make aging in place possible. Our housing microfinance efforts create access to small loans so that families are able to undertake home improvements. Our water, sanitation and hygiene projects create sources of clean water and deliver health training. And the list goes on. Habitat's

work encompasses so many approaches because we know that decent shelter is something we all need to thrive. Everything we do is a step toward a world where everyone has a decent place to live.

DEALING WITH DISASTER

After a massive earthquake struck Nepal on April 25, Habitat swung into action, managing volunteer rubble removal, distributing water backpacks and delivering transitional shelter kits. By the end of fiscal year 2015, more than 20,000 water backpacks had been distributed and 1,600 transitional shelter kits had been delivered. Twenty-one demonstration transitional shelters also were built. Our approach to disaster response goes beyond immediate relief to provide for transitional shelter and, ultimately, core house construction.

Savitri, 35, has been raising her four children, ages 3 to 17, alone since her husband died in late 2014. When the magnitude-7.8 earthquake hit Nepal, Savitri, then working as a domestic helper, and the children fled her employer's house near Kathmandu and stayed out in the rain for the next two nights before a neighbor took them in.

When another earthquake hit on May 12, Savitri thought, "This is it. This is the end. My kids and I are all going to die here and now."

On June 4, Habitat for Humanity Nepal distributed transitional shelter kits in Savitri's community of Bhetwalthok, in the Panchkhal municipality of the Kavre district. Habitat staff members and volunteers helped her build a transitional shelter. Now Savitri has one less worry — her children will not have to stay in a damaged house. She hopes other families will find the help they need in the aftermath of the earthquakes.

Habitat always looks for long-term solutions and prevention. After disaster strikes, whether it's a hurricane along the U.S. Gulf Coast, flooding in India or an earthquake in Nepal, Habitat focuses on rebuilding neighborhoods, restoring normalcy and helping communities prepare for the future.

Tracey Davison's house — indeed, most of her neighborhood in Pascagoula, Mississippi — was destroyed by Hurricane Katrina in 2005. But she never gave up working for a better home, and she taught her four daughters never to give up. In 2015, she stood on the porch of her Habitat home and remembered.

"Right over there," she said. "I had all these wonderful people, including President Carter and his wife, standing on my front lawn in a circle praying, right before they started slamming hammers on this house. I tell the girls, 'This is a chosen house. This is a chosen house.'"

Similar scenes play out across the globe. In Kakadu village in India's mountainous Uttarakhand state, a 75-year-old basket weaver named Tentu lives with his family in a Habitat house his son helped build after devastating floods and landslides struck in June 2013. The well-built home has a solid concrete foundation and steel-reinforced brick walls. It has allowed Tentu's 15-year-old grandson, Sagar, to dream big dreams: He wants to be a doctor.

"It is hard," Sagar said of the path he has chosen. "It is a little bit harder than others. But I want to learn more. I will do my best."

Flooding struck India again in September 2014, this time in the east. Again, Habitat for Humanity was there to rebuild. Eleven-year-old Deepika and her family were able to move into a new Habitat India home, where comfort and security have displaced anxiety and fear.

For families around the world, Habitat homes are a step up — sometimes literally — to higher ground.

Where higher ground isn't available, there's the FORTIFIED program, a partnership with the Travelers Foundation to build homes that can resist high winds along the hurricane-prone U.S. East and Gulf coasts.



BALDWIN COUNTY HABITAT FOR HUMANITY

Nine-year-old Harley McClain pitched in with her family's sweat equity by cleaning up around the work site in Foley, Alabama, on the Gulf Coast. The family moved from a camper to a storm-resilient Habitat house.

That is great news for the McClain family of Foley, Alabama. The family of five no longer has to ride out tropical storms in the travel trailer they once called home. They are now living in their first real house, built on a sturdy foundation of insulated concrete forms and with wind-resistant windows and doors.

Vaughn and Sheila McClain recognize their blessings and continued to volunteer with Habitat after completing their sweat-equity requirement.

"We've already accomplished it, and we're still going," Sheila McClain told a reporter. "It's about helping other families achieve their dreams."

COLLABORATING TO GET THE JOB DONE

We don't try to do it all ourselves. Habitat collaborates with financial institutions in other countries to provide resources that low-income people need to improve their homes' infrastructure and sanitary conditions.

In Tajikistan, more than 70 percent of families live in substandard conditions, and many live on limited incomes with no access to traditional mortgages. These families often do not need a new home; they simply need to improve their current homes bit by bit.

Alieva Maksatoy lives with her two daughters in northern Tajikistan. Her husband and son work in Russia as seasonal migrant laborers. With the money they sent back home, the family built a nice three-bedroom house, but they could not finish it off with proper windows and doors. Winter was coming, and the family could not afford to prepare the house for the cold. But thanks to a loan from Habitat Tajikistan, Maksatoy was able to install windows and doors to keep the heat inside the house.

"It was very relieving to find out that I can winterize my house with the help of Habitat Tajikistan," she said. "Most

banks in Tajikistan have high-interest, short-term loans, which are very hard to pay off. Habitat Tajikistan offers affordable loans, and I am confident about the quality of the products."

In Latin America and the Caribbean, Habitat's Center for Innovation in Shelter and Finance began a collaboration with Habitat Mexico to start a new entity that would channel financing and technical assistance to expand home improvement access.

In Nicaragua, more than half of the families in the rural community of La Gallina did not have access to a latrine, and 80 percent of the existing latrines were in very poor condition. Many residents also lacked access to safe water sources. With Habitat's support, a decentralized water supply and treatment system was installed with a distribution network that reaches the whole community. A water, sanitation and hygiene committee manages and maintains the system, and trained community organizers provide hygiene education. Sixty ecological sanitation units have been built, benefiting 320 people.

Kabwe Chongo, 9, is the grandson of Habitat homeowner Bupe Mpanda. Bupe has lived in her home since January 2013 and takes care of five grandchildren. The house was built as part of Habitat Zambia's orphans and vulnerable children program, launched in 2005 in response to the HIV/AIDS epidemic that has created an overwhelming number of orphans. The program is supported by Irish Aid through Habitat for Humanity Ireland, and is being implemented in Ndola in the Copperbelt Province and in urban slums around Lusaka.



HELPING OUR ELDERS AND TRAINING YOUNG LEADERS

A seemingly small change can make a huge difference in an older person's quality of life.

Oliver Rollins, 72, still lives in the Memphis, Tennessee, home where he raised his children. But now he lives alone, and it's harder to maintain the house.

Habitat for Humanity of Greater Memphis has noticed in recent years that the bulk of its home rehabs, critical repairs and weatherization jobs are on homes occupied by older adults with low incomes.

"We believe seniors will thrive when they can stay in a place that's familiar to them," Dwayne Spencer, president and CEO of Greater Memphis Habitat, told a local TV station.

"Words can't express the way I feel about the situation," Rollins said as his home was being repaired. "I can't get my words together for the work they have done for me and how thankful I am for them."

While taking care to serve our elders, Habitat also works to develop new generations of leaders through campus chapters, Collegiate Challenge and Learn and Build Experience service vacations, and Act! Speak! Build! Week, in which young volunteers advocate for decent, affordable shelter by engaging their communities and elected officials. FY2015 also marked the first year that the Latin America and Caribbean area office organized the Young Leaders Build in seven countries.

Advocacy. Disaster response and recovery. Microfinance support for incremental building. Community improvement initiatives. Home preservation assistance and education. With Habitat's help, homeowners gain access to the resources they need to build a better life for themselves and their families.



INDIAN RIVER HABITAT FOR HUMANITY

LaKisha Erwin (left), Indian River Habitat for Humanity's manager of neighborhood revitalization, visits with homeowner Martha McDougald, who partnered with Habitat for repairs to her Vero Beach, Florida, home.



EZRA MILLSTEIN

Melody Wang, president of the Habitat campus chapter at Southern Methodist University, served as a volunteer during the 2014 Jimmy & Rosalynn Carter Work Project in Dallas, Texas.



EZRA MILLSTEIN

U.S. Representative Sanford Bishop of Georgia (second from right) and a member of his staff meet with Dana Jackson of Habitat for Humanity International (right); Ryan Willoughby, executive director of Habitat for Humanity of Georgia (left); and Jonathan Reckford, CEO of Habitat for Humanity International (second from left), during Habitat on the Hill 2015, Habitat's annual legislative and advocacy conference in Washington, D.C.

Jo and John Flowers have been filling bottles and fetching tools — and so much more — since construction began on the first house on this cul-de-sac of Habitat homes in Lovejoy, 30 miles south of Atlanta, Georgia. The couple, who got help with painting and home repairs from Habitat in 2014, volunteer with Southern Crescent Habitat 40 to 60 hours a week. Seventy to 90 percent of Habitat's repair work serves families older than 50 — John is 67, and Jo is 61. Habitat relies on the kindness of volunteers like Jo and John to change the lives of Habitat partner homeowners.





**TOGETHER
WE BUILD**
.....
HOPE AND PRIDE





JASON ASTEROS

THREE-YEAR-OLD ANA MARIA ALDANA

had news she could not wait to share with just about anyone she came across.

As soon as her mother partnered with Habitat for Humanity Colombia to renovate their one-room home — and then make incremental improvements and additions over time — young Ana Maria wanted everyone to know that the family now had a bathroom and a shower.

“I know it’s illogical that a girl would say we have a bathroom, since it’s normal for everyone to have a bathroom,” said her mother, Monica, a teacher in Soacha. “My little baby would tell the neighbors, and people would just look at her. But how was she to know that was normal? We didn’t have one.”

Monica Aldana described their pre-Habitat living conditions as terrible. The family of six lived in the 10-by-10-foot one-room structure that they were trying to build themselves, with no ventilation and no bathroom or kitchen. And the Aldanas were not alone in their struggle: Nearly one-third of Colombian households lack adequate housing. In many countries, the problem is even worse.

“Truth is, we were really in a bad way,” Aldana said. “I felt very frustrated because I could not give (the children) what I knew I had to give them as a mom. I used to cry a lot.”

Aldana’s partnership with Habitat addressed those immediate needs and resulted in an improved concrete floor and plans for a second stage of building.

“For the children, it is a very big change,” Aldana said. “Before, they would tell me they were ashamed that their friends would find out where they lived. Now they invite them over.

“What Habitat did was not only put up walls, but put up hope. They put life into my home.”

Monica Aldana, a preschool teacher in Soacha, Colombia, renovated her one-room home and made incremental additions, including a bathroom and shower, with help from Habitat for Humanity Colombia.

INADEQUATE HOUSING OFTEN LEADS TO SHAME

At 16, Jasmin Valdovinos was ashamed of her family's trailer home near Seattle, Washington. It had drafty windows, inadequate heating and standing water, and she didn't want anyone to know she lived there. Whenever someone would give her a lift home, she would ask to be dropped off at a nicer house up the street — the one with the red door.

Jasmin's mother, Mireya Valdovinos, a certified nurse's assistant, wanted something better for Jasmin and her other two children, Alexa, 4, and Aiden, 3.

After Mireya qualified to partner with Habitat for Humanity Seattle-King County, she and 256 Delta Air Lines employees gutted and renovated a

house in Federal Way, Washington. Jasmin and her boyfriend worked on it too, under adult supervision.

"Everyone is so nice. I love the volunteers!" Mireya Valdovinos said. "It's so nice to have people give back, and it's very inspiring to see people give their time to others. It's such a blessing to have been chosen. You don't know how happy I am."

When the work was all done, Mireya Valdovinos, Jasmin, Alexa and Aiden received the keys to their new home. It was a new neighborhood for them, but they've never had trouble finding the right house. It's the one with the red door.



HABITAT FOR HUMANITY OF SEATTLE-KING COUNTY

The Valdovinos family and their new home.

HOMEOWNERS AREN'T THE ONLY ONES WHO BENEFIT

One of the volunteers who helped renovate the Valdovinos' house was Tammy Aguilar, who works at Delta Air Lines.

"Everybody in life wants something that means something, and I love being a flight attendant, but my real value is working on projects like this and getting other people involved," Aguilar said. "The reward is just incredible."

Sarah Bond-Yancey can attest to that. After suffering in the darkness of depression for years, Bond-Yancey found new

light flooding her life once she started volunteering with Habitat.

"Helping to empower those without opportunity — that is the only thing I have ever found that is worth living for, which empowers me to overcome my own obstacles," she said.

Bond-Yancey has built with Habitat in Thailand, New Zealand and Indonesia and served as a Habitat youth advocacy delegate at Habitat on the Hill, the annual legislative and advocacy conference in Washington,

D.C. At age 26, she became one of Habitat's youngest certified Global Village leaders, overseeing Habitat building trips overseas.

Volunteering with Global Village, Bond-Yancey said, means empowering families and their communities to overcome seemingly insurmountable obstacles. It means creating lasting partnerships that shatter prejudice and heal intercultural divisions. It also means stepping outside of one's own set of often all-consuming personal issues and refocusing on what is

truly important in life: family, community and shared humanity.

"Volunteering with Habitat both empowers communities and centers volunteers," she said. "The impact is both immediate and lasting. That first build (in Thailand) changed my life so profoundly that within one year, I went from dreading my past and future simultaneously to pouring all of my energy into refocusing my life on my original passions: serving others and solving global challenges."



Rebekah and Paris have big dreams now that they've moved into their new home. They have watched their single mother of four work to move them out of apartments that were too small with no place to play outside and into a close-knit community in Denver, Colorado, that allows them to really grow.



**TOGETHER
WE BUILD
.....
COMMUNITIES**





HABITAT FOR HUMANITY PORTLAND/METRO EAST

YONDELLA HALL LOVES HER COMMUNITY of Cully, a diverse neighborhood in Portland, Oregon, where the residents look out for one another. But as her old house deteriorated, she worried about whether she would be able to stay.

“At first I could see bubbling in the living room ceiling and wall,” Hall said. “And then water started leaking through. I came home every day worried that my roof might collapse.”

Hall heard about Habitat for Humanity Portland/Metro East’s Neighborhood Revitalization work in Cully, which includes helping homeowners with critical home repairs and preservation. She soon learned that the leak in her living room was much more complicated than she had thought.

“I live in an older home, but I had no idea what this leak really entailed until Habitat came out,” she said. “It wasn’t just the roof; it was the gutters and structural problems with the back porch. Habitat educated me not only on the repairs, but on the health issues, too. I didn’t know how leaking and standing water could affect my health.”

Through an affordable Habitat loan, Hall was able to buy a new roof and gutter system. Habitat also connected her with Verde, an organization focused on building environmental wealth in communities, which helped her install a rain garden in her backyard, directing runoff from her roof to sustain a beautiful, functional native plant garden.

“I used to get nervous when the rain came because I knew it would mean leaking and flooding,” Hall said. “Now I get excited because I get to watch my rain garden grow.”

She expressed her gratitude as she looked forward to many more years in her home and in the Cully neighborhood. “I love feeling connected to my community,” she said. “Habitat not only helped me repair my home, but it made me feel like a bigger part of the community.”

At Habitat, we build communities, and we also help strengthen existing communities like Cully through partnerships that help maintain pride and dignity for homeowners.

People deserve safe, affordable homes, but they also need a healthy community environment in which to thrive. Research shows that when residents of a neighborhood feel they belong to a vibrant, connected community, they are more likely to forge bonds of social capital. Their collective action can reduce neighborhood crime, revitalize the housing stock, turn weedy vacant lots into playgrounds, or get speed bumps installed on streets where children play.

Habitat for Humanity spurs some of these changes through our neighborhood revitalization work, with participating affiliates partnering with specific communities and frequently combining the construction of new Habitat homes with repairs on existing homes. Habitat's neighborhood revitalization is a holistic community development effort that leads to an enhanced quality of life for an entire neighborhood and everyone who lives there.

Surveys have shown that residents appreciate that their lives are better for having had Habitat partner with their communities.

Habitat for Humanity Fresno County (California) has been partnering with the residents of the West Fresno neighborhood since 2010. According to a 2015 survey, residents said they attended more community meetings, felt safer walking in the neighborhood after dark and were more satisfied in general living in the neighborhood.

In Jacksonville, Florida, members of the New Town community, the focus community of Habitat for Humanity of Jacksonville, reported increased interactions with their neighbors and said they were more likely to recommend the neighborhood to others.

DEVELOPING A THRIVING COMMUNITY



JASON ASTEROS

In Denver, Colorado, Angel Meza knew she needed not just a decent, affordable home, but also a community where her family could flourish. For years, she and her four children moved from rental to rental, most of them too small. “They weren’t in the best neighborhoods,” she recalled. “It’s kind of a chain reaction where you find the cheaper rent, but the schooling isn’t the greatest. Can your kids play outside? Who are your neighbors?”

Meza qualified to become a homeowner partner with Habitat for Humanity of Metro Denver, and was soon part of a community of new homes built by homeowner partners and volunteers during the Jimmy & Rosalynn Carter Work Project there.

“I love my neighbors,” she said. “We’re really close with each other, and we know each other’s story, and we kind of had the same struggles in the past. And now that we have been blessed with a Habitat home, we are on the right track for getting our family where they need to be when it comes to the success that they deserve.

“I really feel like we have an amazing community,” she continued. “You know, I helped pour the concrete for my next door neighbor over here; I put in the windows for my neighbor over here. And at the end when everything’s said and done and we’re standing on our completed porches and we actually have our beautiful dream behind us and we actually move in, we’re giving high-fives and being like, ‘Yes! We did this!’”



Zoe Bulik of Veresegyház, Hungary, lived for years in a house with no insulation and mold. A Global Village team helped her family insulate their home and make improvements.



**TOGETHER
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.....
HEALTH**





BETTER SANITATION MEANS BETTER HEALTH

Jagdish Bairwa, 48, and his family have benefited from the private latrine they built in their compound in Rajasthan, India, with help from Habitat for Humanity. Bairwa's oldest son, Rameshwar, suffers from polio and depended on others to take him into fields before the latrine was built. Such water and sanitation projects are very different from Habitat's construction and home rehabilitation work in the U.S., but both provide significant health improvements for families.

ESRA MILLSTEIN

NO HOME SHOULD BRING harm instead of good, sickness instead of health, heartache instead of hope. But the hard truth is that families in your community and around the world face those scenarios every day.

Jayson and Jadira Clark lived with their children in an apartment in Rochester, New York, that Jadira called a "lead deathtrap." In a small town in Wisconsin, Michael and Kaylah Martin lived in a mold-infested apartment that caused their children, Brianna, 5, and Levi, 2, to develop asthma.

For these families and millions more globally, a decent, affordable place to call home increases the chance for their children to grow up healthy.

"A safe, decent, affordable home is like a vaccine," Dr. Megan Sandel of the Boston University School of Medicine testified to Congress in 2007. "It literally prevents disease. A safe home can prevent mental health and developmental problems. A decent home may prevent asthma or lead poisoning, and an affordable home can prevent stunted growth and unnecessary hospitalizations."

Habitat homes have changed the lives of the Clark and Martin families and thousands more while fostering economic stability and self-reliance. A national survey of Habitat homeowners in the U.S. found that 74 percent said their families' overall health had improved since moving into their home.

When the Martins were chosen to be a Habitat partner family, "I started hammering on our house, and I've also worked on other houses and at the Habitat ReStore," Kaylah said.

About a week after they moved into their new Habitat home, Kaylah looked around in wonder. "I remember saying, 'This is amazing. This is our home!'"

That gratitude, optimism and sense of accomplishment cannot be mistaken.

CLEARLY HEALTHIER

A young boy stands under water flowing from a new well built as part of a water, sanitation and hygiene project in Mkak Village, Cambodia. Having a clean, readily available source of water for drinking, washing and cooking is vital to ensuring families around the world have a healthy future.

HABITAT FOR HUMANITY CAMBODIA



Jayson and Jadira Clark and their children (from left) Jaynisee and Kevin stand in gratitude in front of their new home. They lived in a cramped and deteriorating apartment in Rochester, New York, where toxic lead threatened the health of the couple, their children, and Jayson's 16-year-old brother. They are now one of many families living in safe, affordable homes because of Habitat and its donors.

FLOWER CITY HABITAT FOR HUMANITY, ROCHESTER, NY

ESCAPING A TOXIC APARTMENT

While the Martins have learned what it's like to live in a mold-free home, the Clarks have learned what living in a lead-free environment means to their children.

For nearly five years, the Clarks lived in a cramped, deteriorating apartment in Rochester with their son Kevin, 5; daughter Jaynisee, 3; and Jayson's brother Jaycob, 16. A test during a routine check-up revealed elevated lead levels in Kevin's blood, with Jaynisee and the rest of the family also at risk.

Jayson and Jadira did their best to remove the toxin from their apartment. Every day, however, the family also contended with germs and general

damage caused by mice. And when the apartment's old windows failed to protect the family from frigid winter winds and humid summer nights, Jayson and Jadira had to pay half the expense for new ones. Although both are employed full time, they struggled to make ends meet.

Through their partnership with Habitat for Humanity, Jayson and Jadira have built a healthy house of their own. Their Habitat house gives the family a strong foundation, room to breathe, and the opportunity to experience better health, to excel in school, to access better jobs, and more.



Loem Makara lost his leg as a boy and left school after ninth grade, but today he runs a small business. The affordable mortgage payment on their Habitat home in Trapaing Anchanh, Cambodia, allows Loem and his wife, Van Nary, to spend more money to expand Loem's business, and their home provides a safe space for their daughter, Makara Sovan Vicheka, to study.



**TOGETHER
WE BUILD**

**PERSONAL EMPOWERMENT
FOR WOMEN AND GIRLS**





JASON ASTEROS

BUILDING A FOUNDATION FOR SUCCESS

Makara Sovan Vicheka, 4, may get a chance at a better life thanks to caring parents and a Habitat for Humanity home. She has started kindergarten now that her family has moved into a Habitat house in the Cambodian village of Trapaing Anchanh.

Loem Makara, her father, lost a leg in an accident when he was a boy, and was only able to finish the ninth grade. He took vocational courses to learn how to repair televisions and radios, and started his own small business. He married Van Nary in 2010, and they soon had little Makara Sovan.

The family of three was living in a rented storeroom in Phnom Penh, making about US\$200 a month from Loem's business but spending US\$100 a month on rent. When he saw the houses that Habitat for Humanity was building in his father's village, they applied and were accepted as Habitat homeowner partners. Their monthly mortgage is only US\$32 a month, giving them more money to spend on Makara Sovan and for Loem to expand his business, along with a permanent residence from which to send her to school.

"I had to think about my daughter's future," Loem said. "If we kept renting houses, we would have to keep moving when the landlord stops renting, and she would have had to transfer schools all over."

Makara Sovan's school is close to their house now. "It's easy for her to study. Without a house, we would be floating wherever the wind takes us."

Loem hopes that with an education, Makara Sovan will have a better job than his. "My life has been difficult," he said. "I don't want my daughter to go through the same thing. She is wonderful, smart, talkative."

THE ODDS WERE NOT in Antonia Cuffee's favor. As a little girl growing up in the town of Easton, Maryland, where more than 30 percent of the population lives below the poverty line, she moved from rental to rental with her mother, brother and sister, finally winding up in an apartment above a drug dealer.

Valia Elliott, her single mother, did not own a car, but walked across town each Saturday to perform her sweat-equity hours building a Habitat for Humanity house in Easton for her children. The stability of the permanent, safe, decent home and the example of a hardworking mother helped Antonia become the first member of her family to finish college, graduating magna cum laude from Temple University. She went on to graduate from the University of Maryland Francis King Carey School of Law, and now she is paying it forward by working for the U.S. Consumer Financial Protection Bureau and doing pro bono legal work help-

ing low-income families who are facing foreclosures. This is the kind of long-term impact Habitat can have on a family — and a community.

“My mother was a single mother who was very poor, but she saw the value of homeownership and was willing to work hard for it,” Cuffee said. “She planned and budgeted, and that plan came to fruition. She served as a guiding figure for me as I went on to fulfill my own goals in life.”

This homeowner partnership serves as an example for Cuffee and her siblings.

“I learned the values of a goal, a plan and not giving up. Working with Habitat and learning these valuable skills was a launching pad to my success and my achievements.”

That is empowerment. At Habitat for Humanity, we help women like Antonia Cuffee build personal empowerment. And like Cuffee, their gratitude moves them to help others.



Antonia Cuffee celebrates her May 2011 law school graduation with Susan Devlin, former executive director of Habitat for Humanity Choptank (Maryland), and Steve Clineburg, the affiliate's former board president.

HABITAT FOR HUMANITY CHOPTANK (MARYLAND)

ENCOURAGING “GIRL POWER”

Around the world, women and girls make up about 70 percent of those in need of safe, decent, affordable housing. As Habitat works to support more women in their efforts to transition to better housing, more women are stepping up to help the cause.

Habitat has organized Women Build events, using all-women volunteer crews, since 1991, and an estimated 15,000 women volunteered for National Women Build Week, sponsored by Lowe's, in May. In Kansas City, Kansas, Heartland Habitat for Humanity brought women together with Yuliana Contreras, who is building a Habitat home for herself, her three daughters and her mother.

“Why do these women volunteer their time and give up their days to support the mission? Why do they build?” mused Molly Groebe of Heartland Habitat.

“They build to learn new skills. They build to give back to their community. They build to focus on something bigger than themselves for a day. They build to honor a loved one who has passed away. They build because they like the challenge. They build to prove that they can do anything they aspire to do.”

That's empowerment — not just for the Contreras family, but for the volunteers as well.

From a successful lawyer in Washington, D.C., to a little girl in a Cambodian village whose path is now brighter than it was, Habitat for Humanity homes provide the stability that leads to empowerment for women and girls.

“I know that if I can start where I started and become a lawyer,” Cuffee said, “plenty of other children can use the same tools I learned from Habitat and shoot for the stars.”



Lipi Ansari, 35, works as a tailor from the Habitat house she helped build in Bawana, India. She is investing, she says, in a good education for Faima, 9, who counts literature and English among her favorite subjects.



**TOGETHER
WE BUILD**
.....
**ECONOMIC
INDEPENDENCE**



Students in Uganda celebrate their completion of nine months of vocational training sponsored by Habitat for Humanity Uganda. The students and their families all live in houses built in partnership with Habitat as part of orphans and vulnerable groups outreach. Graduates of tailoring and carpentry classes spoke of their homes and newly acquired skills and how these had changed their lives. One young man, fresh from a construction site where he is now employed, shared that he now earns more in a day as a mason than he had in two months cultivating crops.





EZRA WILLSTEIN

LIPI ANSARI BELIEVED IN HERSELF

even when her bleak surroundings looked hopeless. The 35-year-old mother of two in Bawana, north of Delhi, India, was ready to stop moving from one destitute place to another and to use her exceptional talent for sewing to provide the economic stability she needed.

She was granted a housing loan through Habitat, and with the help of volunteers, she built a home in 2013. Almost two years later, Ansari's children thrive, and her customers flow in and out of her tailoring business. She owns four sewing machines and pays assistants to help with the business. She also takes on apprentices from the community, teaching them the precision of each stitch and giving others a chance to earn a decent income for their families.

Ansari is among the thousands of homeowners around the world each year who can tell the story of how partnering with Habitat

helped them and their families move toward economic stability.

In Uganda, for example, 59 students living in houses built as part of Habitat for Humanity Uganda's work with orphans and vulnerable groups are well on their way to financial self-sufficiency after receiving vocational training in tailoring, carpentry and construction. After completing the nine months of training sponsored by Habitat for Humanity Uganda, a student can earn more in a day as a mason on a construction site than he would make in two months cultivating crops.

One student, Alutia John Kokos, the oldest of several siblings, had been forced to drop out of school because he couldn't afford the tuition. Since completing Habitat's vocational training program, Kokos has used his earnings to buy one of his sisters a mattress of her own, and he is saving money so that all of his siblings can go to school and work toward financial independence.

A women's support group meets at the office of Chetanalaya, a community development NGO that partners with Habitat in Bawana, India, 30 kilometers northwest of central Delhi. The community has high unemployment, and the few existing jobs are poorly paid and dangerous. Poor or nonexistent sanitation and extensive overcrowding are part of everyday life.

BUILDING BETTER BUDGETS

To help prepare families to become successful homeowners, Habitat for Humanity provides financial and budget training in the United States. The central factor in their continued success is an affordable mortgage.

Trenisha Dorsey became a Habitat homeowner partner in Los Angeles, California, in November 2014. Although having the space for her son to play and the freedom of owning her own place matter a lot, she said the biggest benefit of her Habitat home is that it allows her to save money. Dorsey had been living in an apartment with her 15-year-old daughter, her 8-year-old son, and a 17-year-old niece. Her bills took almost every penny of her income. Her new mortgage payment is \$450 less than her rent had been, and solar panels and water-saving appliances have reduced her utility bills.

Some of the money she saves goes toward paying her property taxes, and the rest is spent on things that had been out of reach.

"We were not able to do anything extra while I was renting," Dorsey said. "I felt like I was being held captive to my apartment. After paying rent and utilities, I didn't have a dime left."

Habitat gave Dorsey the chance she needed to make a stable life for her family.

"I want to send the message to any mother, father, grandmother, uncle, aunt in my situation that there are people out there that have good hearts, and they will help you. Without Habitat, I would not have been able to become a homeowner, even though I've been on my job for eight years.

"They helped me build a foundation for me and my kids."



**TOGETHER
WE BUILD**
.....
GLOBAL IMPACT





FY2015 SUMMARY OF INDIVIDUALS SERVED

The Fiscal Year 2015 Annual Report, for the first time, measures individuals served through Habitat for Humanity's array of products and programs. In the past, we counted how many families we served. But in keeping with our strategic plan and focusing on the long-term impact decent, affordable housing has on every person who lives in a house, we believe totaling individuals served is a better way to record our year and the success of our efforts. Counting people served also more closely aligns us with global industry standards of other nonprofit organizations.



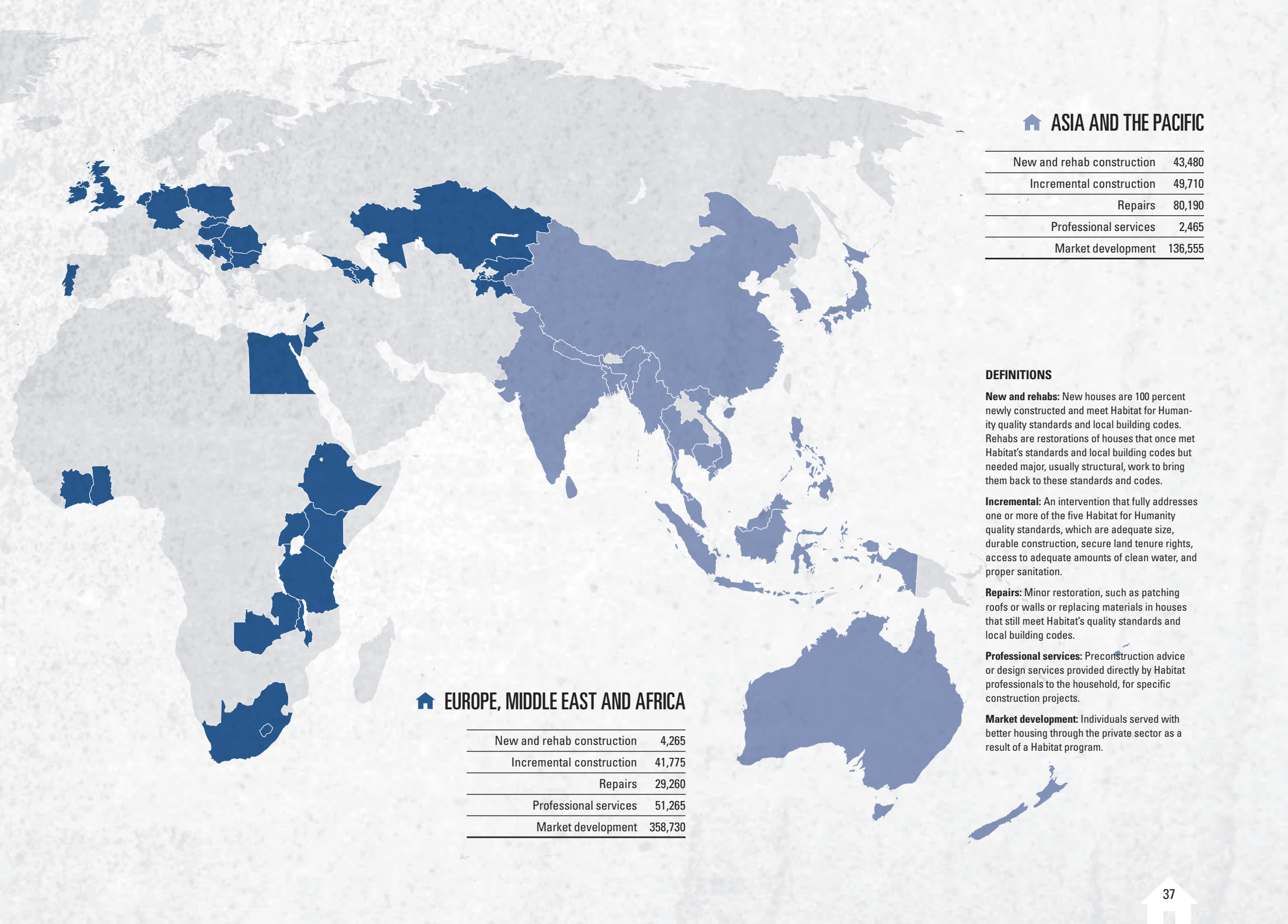
🏠 U.S. AND CANADA

New and rehab construction	18,328
Incremental construction	—
Repairs	11,004



🏠 LATIN AMERICA AND THE CARIBBEAN

New and rehab construction	35,530
Incremental construction	45,705
Repairs	42,590
Professional services	36,315
Market development	814,535



🏠 ASIA AND THE PACIFIC

New and rehab construction	43,480
Incremental construction	49,710
Repairs	80,190
Professional services	2,465
Market development	136,555

DEFINITIONS

New and rehabs: New houses are 100 percent newly constructed and meet Habitat for Humanity 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 for Humanity 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.

🏠 EUROPE, MIDDLE EAST AND AFRICA

New and rehab construction	4,265
Incremental construction	41,775
Repairs	29,260
Professional services	51,265
Market development	358,730



THERE IS POWER IN 'WE'

and volunteer. And there is tremendous power in “we.”

In this report, you’ve seen how housing is at the center of everything we do. In addition to traditional home construction, Habitat aids disaster recovery, repairs existing homes, undertakes water and sanitation projects, designs incremental building plans, promotes advocacy initiatives, and makes small loans available to very low-income families, to name a few. More than 1.8 million people have been helped by Habitat’s ministry in FY2015, but there are still many hoping for a decent place to live. I believe that together we can do more.

I am blessed and privileged to have spent nine years on the board of directors of Habitat for Humanity International, and Habitat brings people together like no other organization I know. Dr. Martin Luther King Jr. often spoke of the “Beloved Community,” and I think this ministry has a way of showing us what God intends that community to look like.

We humans come from all races, ethnic groups, cultures, religions and other backgrounds, and because God is our creator, we have been blessed with unlimited human potential. Since we are all God’s

children, we are called to truly know, care about and see each other as human beings. Dr. King had it right. We must grow to see the beauty in our diversity as opposed to using it as a way to divide.

Too often, low-income or poor families are isolated or marginalized. I know from my own work that concentrated poverty is extraordinarily destructive, especially for children. Poverty is not an occasional, but a daily assault. This is not some theoretical issue. We are talking about human beings, and especially children, who deserve a better shot.

The good news is that we now know that investments in homeownership have a multiplier effect, not just impacting housing, but also improving educational outcomes, health outcomes, workforce participation and more. The work you are doing in your communities is extraordinarily important and has ripple effects into future generations, other communities and the larger world. The global connection is real, so things that happen in other parts of the world also impact what is happening in our country. Your support ensures better outcomes for families for years, across the globe and in your own backyard.

When we work together in unison, the sum of the whole is indeed greater than the individual parts. Together with all of you, Habitat is realizing bold goals and helping more people worldwide improve their housing situations. There is no limit to what can be achieved. Together, we are Habitat, and we keep building!

On behalf of the Habitat for Humanity International board of directors and the entire Habitat organization, thank you for your incredible support.

Renée Lewis Glover

Chair of the board of directors
Habitat for Humanity International

WE DID IT! Together, all of us, we helped more families than at any time in Habitat for Humanity’s almost four-decade history, dramatically increasing our impact in the United States and around the world.

Habitat. We Build. That’s the theme of this year’s annual report. Within these pages, you’ve seen exactly who we mean when we say, “We build.” “We” comprises the millions of those who believe in the Habitat mission. Every donor, family and corporate partner is part of “we,” and so is every advocate, employee, faith group



**TOGETHER
WE BUILD
WITH A
COMMITMENT
TO GLOBAL
STEWARDSHIP**

Habitat for Humanity International practices good stewardship with all funds entrusted to its mission of eliminating substandard housing. Using funds wisely allows Habitat to serve more families and communities around the world.



Revenue

Habitat for Humanity International is a tax-exempt 501(c)(3) nonprofit corporation supported by people who believe in its work. Support comes in the form of contributions from individuals (cash, stock gifts, estate gifts and an annuity program), corporations (cash, donated assets and services), foundations and other organizations.

Government assistance is also welcome. Habitat for Humanity participates in various government programs from the U.S. Department of Housing and Urban Development, the U.S. Corporation for National and Community Service, and the U.S. Agency for International Development.

Total revenue in FY2015 was \$260.6 million. Total cash contributions in FY2015 were \$159.0 million, \$91.8 million of which came as unrestricted cash donations. Government grants totaled \$26.2 million in FY2015. Also included in revenue were \$35.4 million in donations-in-kind and \$40.0 million in other income.

Expense

Habitat for Humanity International classifies expense in three

primary categories: program expense, fundraising expense and management/general expense. Program expense is further divided into three subcategories: U.S. affiliates, international affiliates and public awareness/education/advocacy. Total expense amounted to \$264.5 million.

Program expense

In FY2015, Habitat for Humanity International spent \$211.2 million on program expense, representing 80 percent of total expense. These funds help to achieve measurable results around the world, including direct cash and gift-in-kind transfers to affiliates and national organizations globally for house construction and other expenses. Program expense included costs for programs that directly benefit affiliates and national organizations, such as youth programs, disaster response, training seminars and information materials. Also included is the cost of evaluating Habitat programs at the affiliate and national organizations, along with providing technical support.

Included in international transfer expense is \$13.6 million in tithe funds collected from U.S.

affiliates and used to support the work of affiliates in other countries. Tithing is a commitment set forth in covenants signed by all U.S. Habitat for Humanity affiliates. Affiliates outside the United States also tithed to support Habitat for Humanity's work in other countries, often making direct contributions that are not reflected in these financial statements.

Habitat's program expense also includes costs associated with public awareness and education, including expenses associated with donated public service announcements, special events such as the Jimmy & Rosalynn Carter Work Project, Global Village work trips, the Habitat for Humanity International website, videos, Habitat World magazine and other costs to respond to the public and media.

Fundraising expense

In FY2015, fundraising expense incurred to secure vital financial support from the public totaled \$40.9 million, representing 15 percent of total expense. Major fundraising programs include direct mail and telemarketing campaigns and direct contact with major donors, foundations and corporations. In FY2015, a

continued emphasis was placed on targeted proposals to major donors, corporations and other organizations. Many of Habitat's fundraising appeals result in donations made directly to U.S. and international affiliates or other national and international organizations. In such cases, Habitat bears the fundraising expense but does not reflect the resulting donations as revenue.

Management and general expense

For FY2015, management and general expense totaled \$12.4 million, representing 5 percent of total expense. This includes costs necessary to provide:

- Executive and board governance and oversight.
- Financial management, including our internal audit function.
- Enterprise management systems, which process our financial transactions as well as statistical measurement of our program performance.
- Overall planning and coordination of the activities of Habitat.
- General infrastructure costs.

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

YEAR ENDED JUNE 30

	2015 total	2014 total
Assets		
Cash and cash equivalents	\$42,751,172	\$40,495,983
Investments at fair value	43,097,872	48,985,397
Receivables	121,922,494	121,426,403
Other assets	10,956,154	13,233,757
	<u>\$218,727,692</u>	<u>\$224,141,540</u>
Liabilities and net assets		
Total liabilities	\$99,865,790	\$99,793,669
Net assets:		
Unrestricted	24,648,150	25,342,257
Temporarily restricted	92,059,930	96,852,786
Permanently restricted	2,153,822	2,152,828
Total net assets	<u>118,861,902</u>	<u>124,347,871</u>
	<u>\$218,727,692</u>	<u>\$224,141,540</u>

Habitat's auditors have expressed an unqualified opinion on our June 30, 2015, 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.

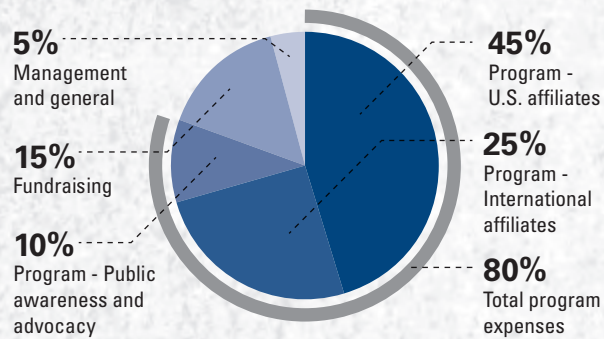
CONSOLIDATED STATEMENTS OF ACTIVITIES AND CHANGES IN NET ASSETS

YEAR ENDED JUNE 30

	2015 total	2014 total
Revenue and gains		
Contributions	\$159,048,532	\$160,991,948
Donations in-kind	35,436,913	60,125,100
Government grants	26,211,401	22,872,955
Other income, net	39,952,256	33,210,086
Total revenues and gains	<u>260,649,102</u>	<u>277,200,089</u>
Expenses		
Program services:		
U.S. affiliates	119,119,742	121,864,630
International affiliates	66,737,102	64,988,079
Public awareness and education	25,293,205	24,964,574
Total program services	<u>211,150,049</u>	<u>211,817,283</u>
Supporting services:		
Fundraising	40,866,224	37,662,679
Management and general	12,446,537	11,111,892
Total supporting services	<u>53,312,761</u>	<u>48,774,571</u>
Total expenses	<u>264,462,810</u>	<u>260,591,854</u>
Losses on contributions receivable	2,162,261	1,252,205
Total expenses and losses on contributions receivable	<u>266,625,071</u>	<u>261,844,059</u>
Change in net assets	<u>\$(5,975,969)</u>	<u>\$15,356,030</u>

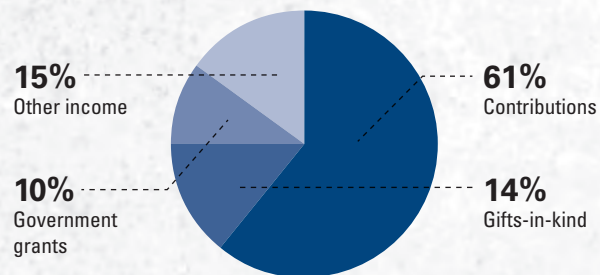
The reduction in revenue over FY2014 is due to some in-kind donors switching from multi-year commitments to annual renewals along with the unexpected sunsetting of a generous program of donated foreclosed homes.

AUDITED CONSOLIDATED FINANCIAL STATEMENTS



FY2015 use of funds

Program - U.S. affiliates	\$119 million
Program - International affiliates	\$67 million
Program - Public awareness and advocacy	\$25 million
Fundraising	\$41 million
Management and general	\$12 million



FY2015 sources of funds

Contributions	\$159 million
Gifts-in-kind	\$35 million
Government grants	\$26 million
Other income	\$40 million

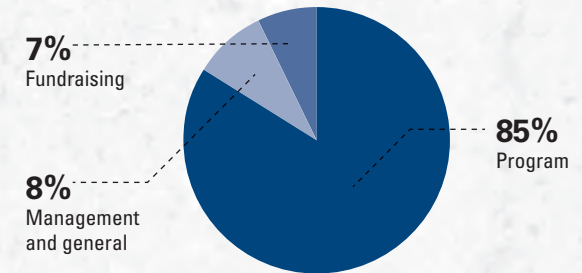
UNAUDITED CONSOLIDATED FINANCIAL STATEMENTS

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, Habitat annually compiles combined (unaudited) financial amounts for Habitat for Humanity in total. For the fiscal year that ended June 30, 2014, we estimated the total impact of the entire Habitat for Humanity mission was as follows:

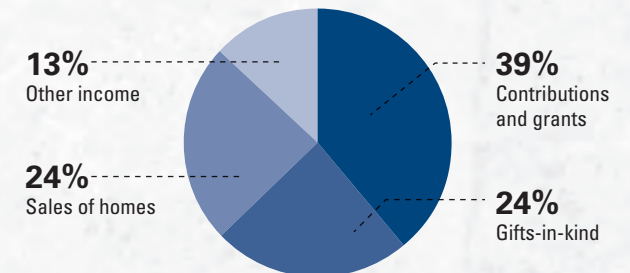
Total revenue of
\$1.6 BILLION

Total net assets of
\$2.4 BILLION



FY2014 use of funds

Program	\$1.3 billion
Fundraising	\$107 million
Management and general	\$126 million



FY2014 sources of funds

Contributions and grants	\$629 million
Gifts-in-kind	\$387 million
Sales of homes	\$397 million
Other income	\$216 million



TOGETHER WE BUILD PARTNERSHIPS

Every donor makes an invaluable contribution to Habitat for Humanity's mission to eliminate poverty housing around the world. The following pages highlight just a few of the corporate partners and individual donors whose support in fiscal year 2015 helped raise awareness of the global housing problem and build more homes with families in urgent need of them.



CORPORATE SUPPORT

Bank of America.




Bank of America launched its first multicity global build in partnership with Habitat for Humanity International in one week and across seven time zones to help revitalize neighborhoods around the world by creating safe, decent and affordable housing.

On Sept. 22-27, more than 1,000 Bank of America employees in 32 U.S. cities, along with London, United Kingdom; Hong Kong; Bangkok, Thailand; and Jakarta, Indonesia, participated in volunteer events to help repair homes and revitalize neighborhoods.

The event kicked off the renewal of Habitat's long-standing partnership with Bank of America, which included a new three-year commitment of \$4.5 million to Habitat for Humanity International and \$1.5 million for Habitat affiliates. The global build and renewed commitment to Habitat aligns with the company's commitment to community revitalization.

Bank of America employees expand the bank's generosity by giving their own time and effort to local Habitat affiliates. In 2014, Bank of America employees volunteered 36,925 hours to help further Habitat's mission.

CREDIT SUISSE 

Credit Suisse contributed to the improvement of housing through generous donations and volunteerism. Since 2009, hundreds of Credit Suisse employees have volunteered on Habitat construction sites in all corners of the world, including Armenia, Colombia, Poland, Romania and the United States.

Through a public-private development partnership, the company helps expand the housing microfinance sector and improve access to housing finance in Cambodia, Honduras, El Salvador, Rwanda and the Democratic Republic of the Congo.

Over the past four years, Credit Suisse and its employees have provided significant support to Habitat's disaster risk reduction and response efforts for the 2015 Nepal earthquakes, the 2013 Typhoon Haiyan in the Philippines, and the 2012 earthquake and tsunami in Japan.

Credit Suisse supported distribution of shelter repair kits, construction of disaster-resistant homes and a community center, and training for construction experts who provide technical assistance to families rebuilding their homes.

From June 2014 through January 2015, more than 134 Credit Suisse employees in multiple locations across the United States built alongside Habitat partner families, donating nearly 1,470 hours of service.



Dow continued its support of Habitat for Humanity, expanding the long-standing collaborative partnership to address global housing and sanitation issues while helping thousands of families gain access to safe, decent, affordable housing. With first-time builds in Ethiopia, Argentina and Colombia, Dow grew its support from 26 to 29 countries across five continents.

Dow's collaborative partnership with Habitat focuses on innovation and solving community needs. In Ethiopia, the partnership took on a new challenge: addressing extensive sanitation issues. In Dow's first sanitation project with Habitat, employees worked with Habitat for Humanity Ethiopia to build sanitation facilities to serve an estimated 140 families. In addition, Dow employees participated in various construction projects in Argentina and a rehabilitation/revitalization project in Colombia.

Dow's 2015 support of Habitat emphasized the company's commitment to help 1 billion people, a target of Dow's 2025 Sustainability Goals. For more than 30 years, Dow has partnered with Habitat to provide energy-efficient home insulation products, extensive employee volunteerism and financial contributions. Dow products and funding have supported more than 45,000 homes globally.



A national partner since 2008, The Home Depot Foundation committed more than \$3.6 million to continue its support of Habitat for Humanity International's Repair Corps, a program that funds the repair, renovation or construction of homes in partnership with U.S. military members and their families.

Their support funds 215 projects for veterans in at least 30 communities across the U.S. Projects include new construction, roofing and weather stripping, and accessibility modifications, including installation of wheelchair ramps and renovated bathrooms and doorways.

Approximately 1.4 million veterans live in poverty, and 9 million veterans are senior citizens who often find it difficult to maintain their homes and conduct critical home repairs. Since 2011, The Home Depot Foundation has donated more than \$9.8 million to help repair or renovate the homes of 450 military veterans through Repair Corps.



For the second year of its national partnership with Habitat for Humanity, HSNi Cares, the philanthropic arm of HSN's parent company, HSN Inc., helped build homes, communities and hope through consumer engagement and employee support.

HSN, Ballard Designs, TravelSmith and Improvements promoted Habitat's vision of a world where everyone has a decent place to live, offering brand customers the opportunity to donate in support of the campaign when purchasing online or over the phone during June. This nationwide effort builds on HSN Cares' annual full-house sponsorship and volunteer partnership with Habitat for Humanity of Pinellas County (Florida).

The multichannel retailer also donated 5 percent of all purchases made on the HSN credit card on June 1.

HSN supported the campaign with weekly integrations on the retail show "HSN Today;" in catalogs for Ballard Designs, Improvements and TravelSmith; and through digital channels such as brand websites, social media and customer emails. The one-month effort drove more than \$312,000 in corporate and consumer donations to Habitat's mission.

JPMORGAN CHASE & CO.

JPMorgan Chase supported Habitat for Humanity with a donation of \$985,000 to fund the construction of several homes across the U.S. More than 2,500 JPMorgan Chase employees are helping construct homes in California, Connecticut, Florida, Illinois, Texas, Ohio, Oregon, Massachusetts, New Jersey and New York.

JPMorgan Chase's recent donation is in addition to a commitment of more than \$3.2 million to increase Habitat's capacity to build homes in the United States and to provide relief to those affected by wildfires in Chile and typhoons in the Philippines. Some of this funding came directly from JPMorgan Chase employees to help families whose homes were damaged by Typhoon Haiyan. Funds were also used to support the FlexCAP mortgage-leveraging program.



This year, the “&” in Kum & Go meant more for Habitat for Humanity International, with a deeper integration of the convenience retailer's national partnership across 430 stores in 11 states.

Kum & Go invited customers to add a \$1 donation to their in-store purchases to support Habitat's mission of building homes, communities and hope. In addition, Kum & Go committed to sponsoring a Habitat for Humanity home in one of the communities where its stores operate. Co-branded coffee mugs were available, and \$1 from each purchase was donated to Habitat. Ten cents of each purchase of Kum & Go brand water bottles went to the cause, as did all customer donations from counter collection jars.

Stores in Sioux Falls, South Dakota, collected the most donations per transaction to sponsor a Habitat home to be built in partnership with a low-income family in their community. Kum & Go also awarded 13 grants of \$1,000 to \$10,000 to Habitat for Humanity affiliates.

In its second year of national partnership with Habitat, Kum & Go donated more than \$480,000, with customer donations exceeding \$257,000 of this total.



Lowe's and Habitat for Humanity International teamed up with six-time NASCAR Sprint Cup champion Jimmie Johnson in March at the Kobalt 400 to raise the walls of a new home at Las Vegas Motor Speedway. Nearly 100 Lowe's Heroes employee volunteers joined Johnson and his pit crew to frame a home and encourage race fans to sign up for future Habitat projects. Lowe's continued its support of Habitat for Humanity through a \$2 million donation toward National Women Build week and by engaging over 15,000 women volunteers, including Lowe's Heroes, to build homes.

Since 2003, Lowe's has contributed more than \$63 million to support partnership initiatives and has engaged 13,000 Lowe's Heroes employee volunteers to work on Habitat projects. Lowe's serves as the national partner of National Woman Build week and is a major supporter of Habitat's Neighborhood Revitalization work. Habitat's work with Lowe's has helped ensure safe and affordable housing for nearly 4,000 families in all 50 states.

NISSAN

Nissan North America and Nissan Motor Co. Ltd. donated a combined \$2 million to Habitat for Humanity International, continuing a long-term partnership to build homes, communities and hope.

Nissan North America's funding helped build houses in Arizona, California, Georgia, Michigan, Mississippi, Tennessee, Texas and Canada. Additionally, six Nissan trucks were donated to U.S. Habitat affiliates to help in construction efforts and as resources for disaster response initiatives. The company participated in several special projects with Habitat, including the 31st Jimmy & Rosalynn Carter Work Project in Dallas, Texas, and a build with the Heisman Trophy Trust and six Heisman Trophy winners. The company also followed the premiere of its 90-second Super Bowl XLIX commercial, "With Dad," by donating \$500,000 to Habitat for Humanity, and later building with the Wounded Warrior Project and a veteran homeowner.

Around the globe, Nissan Motor Co. donated \$535,613 to sponsor build projects in India, Indonesia, Vietnam, Myanmar and Japan.

Globally, Nissan employees have volunteered more than 71,000 hours to Habitat build sites, and Nissan and its dedicated workers have funded the construction of more than 100 houses and donated 135 vehicles. Nissan has contributed more than \$14 million in house sponsorships, truck donations and other projects.

GREGG PACHKOWSKI



CELEBRATING 10 YEARS

Thrivent Financial and Habitat for Humanity International celebrated the 10th anniversary of the Thrivent Builds with Habitat for Humanity partnership in September 2015. During that decade, Thrivent and its members have committed more than \$213 million in donations and 4.4 million volunteer hours to help create safe, decent and affordable housing in partnership with 4,000 Habitat families in 34 countries around the world.

Thrivent's mission is to serve members and society by guiding both to be wise with money and live generously. As part of this mission, Thrivent continued its support of Habitat for Humanity by committing \$12 million to Thrivent Builds with Habitat for Humanity, which provides funding and volunteers to help construct or repair homes across the globe. This funding supports the construction of 121 homes, the repair of up to 450 homes, and 120 worldwide trips through the three Thrivent Builds programs: Thrivent Builds Homes, Thrivent Builds Worldwide and Thrivent Builds Repairs.



Simpson Strong-Tie reached the \$2 million donation mark in its partnership with Habitat for Humanity International.

Simpson Strong-Tie has contributed to local Habitat affiliates for more than 20 years. It became a national partner in 2007, providing annual cash and product donations, including the structural framing hardware (connectors and fasteners) and reinforced shear walls for new home construction.

Simpson Strong-Tie builds homes with Habitat in the United States and abroad, and has supported Habitat's Jimmy & Rosalynn Carter Work Project each year. The partnership extends beyond financial and product donations as Simpson Strong-Tie employees volunteer their time, labor and technical skills on construction sites.

Simpson Strong-Tie is also a main supporter of Habitat for Humanity's Habitat Strong, a program designed to promote the building of homes that are stronger and more durable and resilient.



Valspar pledged \$36 million in paint and funding over five years to Habitat for Humanity International. The pledge includes a \$2 million contribution from the Valspar Corporation Foundation, along with donations of more than \$6 million in paint and \$350,000 to support Habitat's affordable housing work in the first year. The company anticipates maintaining this level of support through 2019.

Valspar and Habitat for Humanity International launched their national partnership in 2002, but Valspar first supported Habitat in the mid-1980s when it provided paint and volunteer labor to Habitat for Humanity Twin Cities (Minnesota). Valspar and Habitat Twin Cities founded A Brush with Kindness, a revitalization program that helps transform neighborhoods by painting home exteriors and providing landscaping and minor home repairs — tasks that can be difficult for low-income, disabled or senior homeowners.

This calendar year, Valspar helped launch Habitat's first national A Brush with Kindness Week, with volunteer support and paint donations helping affiliates to partner with more than 130 low-income homeowners across 25 states. The effort illustrates Valspar's motto, "If it matters, we're on it," and the company plans to continue partnering with Habitat to expand this annual effort to create awareness of the need for revitalization of affordable housing across the United States.



Donating up to \$5 million in products each year, Whirlpool Corporation and its flagship brand continue to provide a new range and refrigerator for every new Habitat home in the U.S. Whirlpool is also funding eight new home builds with families in need of affordable housing in Florida, Indiana, Iowa, Michigan, Ohio, Tennessee and Texas.

Additionally, many Whirlpool employees participate in the Ambassador Program, which was developed to create champions for the company's signature charities. Employees fulfill leadership positions on local Habitat boards, participate in construction activities and represent Whirlpool at Habitat-related events.

Since the partnership began in 1999, more than 85,000 Habitat partner families in the U.S. have received a Whirlpool refrigerator and range. Additionally, more than 150 houses have been built around the world with help from Whirlpool employees. Employees participate in builds where the company's manufacturing operations, customer service and administrative offices are located, such as Cedar Rapids, Iowa; Benton Harbor, Michigan; Clyde, Findlay, Greenville and Marion, Ohio; and Tulsa, Oklahoma. Whirlpool has developed active Habitat programs in more than 45 countries, with a commitment of more than \$90 million.

FOUNDATION SUPPORT



AARP Foundation's grant of \$125,000 helped Habitat for Humanity International implement a series of aging in place learning exchanges that bring together Habitat affiliates and partners to discuss the housing needs of low-income seniors.

Five U.S. Habitat affiliates that have extensive experience working with seniors hosted the learning exchanges from July to November 2015. Each exchange featured an expert on aging in place and provided an opportunity for Habitat affiliates to obtain resources, network, and collaborate with local and regional partners that work with older adults.

These learning exchanges will become even more valuable as the number of Americans 65 and older is expected to double to more than 71 million people in the next 25 years.

Across the United States, Habitat for Humanity is significantly revitalizing neighborhoods through repairs, and the AARP Foundation's funding will help Habitat affiliates build capacity to help seniors age in place in their homes and communities.

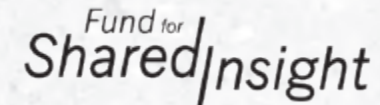


FORD
FOUNDATION

In its efforts to help reduce poverty, the Ford Foundation has partnered with Habitat for Humanity to address the dire living conditions of people around the world, especially the growing numbers who stream into cities from rural areas in search of a better life. Hundreds of thousands of them have no resources for housing or other basic needs, and they end up living in slums and substandard dwellings, often lacking sanitation services, clean water, electricity and other basic services.

As part of its Just Cities initiative, the Ford Foundation is working with Habitat to finance housing and infrastructure improvements in slum areas in Cali, Colombia, and Cape Town, South Africa. In both cities, local and national governments are working to address the quality and shortage of housing. The Ford Foundation's financial support will allow Habitat to partner with low-income residents to improve their housing and to ensure that their government's housing policies benefit their communities.

With the Ford Foundation's help, Habitat is working to find far-reaching solutions that can be applied globally as migration into cities continues to put stress on already fragile housing markets.



Fund for Shared Insight, a collaboration of funders dedicated to improving philanthropy, is helping Habitat develop ways to strengthen the impact of its Neighborhood Revitalization work. Habitat understands that the long-term success of revitalization depends on the feedback and involvement of residents and other public and private partners engaged in reshaping communities.

Habitat was one of 14 organizations selected from an applicant pool of 200 to participate in a three-year Fund for Shared Insight project. Habitat will share information and network with other grantees while developing feedback processes that will benefit Habitat affiliates. The core funders of the Fund for Shared Insight collaborative are the David and Lucile Packard Foundation, the Ford Foundation, The JPB Foundation, Liquidnet, the Rita Allen Foundation, the William and Flora Hewlett Foundation, and the W.K. Kellogg Foundation.

THE VELUX FOUNDATIONS

VILLUM FONDEN ✕ VELUX FONDEN

The VELUX Foundation joined Habitat for Humanity Bulgaria to disburse more than 200 incremental housing loans in the first year of an innovative five-year program. Aimed at improving housing conditions for families with small children who live in poverty and are more susceptible to the risks associated with poverty housing, the program operates in four municipalities across the country.

An important aspect of the five-year program is the VELUX Foundation's goal to provide better homes for at least 7,500 children. In support of this goal, the program prioritizes families with preschool or school-aged children. The average 10- to 12-month no-interest loans are distributed through community-based facilitators in municipalities and range between €200 and €450.

As a result of this program, living conditions for 331 children have been improved. For the remaining four years, the partners will focus on disbursing home improvement microloans in four municipalities and expanding into more municipalities and communities, engaging community partners throughout the country.

J. RONALD TERWILLIGER
FOUNDATION
HOUSING AMERICA'S FAMILIES

The Habitat Development Council's presence and success are largely due to the hard work, generosity and leadership of Ron Terwilliger.

His significant three-year pledge of \$2.7 million launched the council, and his willingness to make connections and influence leaders has laid a foundation for the council to achieve enduring, viable success. Terwilliger has recently traveled to Honduras, Costa Rica, Panama and Brazil on Habitat's behalf to help raise funds and to link, advise and open doors to key leaders in the region.

Thanks to Terwilliger's tireless work, Habitat is engaging highly distinguished leaders who support the cause of affordable housing. The Habitat Development Council acts as a catalyst for Habitat's growth through fundraising and leadership development, accelerating our mission around the world. Council members work together to lead a united cause to end poverty housing on a global scale, while lending their support, know-how and resources to help shape the future of Habitat.

INDIVIDUAL DONORS

JORGE BUESO

Leading the way for good

At 95, Jorge Bueso, CEO of Banco de Occidente, continues to take action and fight the good fight to help others. Bueso's longtime endeavor to work toward making this world a better place parallels Habitat's efforts to empower people to build a stronger future, so creating a partnership with Habitat for Humanity made perfect sense. His generous five-year pledge has already proved beneficial to families in Honduras who are living in substandard housing conditions. With Bueso's help, many Hondurans who live in overcrowded, run-down homes with little or no access to clean water or sanitation now have access to the resources necessary to build or improve their homes. Habitat Honduras also offers these families job skills training, along with health and hygiene education.

Habitat is privileged to align our organization with such a respected and caring individual as Bueso, who is recognized as one of the most honored figures in the economic, social and political fields of Honduras. His selfless pursuit to help the less fortunate advances and strengthens our mission to empower low-income families to improve their lives and neighborhoods.

BRAD AND SUE HEWITT

Doing more to empower families in need

Habitat has been blessed to call Brad and Sue Hewitt our partners and friends for nearly 20 years. The Hewitts have consistently made generous financial contributions to Habitat's mission locally and globally since 1996. Brad Hewitt, president and chief executive officer of Thrivent Financial, goes beyond making regular donations by helping to lead Habitat for Humanity International's ministry as a member of its board of directors. He also played a key role in growing Habitat's relationship with Thrivent Financial, a Fortune 500 nonprofit that serves Christians as a fraternal benefit society. This connection is one of Habitat's most substantial partnerships, engaging thousands of volunteers and bringing more than \$200 million of support to Habitat's work around the world.

In addition to their tireless efforts to assist Habitat's partner families, the Hewitts are active with their church along with numerous charitable organizations in their hometown of Medicine Lake, Minnesota. Their generous donations and countless hours spent volunteering have brought hope and resources to individuals and communities throughout Minnesota and around the globe.

LINDA AND JON JOHNSON

Giving families a hand up, not a handout

Jon Johnson, a Vietnam War veteran and retired finance executive, and his wife, Linda, who retired from the insurance industry, have admired the work of Habitat for Humanity over the past 10 years. The couple's generous financial support has been invaluable in moving the organization's mission forward. They have helped countless individuals throughout the United States and around the world improve their living conditions through safe, decent, affordable housing solutions. The Johnsons recently named Habitat as the primary beneficiary of their estate. This kind, thoughtful act will help equip Habitat to continue working with families in need of healthy homes for years to come.

The Johnsons' support has strengthened Habitat's ministry by increasing our efficiency and growing our reach. Not content to sit idly by during their retirement, the couple is looking forward to enriching the lives of families in the Nashville, Tennessee, area in a number of ways. One of the volunteer opportunities the Johnsons are looking into is working alongside their local Habitat affiliates' homeowner partners, helping them complete the required sweat-equity hours on their homes. This service, in addition to

their tremendous legacy gift, depicts the Johnsons' passion for the efficiency and effectiveness of Habitat for Humanity.

"We like that Habitat is helping those who are struggling to make it while working for a better future," Jon Johnson said. "We like that families participate in their own home construction and are given financial training to better enable them to hold on to their newly found success."

EMILIO LARACH

Creating a better world for future generations

Habitat for Humanity is privileged to align its ministry with Emilio Larach, whose recent multiyear pledge will equip the organization to continue to help low-income families improve their housing conditions. In addition to making financial contributions, Larach has donated his time to numerous Habitat events across Honduras. At 84, the owner of Larach Company, a hardware business founded in 1948 that sells a variety of construction and household supplies, continues to be an active part of the company and is known by his employees as a fair and effective leader.

One of the most respected businessmen in Honduras, Larach is considered a pioneer in corporate social responsibility.

He played an integral role in creating a relationship between Habitat's Honduras office and Larach Company. The partnership is funding a project called Housing Solutions for Tolupan Families of Montaña de la Flor, which will help indigenous families living in a remote area build healthy, secure homes. During phase one of the project, 25 indigenous families built healthy, affordable Habitat homes with access to hygienic sanitation facilities.

CELMO MARRANZINI

Creating opportunities for others to build healthy lives

Habitat for Humanity is pleased to partner with Celmo Marranzini of the Dominican Republic. Marranzini's recent multiyear pledge will empower people across Latin America and the Caribbean to improve their homes and communities. Thanks to Marranzini's generosity, countless families will be able to build, repair and renovate their homes to create a better environment in which their children can grow and play. In addition to his financial contribution, Marranzini and his wife, Carmen de Lourdes, took time out of their busy schedules to join some of their peers from around the world and Habitat leaders for the 2015 Jimmy & Rosalynn Carter Weekend in May.

Marranzini regularly looks for opportunities to equip others to create a positive, safe environment for people in need. He kindly supports nonprofits that promote healthy environments across the Dominican Republic. As CEO of Multiquímica Dominicana, Marranzini leads the way in using sustainable and environmentally friendly methods. In addition to following strict eco-friendly guidelines, the company implements and supports numerous outreach programs that assist local families, schools and communities in providing a safe, stable and healthy environment for all Dominicans. Habitat is grateful to be in partnership with a like-minded supporter like Marranzini.

ED REID

Honoring a lifetime of giving

Ed Reid spent his life taking action to help others. He learned what it means to give of yourself to help others as he attentively watched his grandmother during the Great Depression. Though not a rich woman, his grandmother would go out of her way to help those who had even less. Her kindness and generosity left a lasting impression on the young man. Reid grew up to serve his country during World War II, and for the last 27 years of his life, Reid partnered with Habitat for

Humanity to assist families in need of decent housing.

After retiring honorably from the military, Reid worked hard to make his electrical business a success. He worked equally hard to instill the value of generosity in his children. Drawing on memories of his grandmother's life, Reid saw Habitat as a way to assist as many people in need as possible. He began making financial contributions to Habitat in 1988, increasing his giving over the years. Eventually, Reid set up gift annuities with Habitat, which he saw as a way to help even more families in perpetuity. Habitat is happy to honor Reid's donations over the past three decades, which have advanced our work to help millions of individuals around the world improve their living conditions.

BICKLEY C. WILSON

Helping the most vulnerable families improve their living conditions

Habitat for Humanity proudly celebrates a decade of working in partnership with Bickley C. Wilson, founder of ArtReach Orlando. Her enduring passion to empower children and advance social justice is made clear through years of dedicated charitable work, including her donations to Habitat's global housing ministry. Since

2005, Wilson has helped equip our homeowner partners to build stronger, brighter futures for their children through affordable, decent housing solutions.

Wilson's generous financial support has improved housing and health for hundreds of people through Habitat Côte d'Ivoire's Hope Project. Thanks to her support, residents of Dimbokro, many of whom are caring for orphans and vulnerable children, now have secure, decent homes and insecticide-treated mosquito nets. Hope Project participants, local leaders and other community residents received training on inheritance rights and attended sessions on how to prevent and treat diseases such as HIV/AIDS and malaria.

Thousands of individuals around the globe whose lives have been touched by disasters also have benefited from Wilson's donations. Individuals living in poverty are often hit hardest by disasters. With Wilson's help, Habitat's disaster-affected partner families have been able to rebuild their homes, communities and lives in a way that makes them stronger than before the disaster.



DONATIONS IN FY2015

Habitat for Humanity International is thankful for our many generous corporate partners 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. **Thank you!**



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Aktion Deutschland Hilft

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* Effective June 30, 2015

HABITAT FOR HUMANITY INTERNATIONAL OFFICES

Habitat for Humanity International Operational headquarters

121 Habitat St.
Americus, GA 31709 USA
Phone: +1-800-422-4828
Email: publicinfo@habitat.org

Habitat for Humanity International Administrative headquarters

270 Peachtree St. NW, Suite 1300
Atlanta, GA 30303 USA
Phone: +1-404-962-3400
Email: publicinfo@habitat.org

Asia and the Pacific area office

111 Paseo Condo Building Tower 1, Third Floor
111 Paseo de Roxas,
Makati City 1229, Philippines
Phone: +63-2553-4455
Email: ap_info@habitat.org

Europe, Middle East and Africa area office

Zochova 6-8
811 03 Bratislava, Slovakia
Phone: +421-2-336-690-00
Email: emea@habitat.org

Latin America and the Caribbean area office

Del Hotel Irazu 300 Noreste y 100 Este, La Uruca
San José, Costa Rica
Mailing address:
SJO-2268
P.O. Box 025331
Miami, FL 33102-5331
Phone: +506-2296-8120
Email: lac@habitat.org

U.S. and Canada area office

270 Peachtree St. NW, Suite 1300
Atlanta, GA 30303 USA
Phone: +1-800-422-4828
Email: publicinfo@habitat.org

Habitat for Humanity International Government Relations and Advocacy office

1424 K St. NW, Suite 600
Washington, DC 20005-2429 USA
Phone: +1-202-239-4441
Email: HFHladvocacy@habitat.org

Read Habitat's FY2015 Annual Report online:
Habitat.org/multimedia/annual-report-2015



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ON THE COVER

Zoe Bulik, 5, lives with her mother, Betti; her grandmother Erika; and her mother's four siblings in Veresegyház, Hungary. For years, their house had no insulation, which resulted in cold winters, high heating costs and mold. A Habitat for Humanity Global Village team helped to insulate their home.

COVER PHOTO: EZRA MILLSTEIN



INTERNATIONAL HEADQUARTERS: 121 Habitat St. Americus, GA 31709-3498 USA
229-924-6935 800-HABITAT fax 229-928-8811 publicinfo@habitat.org habitat.org