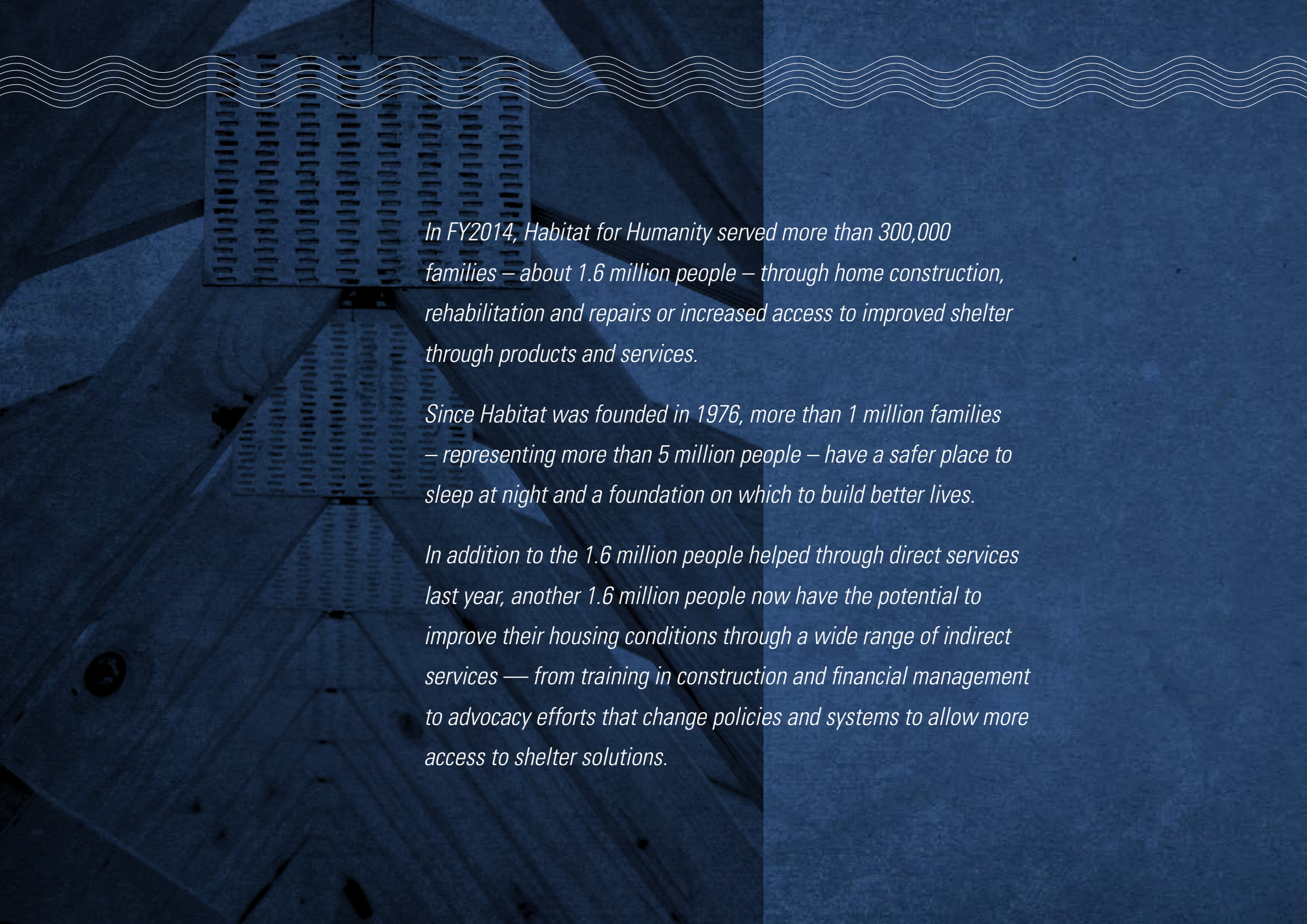




# Because of this house . . .

HABITAT FOR HUMANITY INTERNATIONAL ANNUAL REPORT FY2014

July 1, 2013 – June 30, 2014



*In FY2014, Habitat for Humanity served more than 300,000 families — about 1.6 million people — through home construction, rehabilitation and repairs or increased access to improved shelter through products and services.*

*Since Habitat was founded in 1976, more than 1 million families — representing more than 5 million people — have a safer place to sleep at night and a foundation on which to build better lives.*

*In addition to the 1.6 million people helped through direct services last year, another 1.6 million people now have the potential to improve their housing conditions through a wide range of indirect services — from training in construction and financial management to advocacy efforts that change policies and systems to allow more access to shelter solutions.*



Because  
of this  
house...

**HABITAT FOR HUMANITY INTERNATIONAL ANNUAL REPORT FY2014**

*July 1, 2013 – June 30, 2014*





Because  
of this  
house...

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**BECAUSE OF A HOUSE**  
*FAMILIES HAVE BETTER HEALTH,  
BETTER SECURITY, BETTER FUTURES*

At Habitat for Humanity, we are committed to help exponentially more people improve their housing situations, because we believe that adequate and affordable housing is foundational for breaking the cycle of poverty. I get excited when we develop strategies that will make life better for millions of people and transform entire communities.

The part of my job that I love the most, however, is when I get to talk with some of those people whose lives have been changed in so many different ways because of a new or improved house.

I think about people like 65-year-old Tania da União, whom I met in Recife, Brazil. She suffered from asthma and had repeated bouts of pneumonia because she lived for many years in homes with mold and terrible ventilation. Habitat Brazil helped Tania access microcredit so she could install a window, put on a new roof and create some ventilation. Since then, she has not suffered from pneumonia once. Because her home enables her simply to breathe fresh air, her life is so much better.

I recall a conversation I had with William Tandongfor and his family, who had immigrated to the U.S. from Cameroon. The \$492-a-month mortgage payment on his Habitat home in Atlanta is much more affordable than what he previously paid in rent for a much smaller place. He no longer has to work two jobs, so he can be with his children at night.

William told me that his five children all made straight A's in school, and he says having a place to study and play has been an important part of their success. Since moving into their home, William has earned a master's degree in educational leadership and advanced in his job.

For homeowner Soy Lorng in Cambodia, having a roof over her head is a great blessing. She told me recently about the difficult night she spent before the dedication of her new home. Her family previously lived in a makeshift shelter near a dumpsite. She had only a tarp to protect all the family's belongings, and she spent the night standing up, trying to keep the rain out during a storm.

EZRA MILLSTEIN



The next day, when we all gathered inside her new concrete-block home, the pounding rain started again. Soy Lorng examined the ceiling with such relief that not a drop of water seeped in. Having four walls and a real roof means she can sleep in peace.

In fiscal year 2014, we passed an important milestone: Since Habitat's founding in 1976, we have helped 1 million families improve their housing situation. Our long-term goals at Habitat for Humanity are to build impact so that millions more people will be lifted out of poverty. I believe God also smiles at our everyday joys that come when individuals breathe easier, sleep better, enjoy more time with their children and live better.

For families around the world, so many positive changes are taking place — because of a house.

In partnership,

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

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# BY THE NUMBERS

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*JULY 1, 2013 — JUNE 30, 2014*

**VERESEGYHÁZ, HUNGARY** — Sandor Kerekes, construction manager at Habitat for Humanity Hungary, helps a team of Global Village volunteers rehabilitate the home of Erika Bulik, a widow who lives with her mother, her five children and a granddaughter. For years the house had no insulation, which resulted in high heating costs, along with life-threatening mold.





SINCE HABITAT'S FOUNDING IN 1976, WE HAVE HELPED

# 1 MILLION

FAMILIES CHANGE THEIR LIVES THROUGH BETTER HOUSING.

*Countless donors and volunteers have made this phenomenal accomplishment a reality and set the stage for making an even greater impact in the future. Every contribution of money or muscle makes a difference in the life-changing mission of Habitat for Humanity.*

BY THE  
NUMBERS



**2 MILLION+**

ESTIMATED NUMBER OF VOLUNTEERS WHO  
LENT THEIR HANDS AND HEARTS TO HABITAT.

EZRA MILLSTEIN

**75,807**

Home improvement loans disbursed by microfinance institutions in Latin America and the Caribbean through Habitat's Center for Innovation in Shelter and Finance, mobilizing US\$91 million in capital.

**35**

Years in operation for four U.S. affiliates: Habitat of Lee and Hendry Counties in Southwest Florida; Habitat of Metro Denver, Colorado; Habitat Kansas City in Missouri; and Habitat of Jefferson County in Texas.

**575**

AmeriCorps members who served at U.S. Habitat affiliates in more than 150 communities in 37 states and the District of Columbia, providing nearly a million hours of service and serving more than 3,200 families.

**93**

Children in extremely poor families in the Guatemalan village of Macalajau who benefited from a family garden project, giving them access to better nutrition and health.

**SAN SALVADOR, EL SALVADOR** — Volunteer David Treleven, a sustainable construction expert from Raleigh, North Carolina, basks in the moment after digging a trench for a retaining wall at a Habitat build site. Treleven was part of a team of AmeriCorps alumni from across the United States who traveled to El Salvador to help build homes.

## 2 MILLION

Dollars disbursed from Habitat for Humanity's MicroBuild fund to the microfinance organization Credo in the East European country of Georgia, so it could begin offering home improvement loans to low-income clients. Similar housing microfinance partnerships were started in neighboring Azerbaijan and Kazakhstan.

## 2,000

Families who received cleanup kits after devastating floods and landslides in Bosnia-Herzegovina in May 2014. Hygiene items and basic supplies allowed families to start removing debris and mud from their homes.

**NDOLA, ZAMBIA** — Mary Banda and her family are repaying a no-profit mortgage over five years to Habitat for Humanity Zambia.

## 600

Average housing microfinance loan (in U.S. dollars) in Tanzania, Kenya and Uganda.

## 800,000

Families living without security of land tenure who benefit from a Habitat-backed policy change in Pernambuco state, Brazil.

## 4,000

Smokeless stoves installed in Guatemala, making cooking safer and more efficient.



EZRA MILLSTEIN

## 5,816

Volunteers who helped build with the U.S.-based Global Village and Thrivent Builds Worldwide programs, donating \$3.7 million to national organizations and more than \$1 million to Habitat for Humanity International.

## 450

Families in Léogâne, Haiti, who received solar lights from the Waka Foundation, in partnership with Habitat for Humanity Netherlands and Habitat Haiti. Before, families used gas lamps or candles as their only light sources.

# 300,000+

**FAMILIES SERVED IN FY2014 THROUGH HOME CONSTRUCTION, REHABILITATIONS AND REPAIRS, AND BY INCREASING ACCESS TO IMPROVED SHELTER THROUGH PRODUCTS AND SERVICES.**

# 821,421

SUPPORTERS FROM 11 ASIA/PACIFIC COUNTRIES WHO TOOK PART IN THE 2014 HABITAT YOUTH BUILD, BUILDING HOMES AND ALSO RAISING AWARENESS AND FUNDS.



HABITAT FOR HUMANITY, INDONESIA

## 10,600

Students who participated in Collegiate Challenge, a year-round alternative break program. They donated more than \$1.6 million to U.S. affiliates.

## 110 MILLION

Dollars raised by 910 Habitat for Humanity ReStores in the United States and Canada for home building, while diverting more than 235,000 tons of reusable materials from landfills.

## 700

International and local delegates from 35 countries who took part in the three-day Asia-Pacific Housing Forum in October 2013 in Manila, Philippines.

## 4,265,700

Nails used to build houses in Canada. (Also in FY2014, Canadian staff members and volunteers installed 139,780 studs and used 34,491 liters of paint.)

## 5,000

People who took off their shoes and took part in the sixth annual "Bare Your Sole" fundraising walk for Habitat for Humanity Singapore. Donations totaled more than US\$240,000.

## 127,065 (AND RISING)

Views of Wong Fu's YouTube video of a Habitat for Humanity build in Kuching, Malaysia.

## 30

Years of Habitat for Humanity's Jimmy & Rosalynn Carter Work Project, a weeklong building event to draw public attention to the cause of affordable housing.

## 50

U.S. affiliates trained in the Competent Person Safety Program through the RV Care-A-Vanners.

## 20,792

Shelter repair kits distributed to Typhoon Haiyan survivors in the Philippines.



*'I wanted  
home to be a  
safe place'*

**R**ebecca Fernandez has vivid memories of life before she and her family moved into a Habitat for Humanity house in Denver, Colorado, in 2011. Free-roaming rodents, routine water leaks, scary neighbors, and higher and higher rents combined to make life dangerous, unhealthy and unpredictable.

“My biggest concern was not being at peace with having my daughter go out and play with friends — and not being able to be at peace inside knowing that she was in a safe place,” Fernandez said. “I wanted home to be a safe place.”

It's not a complicated dream, but for too many parents around the world, it seems like an impossible one.

**DENVER, COLORADO, USA** — Rebecca Fernandez credits her Habitat home with giving her and her daughter a new sense of confidence.

JASON ASTEROS

**BOMET, KENYA** — Sofia Koech is part of a small microfinance group in a farming community that is being transformed as members take out small loans from Habitat to improve their houses incrementally, as their resources allow.

Three years after moving into a Habitat house, Fernandez; her husband, Miguel; and 16-year-old daughter Danielle have found not only peace of mind, but also confidence in themselves and in the future. Fernandez works as an administrative assistant at her church, New Hope Ministries, and her husband does car emission inspections. Danielle is on track to graduate from high school in the spring of 2015. She might be an artist, her proud mom says, or she might study to become a veterinary assistant.

“We don’t just have one dream,” Fernandez said. “We have a bunch of them now. Habitat has taught me that you can accomplish your dream, but you have to work at it.”

Because of this house, the Fernandez family has new ambitions and new hope.

Because of this house, uncertainty has turned to opportunity.



*“The next time you come, we will have that finished.”*

TERESA K. WEAVER

## FINDING NEW WAYS TO SERVE

It's a dynamic that plays out in countless ways around the world, in all 50 U.S. states and in more than 70 countries where Habitat for Humanity works.

Just as you can't build a house with only one tool, you can't eliminate poverty housing with only one approach. Nearly four decades into the mission, Habitat's work has expanded and adapted to meet the needs of people in radically different shelter situations around the world.

Building new homes with partner families will always be part of what Habitat for Humanity does. But it's not the only way to achieve our mission. Through a much broader, more holistic approach, Habitat is revitalizing entire neighborhoods in the U.S., addressing larger issues such as water and sanitation that serve whole communities in many developing countries, and advocating for policy changes at local, state and national levels worldwide that improve living conditions for thousands of families at a time.

**KILLAI, TAMIL NADU, INDIA — G. Sundaramurthy and his family have rebuilt their lives since the 2004 Indian Ocean tsunami destroyed virtually everything in its path.**

In addition, Habitat's groundbreaking work in housing microfinance is opening up access for hard-working people who had been shut out of formal banking systems. Small, short-term loans empower people in many countries to build in stages.

Sofia Koech is a member of one microfinance group in Bomet, a small farming community in Kenya. She is repaying a small loan that allowed her to put concrete floors in her house, making it safer and healthier for her family. As soon as that loan is repaid, she said, she wants to take out another one to do some decorative stonework on her exterior walls.

"The next time you come, we will have that finished," she said, beaming with a sense of pride and accomplishment that is recognizable in any language.

Whatever the type of intervention, the result is always the same: More people's lives are improved through better shelter.



HABITAT FOR HUMANITY/INDIA

## SEEING HOPE THROUGH THE STORM

Habitat's secret to success is listening to people, understanding their needs and then using the expertise honed over 38 years to solve problems creatively. Ten years ago, disaster response became a crucial part of Habitat's mission after a tsunami of biblical proportions devastated multiple countries in Asia, including India's southeastern coast. Seeing the desperate need, Habitat the builder became the rebuild.

Rani Sundaramurthy, who was 43 in December 2004, survived the tsunami, along with her family of five. But they had lost everything.

In partnership with Habitat for Humanity India, the family rebuilt their house, which also served as the hub of their small fishing business. Eventually, the children returned to school, and life returned to normal. Now Rani and her husband, G. Sundaramurthy, are doing

well enough to provide employment for 10 other families in their village. Their children, now grown, are leading successful lives of their own.

Since the family's 300-square-foot core house was built, the family has added 200 square feet of space, including a kitchen/dining room. Outside, they built a security wall and planted a vegetable garden.

"Habitat instilled hope when our family was stranded — homeless and hopeless," G. Sundaramurthy said. "They gave us the courage to face the future."

The circumstances may vary, but hopes and dreams are remarkably similar around the world.

Because of that rebuilt house, a family's hope was restored.

Because of that house, suddenly all things seemed possible.



BECAUSE OF THIS HOUSE ...

*“My sisters and I  
accomplished things  
that my parents could  
only dream of.”*

— **Adriana Resendez**  
of Miami, Florida, USA

# BUILDING HOMES





JASON ASTEROS

Adriana Resendez, the daughter of Mexican immigrants, was a young child when her family moved out of a converted garage into a Habitat house. Since completing her studies with honors, she has dedicated her life to helping others in Latin America and the Caribbean.

**A**driana Resendez is the daughter of Mexican immigrants who came to the United States. She was 8 when her family moved out of a converted garage into a new Habitat for Humanity house in March 1993. That house, built in partnership with Habitat for Humanity East Bay/Silicon Valley in California, changed everything.

“I believe it creates a trickle effect,” Resendez said. “You have a home, you’re able to have an education. You have a life where you can dream, you can actually achieve. That’s what it’s done for my sisters and me.”

After growing up in that home, Resendez graduated with honors from the University of Southern California and then completed a master’s degree in global affairs at New York University. Now she works for the Pan American Development Foundation, fulfilling her dream of promoting social progress and economic equity in Latin America and the Caribbean.

“When you struggle as a family ... and something like Habitat comes to you in your life, that allows you to see the light at the end of the tunnel,” Resendez said. “It just motivates you as a family to keep working hard, because you know that good things can come to you, if you just keep at it, just keep trying.”

Since Habitat for Humanity was founded in 1976, more than 1 million families have been able to improve their living conditions and change the arc of their lives.

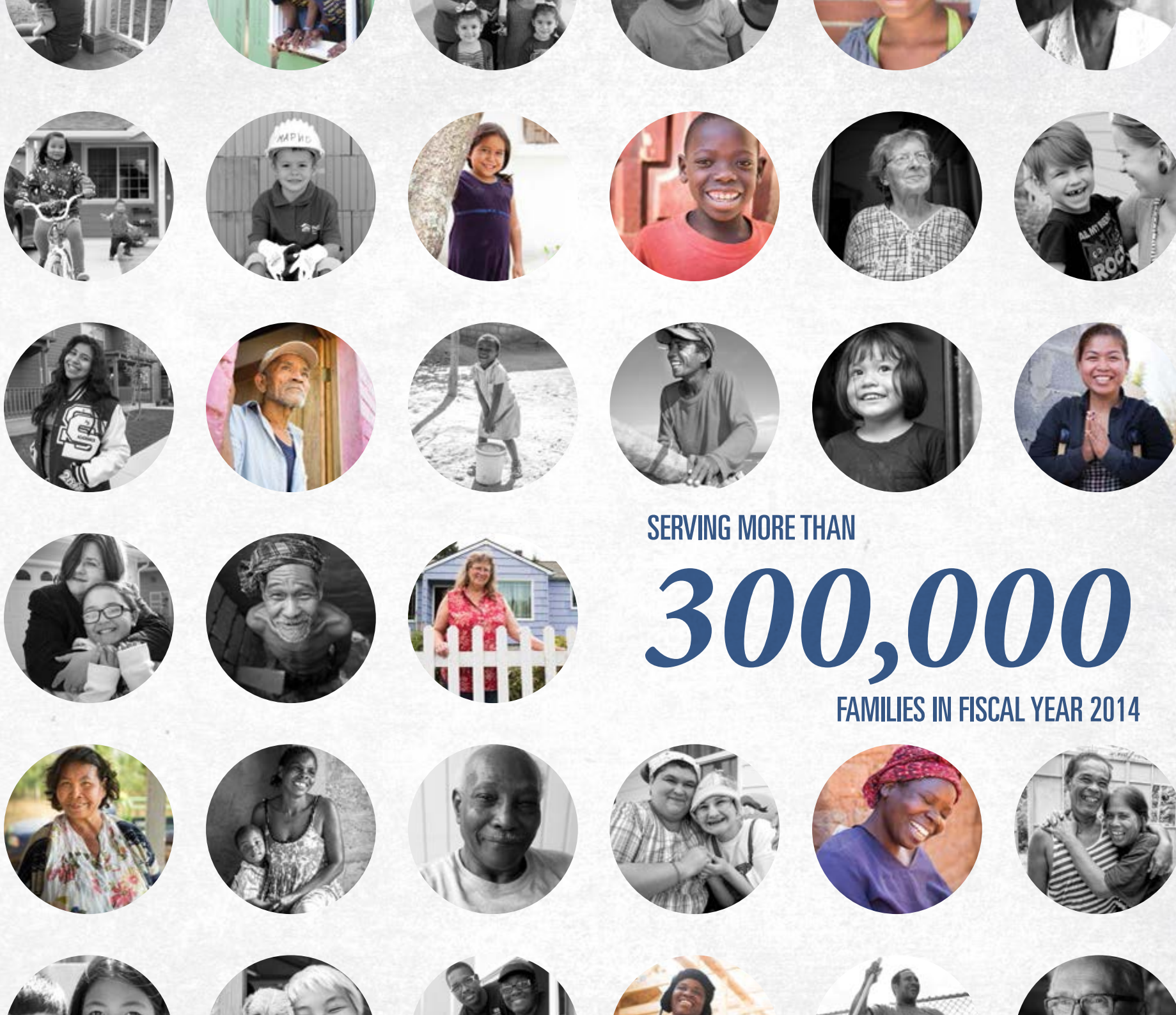
In many cases, cycles of poverty that had persisted for generations have been broken because of a house.

Habitat’s iconic self-help model persists because it works. When low-income families get the opportunity to build their own homes and gain access to affordable mortgages — or when they receive financial literacy training or other housing support services — they are able to start growing assets, their children are healthier and do better in school, and communities are safer and more economically viable.

## *HABITAT’S ICONIC SELF-HELP MODEL PERSISTS BECAUSE IT WORKS.*

As with most grassroots movements, momentum built slowly. It took 24 years — from 1976 to 2000 — for Habitat to build the first 100,000 houses. Now the mission serves more than 300,000 families every year, through myriad programs and initiatives that address needs across the shelter spectrum.

Benchmarks of families served are inspiring reminders of how far we’ve come, but primarily they serve as an ongoing challenge to do more, to reach more people in need, and to enlist new hearts in the mission.



SERVING MORE THAN

**300,000**

FAMILIES IN FISCAL YEAR 2014

## LONG-TERM COMMITMENT

In May 2014, 120 former and current members of AmeriCorps — part of the U.S. Corporation for National and Community Service — converged on a working-class neighborhood in Wake County, North Carolina, for Habitat for Humanity’s annual Build-a-Thon, during which they would build five homes and repair eight more in one week.

That event is part of Habitat’s long-term partnership with AmeriCorps. In nearly two decades, more than 8,000 Habitat AmeriCorps members have served more than 20,000 families, engaged more than 3.1 million volunteers and raised tens of millions of dollars to meet the housing needs of families in the U.S.

“You feel like part of the greater world around you in a good way,” said Dan Hines, a 31-year-old former AmeriCorps member who works full time at Habitat for Humanity of Washington, D.C. He took a week off from work to help build in Wake Forest.

“The mission really connects with people,” he said. “They’re serving, but they feel better about themselves and about the world when they walk away. That’s what makes them want to come back and do it again and again.”

Hines grew up in Danbury, Connecticut, in a family that lived out its ideals of community activism every day.

“Service wasn’t an option; it was an expectation,” Hines said. “If you’re one of the ‘haves’ in this world, then you give what you can and help the ‘have-nots,’ because that’s how we all live better.”

Among the 120 other AmeriCorps members and alumni at the Build-a-Thon were Hannah Raines, 26, and Will Rice, 33, of Charlotte, North Carolina. The young couple got married only a few days before the Build-a-Thon and then postponed their honeymoon indefinitely so they could both spend all week at the construction site.

“We’re building our life together as we’re building for others,” Raines said. “That has a nice ring to it.”

**RALEIGH, NORTH CAROLINA, USA — Will Rice and Hannah Raines postponed their honeymoon in May 2014 so they could both take part in Habitat for Humanity’s annual AmeriCorps Build-a-Thon.**



*“We’re building a life together as we’re building for others.”*



*Building together as building for others"*



ERNA MILLSTEIN



CHRIS HAUGEN

## CELEBRATING THE MILESTONES

Around the world, milestone anniversaries attest to the long-term dedication and commitment that are at the heart of Habitat's work.

At the 30th annual Jimmy & Rosalynn Carter Work Project in October 2013, thousands of volunteers joined the former U.S. president and first lady to spend one week building in five cities: Oakland and San Jose, California; Denver, Colorado; New York, New York; and Union Beach, New Jersey. In three decades, the Carter Work Project has served more than 3,000 Habitat families and attracted worldwide attention to the cause of affordable housing.

Also in 2014, the intrepid RV Care-A-Vanners — many of whom are retired people who dedicate much of their free time to building with Habitat — marked

**TOP:**

**NEW YORK, NEW YORK, USA** — Former President Jimmy Carter and longtime Habitat volunteer George "Bucky" Weeks returned in October 2013 to the apartment building on the Lower East Side that was the site of the first Carter Work Project 30 years earlier.

**BOTTOM:**

**DENVER, COLORADO, USA** — Children of new homeowner Marcela Ovalle enjoy the view of volunteers at the 30th annual Jimmy & Rosalynn Carter Work Project.



their 25th year on the road, building houses, responding to natural disasters and conducting training certified by the U.S. Occupational Safety and Health Administration to keep build sites safe and productive. At the other end of the age spectrum, Collegiate Challenge — a year-round alternative break program — also celebrated 25 years of engaging volunteers in the mission.

In FY2014, Habitat for Humanity India celebrated 30 years of building. Habitat Philippines marked 25 years; Habitat Paraguay celebrated 15 years; and Habitat Japan and Habitat Singapore each commemorated 10 years.

Four U.S. affiliates celebrated their 35th anniversaries in 2014: Habitat of Lee and Hendry Counties in Southwest Florida; Habitat of Metro Denver, Colorado; Habitat Kansas City in Missouri; and Habitat of Jefferson County in Texas. And 52 others crossed the 30-year benchmark, from Central South Carolina to Sonoma County, California.

Some of the milestones are much more personal, but no less monumental.

In December 2013, 58-year-old Maria Rodriguez (at right) made her final mortgage payment, delivering it in person to the national director of Habitat for Humanity Honduras. Her tears of joy spoke volumes about what a simple house had meant to her family.

“I never thought I would have my own house,” she said.

Rodriguez, a single mother of three, worked two jobs in order to provide for her children. Every morning, she took in her neighbors’ laundry, earning 10 cents per dozen pieces, and every afternoon, she worked in a coffee mill for US\$6 a week.

She had no hope of building a proper home for her children until Habitat Honduras intervened in 1999.

“I felt great joy living with my children in our own home,” Rodriguez said as she delivered her final installment.

In June 2014, Peter Groth and Sally Shaw paid off their mortgage in South Australia, marking the milestone with a ceremonial fire. As parents, the most important thing the house had given



*“I never  
thought I  
would have  
my own  
house.”*

them was stability, they said. Their four children had been given the opportunity to make friends and go to the same schools.

“That is priceless in itself,” Groth said, “and in the long run makes the community a better place to live.”

Such celebrations happen every day around the world, reminding us that the success of our mission is measured equally in huge numbers and personal victories. All momentum is directed at making a real dent in the one number that drives us: 1.6 billion people still live in poverty housing.

That compels us to find new ways to do more.



**BUILDING  
IMPACT**

BECAUSE OF THIS HOUSE ...

*“It is much  
easier to live.”*

— **Tuy Kea**  
of Kampong Speu province, Cambodia





UDON THANI, THAILAND — Linda Petersen, a Global Village volunteer from Seattle, Washington, delights in nonverbal communication with a young student at a school near the build site.

Tuy Kea, a widow, took out a US\$4,000 microfinance loan to build a better home for herself, her four children and her grandson. She and four of her neighbors in a small farming village about an hour from Phnom Penh have received loans from TPC, a local microfinance institution, and construction technical assistance from Habitat for Humanity Cambodia.

Many of these loan clients keep their payment records in places of great honor, as if they were cherished heirlooms. The scenario plays out much the same in settings around the world, said Sandra Prieto-Callison, director of housing finance and market development at Habitat for Humanity's Center for Innovation in Shelter and Finance.

*"PEOPLE THINK ABOUT FUTURE GENERATIONS WHEN THEY TALK ABOUT HOUSING."*

"There's a big difference between microenterprise and housing microfinance," Prieto-Callison said. "There's an emotional attachment when people talk about housing that we just don't see when they're talking about microenterprise."

"People think about future generations when they talk about housing. That's a very emotional thing."

In its traditional role, Habitat is a direct service provider, ultimately handing a set of keys to a new homeowner. In its rapidly expanding role as an adviser and housing sector expert, Habitat works with local financial service providers to develop new loan products that reach lower-income people.

It's still all about shelter solutions. And every intervention translates into more people improving their own lives through better housing.

*"Success comes with learning, a learning to be"*

## BUILDING IN STAGES

In FY2014, Habitat for Humanity Kenya joined peers in Ghana and Uganda in a project called Building Assets, Unlocking Access, partnering with Habitat's Center for Innovation in Shelter and Finance and Habitat Canada.

The project, funded by a US\$6.6 million, five-year grant from The MasterCard Foundation, aims to change the housing microfinance landscape in Africa and create opportunities for thousands of families.

In Ghana, Kenya and Uganda, less than 3 percent of people have a traditional mortgage. In those three countries — and in most of the developing world — housing typically is built in

stages as a family's limited resources allow. A one- or two-room core house is built first, and then windows are added, followed by a concrete floor, an upgraded roof, an attached kitchen and so on.

Embracing that reality of how 70 percent of the world builds, Habitat increasingly is working with successful financial institutions to help them diversify their microfinance portfolios to include small, short-term loans for low-income people.

That creates vast new markets for the financial institutions and empowers people to leverage their resources for the greatest possible impact.



and we are successful.”

EZRA MILLSTEIN

## ‘LEARNING TO BE SUCCESSFUL’

In the United States, neighborhood revitalization has become an integral part of Habitat’s approach, as it takes a wider view of setting entire communities up for success.

Housing doesn’t happen in a vacuum. In many instances, for Habitat’s new homeowners to thrive, other things in a community need to change. Recognizing that, Habitat has expanded its partner-

ship concept to include other residents in the community, to solicit their ideas and then to forge new relationships with local governments, schools, private companies and other nonprofits.

In the neighborhood of New Town in Jacksonville, Florida, 11-year-old Sha’keria Riley and her family are seeing the results of that approach. Habitat for Humanity of Jacksonville

JACKSONVILLE, FLORIDA, USA — Sha’keria Riley (right) and her sister, Savannah Brown, walk to school in the New Town Success Zone, a community transformed through Neighborhood Revitalization efforts.

has partnered with homeowners, local government agencies and three dozen nonprofit organizations to not only build and repair homes in New Town, but also to build a park, a community garden and other amenities in this previously dangerous and neglected area.

In this community, once defined by high rates of infant mortality, teenage pregnancy, high school dropouts and crime, it’s suddenly safe for Sha’keria

to walk to school. Most evenings, after homework and dinner, she and her family walk to the park, which is on a site once occupied by boarded-up houses. And on the way home, they drop by the community garden to check on their onions, kale and cabbages.

“Success comes with learning,” Sha’keria said. “And we are learning to be successful.”

## ALL PATHS LEAD TO A BETTER LIFE THROUGH HOUSING

Habitat's proven success as a builder has earned it a place in countless consortiums and public-private partnerships that keep affordable housing on the global development agenda and on the hearts and minds of people everywhere.

Beyond traditional house-building, water and sanitation improvements are saving lives in Ethiopia; energy-efficiency solutions are relieving burdensome costs for homeowners in Macedonia and Armenia; and advocacy efforts are changing housing policies and regulations in El Salvador, Hungary and Brazil, leading to better living conditions for thousands of people.

Habitat's efforts in Hungary are a clear example of how much impact advocacy can have. When the financial crisis hit Hungary, a well-intentioned national policy allowed thousands of people to sell their houses to the government, settle their debt and remain in their homes as tenants. Strict criteria on need, however, meant that many people were unable to pay their rents and utilities, sometimes on houses that were disproportionately big and energy-inefficient.

Habitat Hungary worked with the government to make changes to the bailout program. Now when clients are unable to pay, they have the option of fixed-term leases rather than eviction. And clients are allowed to move into smaller apartments or apply for empty homes rather than stay in large units they don't need and can't afford to heat.

Those straightforward policy changes already have affected 25,000 people, giving them security of tenure, social services to help fix their personal finances, and the flexibility to find more affordable homes.

In fiscal year 2014, Habitat for Humanity continued to build its reputation as a leading expert in innovative shelter solutions around the world. At the fourth Asia/Pacific Housing Forum, in the Philippines; the seventh World Urban Forum, in Colombia; the first national housing forum in Bulgaria; and other gatherings, Habitat played a leading role in talking about public-private partnerships, land tenure, inheritance rights and other critical issues that could have an impact on millions of people.

Habitat's hard-earned expertise in rebuilding after natural disasters was evident in 2014 as well.

In the wake of Typhoon Haiyan, one of the strongest storms ever to make landfall, Habitat for Humanity Philippines is working with key partners, including the National Housing Authority, in the recovery.

Through the ReBuild Philippines program, Habitat aims to build 30,000 core house units and help repair 30,000 damaged homes through the distribution of shelter repair kits. After being one of the first aid agencies to arrive on some of the hardest-hit islands in November 2013, Habitat is committed to the long haul.

Marichu Gullem and her family received a shelter repair kit from Habitat for Humanity Philippines, with funding support from Lutheran World Relief, shortly after the typhoon hit. With the help of her brother, a carpenter, she rebuilt her family's home in three days. She also set up a small shop next door as a way of generating income.

It was the critical first step in rebuilding their shattered lives.

"I don't know what our future will be," Gullem said, "but this house is enough for now."

**DAANBANTAYAN, PHILIPPINES** — Violeta Canales and her 1-year-old son, Justin, gather with 75 of their neighbors to receive shelter repair kits from Habitat for Humanity Philippines, with materials donated by J.P. Morgan. Nearly a year after Typhoon Haiyan ravaged the Philippines, thousands of families are still struggling to rebuild their lives.



*“I don’t know what our future will be, but this house is enough for now.”*

JASON ASTERIOS



# BUILDING HOPE

BECAUSE OF THIS HOUSE ...

*“We will have  
happiness forever.”*

— **Paula Ponce**  
of San Vicente, El Salvador



**SAN SALVADOR, EL SALVADOR** — Ester Noemi Chavez Mercado, 9, watches with curiosity and a smile as a team of AmeriCorps alumni from the United States helps build a new Habitat for Humanity home with her neighbor, Roxana Cruz.

EZRA MILLSTEIN

**P**aula Ponce lost her husband in El Salvador's civil war and also endured the deaths of four of her children. She struggled for years to take care of her five remaining children, building makeshift shelters of cheap metal sheets and other scraps.

As her children grew, Ponce dreamed that someday they would all live near one another in decent homes. But it seemed like a remote possibility until Habitat El Salvador intervened to help build five houses for Ponce and her grown children.

Now 66, she has the peace of mind not only of having a home of her own, but also of knowing that her grandchildren will grow up in safer, healthier homes. Because of a house, they can dream of much bigger things.

Sometimes poverty housing seems to be an intractable problem — like poverty itself — accepted as an un-

avoidable part of a free society, or simply overlooked, even by well-intentioned people of means. For real change to happen, people have to care. And

*FOR REAL CHANGE TO HAPPEN, PEOPLE HAVE TO CARE. AND THEN THEY HAVE TO ACT.*

then they have to act.

From the start, Habitat's partnership model has engaged everyone involved — prospective homeowners, corporate and

individual donors, and an inexhaustibly enthusiastic army of volunteers — in an intense, emotional experience. People of all income levels work side by side on a construction site, using their hands and hearts to do manual labor. Celebrities, former heads of state, sports superstars, skilled construction workers, novices, retired professionals and college students all contribute in their own way.

And invariably, everyone leaves the experience feeling that they have received much greater blessings than they have given.

## 'WE SHOULD DEFINITELY DO SOMETHING'

In 2014, more than 821,000 participants in 11 countries helped break the record for Habitat Asia-Pacific's third annual Youth BUILT. Launched in February, the three-month campaign featured not only house-building but also awareness-raising activities, including a T-shirt design contest, a video competition, street rallies and flash-mob dances. Fundraising netted more than US\$400,000.

"The experience of building so closely with the village people was just amazing," said Abhiruchi Agarwala, a young volunteer in India. "Because we all live in a proper house, we never think how the life of a villager would be without a house.

"It just made me feel that we should definitely do something that would change a person's life."

All over the world, Habitat staff members and volunteers are finding intriguing new ways to draw attention to the need for affordable housing.

Habitat Canada struck up a unique partnership with the Correctional Service and hosted tours of the recently shuttered Kingston Penitentiary, a prison built in 1835. For three weeks in November 2013, the public got a glimpse

inside the infamous walls, and Habitat Canada collected nearly US\$200,000 in ticket sales to serve more families.

In March 2014, volunteers from Colombia, Costa Rica, Canada, Guyana, Paraguay and the United States joined the World Team, a special brigade that repaired homes in coastal Recife, Brazil, and participated in soccer clinics and games with local youths. Among many high-profile team members were Arnoldo Iguaran, the top scorer in the history of the Colombian national soccer team, and Victor Cordero, former captain of Deportivo Saprissa, one of the top soccer teams in Costa Rica.

In November 2013, Habitat Japan celebrated its 10-year anniversary with a traveling photo exhibition featuring works by volunteers and staff members. And Habitat Singapore marked its first decade of work with a new sponsor for its annual barefoot fundraising walk, called "Bare Your Sole."

Every special event helped to spread the message of Habitat and to encourage everyone to think creatively about what their role might be in the mission to eliminate poverty housing.



**PHNOM PENH, CAMBODIA** — More than 800,000 people took part in Habitat for Humanity Asia/Pacific's Youth BUILD activities spread across 11 countries over several months. Volunteers built houses, raised money and took part in a wide variety of events designed to increase awareness of the desperate need for affordable housing.



## PLAYING A ROLE IN THE RIPPLE EFFECT

Each generation brings something new to Habitat's cause.

Katie Caro's first encounter with Habitat for Humanity happened in July 2011, when she joined 20 other teenagers in Tampa, Florida, to build houses with families in need of shelter. Since then, she has been on four build trips in three U.S. states.

In 2013, Caro returned to a community in Albany, Georgia — near the birthplace of Habitat for Humanity International — and saw for the first time how much impact their previous building had made.

"Seeing the impact our work could make on a community really brought my Habitat experience full circle," Caro said. "Not only were individuals being given a hand up, but a new life had been created for an entire neighborhood. This is special. This is why the work I've done matters."

Nigel Landon wanted to do something special for his 13th birthday. Rather than just have a party, he wanted to give something back to his community. So he picked up a hammer and started building birdhouses to be sold in the Habitat for Humanity ReStore in California's San Gabriel Valley.

"I want to help your organization as much as I can," Nigel said. "And I'd like to work at one of your construction sites when I get older. I like to build things."

Tess Reiman was 12 when she watched with envy as her brother Jake spent a summer doing construction work with Beaches Habitat for Humanity in Florida.

"I wanted to be like my big brother, but I was too young to work on the houses," Tess said. "I thought to myself, 'What could I do to help the families that move into Habitat houses?'"



**ATLANTIC BEACH, FLORIDA, USA** — Young volunteer Tess Reiman (left) adds an educational component to Habitat's mission of providing affordable housing in her community, as she raises money to donate books to all the children of new partner families.

COURTESY OF BEACHES HABITAT FOR HUMANITY



*“The greatest motivation for me is watching the little kids as they open their bags ... and then seeing a huge smile spread across their faces.”*

After a little brainstorming, she decided she wanted to do something specifically for children. So she created Project Storybook, which for three years has donated bags of new books to Habitat homeowners’ children.

“The greatest motivation for me is watching the little kids as they open their bags, peek inside to see what books they just received, and then seeing a huge smile spread across their faces,” Tess said.

Around the globe, few motivations are more universal than a child’s smile.

At hundreds of thousands of house dedication ceremonies, we have seen the unparalleled power of hope. In 38 years, we have seen entire communities lifted and transformed by simple access to clean water and sanitation. We have seen the ripple effect of empowerment that happens when people have enough access to capital, knowledge and training to escape the vicious cycle of poverty.

Because of a better house, families are free to focus on other dreams.

FY2014 SUMMARY OF

# HOUSEHOLDS SERVED

## GLOBAL TOTAL

Construction	
New	15,975
Rehabs	6,267
Incremental	25,598
Repairs	56,451
<b>Total</b>	<b>104,291</b>

### \*Housing Support Services

Products	21,120
Services	9,925
<b>Total</b>	<b>31,045</b>

### \*\*Market Development

Financial services	154,921
Products and services	23,017
<b>Total</b>	<b>177,938</b>

## ● U.S. AND CANADA

Construction	
New	3,572
Rehabs	1,461
Incremental	-
Repairs	5,176
<b>Total</b>	<b>10,209</b>

## ● LATIN AMERICA AND THE CARIBBEAN

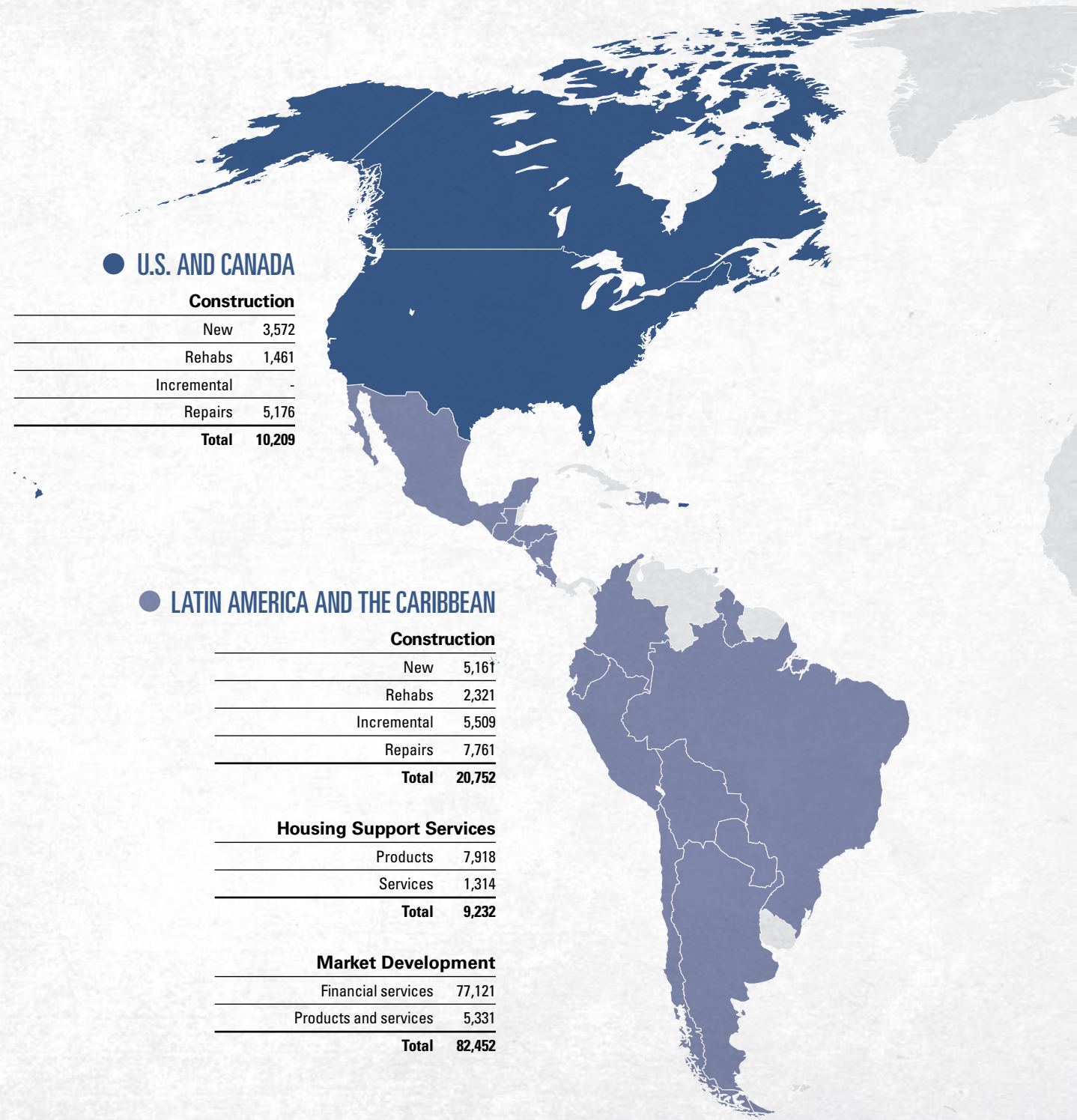
Construction	
New	5,161
Rehabs	2,321
Incremental	5,509
Repairs	7,761
<b>Total</b>	<b>20,752</b>

### Housing Support Services

Products	7,918
Services	1,314
<b>Total</b>	<b>9,232</b>

### Market Development

Financial services	77,121
Products and services	5,331
<b>Total</b>	<b>82,452</b>





● ASIA AND THE PACIFIC

Construction	
New	6,521
Rehabs	1,328
Incremental	8,573
Repairs	37,938
<b>Total</b>	<b>54,360</b>

Housing Support Services	
Products	12,129
Services	171
<b>Total</b>	<b>12,300</b>

Market Development	
Financial services	24,729
Products and services	367
<b>Total</b>	<b>25,096</b>

● EUROPE, MIDDLE EAST AND AFRICA

Construction	
New	721
Rehabs	1,157
Incremental	11,516
Repairs	5,576
<b>Total</b>	<b>18,970</b>

Housing Support Services	
Products	1,073
Services	8,440
<b>Total</b>	<b>9,513</b>

Market Development	
Financial services	53,071
Products and services	17,319
<b>Total</b>	<b>70,390</b>

\* **Housing Support Services** include construction technical assistance; legal advice on land tenure, permits or entitlements; design advice for affordability, sustainable building or disaster resiliency; training in construction or financial capability; links to qualified contractors and product suppliers, government and private subsidy programs and services; and other services and products designed to enable households to improve their shelter situation.

\*\* Families served through Habitat's **Market Development** efforts means that Habitat has helped an indigenous local market-based organization provide services to low-income people to help those families acquire shelter or improve their conditions. Usually this means that a bank has developed an affordable housing loan product or a service company is providing technical services to the household for a fee.



## HOPE STARTS AT HOME: *WE CAN AND MUST DO MORE*

Reading the news about the numerous geopolitical conflicts around the world can be overwhelming. The magnitude of suffering and need reminds us of how many people live in a state of hopelessness. That is why, now more than ever, Habitat for Humanity seeks to eliminate poverty housing and create communities of opportunity.

It is within strong and healthy communities that hostilities slowly melt into harmony, health is restored and dreams turn into reality. At Habitat, we believe that housing is at the center of creating a better life — of creating a sense of hope.

We are seeing positive signs in the economy as we climb out of the recession that has affected so many people worldwide. We are so grateful to all the donors, volunteers and partners who have stayed with us and continued to believe in our mission even as they were making adjustments to their own finances.

The encouraging news is that, with God's grace, we continue to find new ways to help more families have access to healthier homes. But we believe we can and must do more. We have just completed the first year of operation under our new strategic plan, and we are very excited about the progress we have made toward reaching some very bold goals.

The theme of this annual report, "Because of this house," is so personal to each of us at Habitat. We know that having a stable home has such a positive influence on health, security, education and employment opportunities — not simply because of statistics or meeting goals, but because of the individuals whose lives are forever changed.

I am always touched by the testimonials and joy of the parents — and the smiles and laughter of the children — when they receive the keys to their new homes. What a blessing to see families filled with hope and the knowledge that their lives have been changed for the better.

Building on our legacy and our faith in God, we look ahead to the future. We know that, with the continued support of our donors, volunteers, homeowner families and dedicated partners, Habitat can help more children grow up in communities where they can feel secure, get an education, dream about the future and continue their journey to success. Habitat will continue to build partnerships, mobilize investment and volunteers, create systemic change, influence policies and inspire people worldwide to help create thriving and inviting places to live.

On behalf of the board of directors, I want to thank the global Habitat family for your excellent and tireless work, innovation and creativity. You are the best!

Sincerely,

**Renée Lewis Glover**

Chair of the board of directors  
Habitat for Humanity International

## 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 FY2014 was \$277.2 million. Total cash contributions in FY2014 were \$161.0 million, \$92.1 million of which came as unrestricted cash donations. Government grants totaled \$22.9 million in FY2014. Also included in revenue were \$60.1 million in donations-in-kind and \$33.2 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 \$260.6 million.

### PROGRAM EXPENSE

In FY2014, Habitat for Humanity International spent \$211.8 million on program expense, representing 81 percent of total expense. These funds helped to achieve measurable results around the world, including direct cash and donation-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 affiliates and national organizations, along with providing technical support.

Included in international transfer expense is \$12.9 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 FY2014, fundraising expense incurred to secure vital financial support from the public totaled \$37.7 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 FY2014, a continued emphasis was placed on targeted proposals to major donors, corporations and other organizations. Many of HFHI's fundraising appeals result in donations made directly to U.S. and international affiliates or other national and international organizations. In such cases, HFHI bears the fundraising expense but does not reflect the resulting donations as revenue.

### MANAGEMENT AND GENERAL EXPENSE

For FY2014, management and general expense totaled \$11.1 million, representing 4 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 and statistical measurement of our program performance.
- Overall planning and coordination of the activities of HFHI.
- General infrastructure costs.

## CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

	Year ended June 30	
	2014 total	2013 total
<b>Assets</b>		
Cash and cash equivalents	\$40,495,983	\$31,668,340
Investments at fair value	48,985,397	46,247,332
Receivables	121,426,403	104,549,459
Other assets	13,233,757	13,363,627
	<b>\$224,141,540</b>	<b>\$195,828,758</b>
<b>Liabilities and net assets</b>		
Total liabilities	\$99,793,669	\$87,440,860
Net assets:		
Unrestricted	25,342,257	19,277,644
Temporarily restricted	96,852,786	87,743,946
Permanently restricted	2,152,828	1,366,308
Total net assets	<b>124,347,871</b>	<b>108,387,898</b>
	<b>\$224,141,540</b>	<b>\$195,828,758</b>

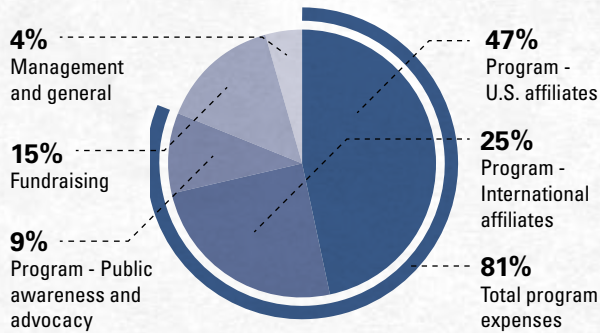
HFHI's auditors have expressed an unqualified opinion on our June 30, 2014, consolidated financial statements. Those financial statements include associated notes that are essential to understanding the information presented herein. The full set of statements and notes is available at Habitat's website, [habitat.org](http://habitat.org).

## CONSOLIDATED STATEMENTS OF ACTIVITIES AND CHANGES IN NET ASSETS

	Year ended June 30	
	2014 total	2013 total
<b>Revenues and gains</b>		
Contributions	\$160,991,948	\$154,204,783
Donations-in-kind	60,125,100	49,015,340
Government grants	22,872,955	74,230,735
Other income, net	33,210,086	35,314,152
Total revenues and gains	<b>277,200,089</b>	<b>312,765,010</b>
Satisfaction of program restrictions	—	—
Total revenues and gains	<b>277,200,089</b>	<b>312,765,010</b>
<b>Expenses</b>		
Program services:		
U.S. affiliates	121,864,630	192,479,410
International affiliates	64,988,079	63,055,175
Public awareness and education	24,964,574	29,348,293
Total program services	<b>211,817,283</b>	<b>284,882,878</b>
Supporting services:		
Fundraising	37,662,679	36,804,463
Management and general	11,111,892	13,465,761
Total supporting services	<b>48,774,571</b>	<b>50,270,224</b>
Total expenses	<b>260,591,854</b>	<b>335,153,102</b>
Losses (recoveries) on contributions receivable	1,252,205	3,081,125
Total expenses and losses (recoveries) on contributions receivable	<b>261,844,059</b>	<b>338,234,227</b>
Change in net assets	<b>\$15,356,030</b>	<b>\$(25,469,217)</b>

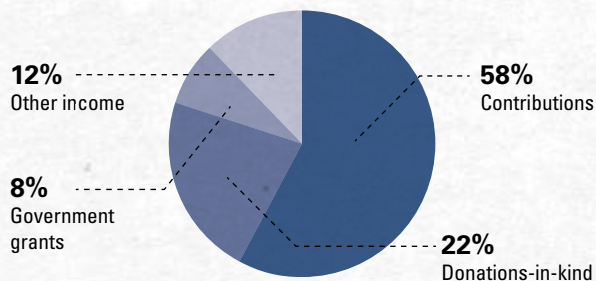


## AUDITED CONSOLIDATED FINANCIAL STATEMENTS



### FY2014 use of funds

Program - U.S. affiliates	\$122 million
Program - International affiliates	\$65 million
Program - Public awareness and advocacy	\$25 million
Fundraising	\$38 million
Management and general	\$11 million



### FY2014 sources of funds

Contributions	\$161 million
Donations-in-kind	\$60 million
Government grants	\$23 million
Other income	\$33 million

## UNAUDITED COMBINED FINANCIALS

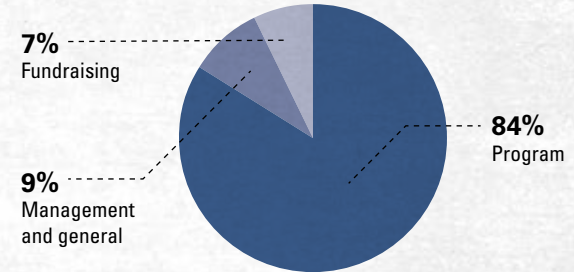
### HABITAT FOR HUMANITY'S UNAUDITED COMBINED FINANCIALS

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, HFHI annually compiles combined (unaudited) financial amounts for Habitat for Humanity in total. For the fiscal year that ended June 30, 2013, we estimated the total impact of the entire Habitat for Humanity mission was as follows:

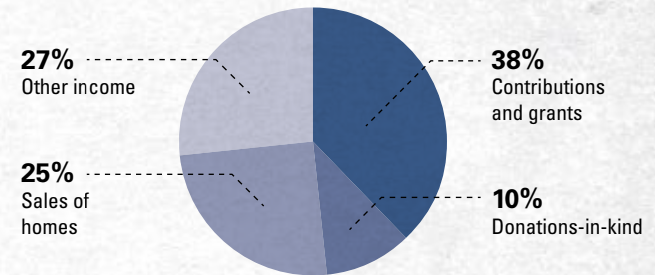
**\$1.7 BILLION**  
TOTAL REVENUE

**\$2.4 BILLION**  
TOTAL NET ASSETS



### FY2013 use of funds

Program	\$1.3 billion
Fundraising	\$113 million
Management and general	\$139 million



### FY2013 sources of funds

Contributions and grants	\$653 million
Donations-in-kind	\$179 million
Sales of homes	\$430 million
Other income	\$454 million

# GENEROUS PARTNERS

KEEP THE MISSION ALIVE

*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 2014 helped raise awareness of the global housing problem and build more homes with families in urgent need of them.*

## CORPORATE PARTNERS



### **Delta Air Lines: A partnership for global good**

Habitat for Humanity is one of Delta Air Lines' core community partners in its Force for Global Good, which encourages employees to make a difference in the communities where they live, work and serve. Delta and Habitat have worked together for many years to improve the shelter conditions of families around the world. Through local and national support of more than \$1 million annually, Delta employees have helped build 199 Habitat homes in 11 countries. For its annual international build, Delta hosted 90 employees in the spring of 2014 to help construct 10 homes in Manila, Philippines. In the fall of 2013, more than 2,000 Delta employees renovated affordable single-family homes in U.S. hub cities, including Atlanta, Detroit, Minneapolis/St. Paul and New York, and key international gateway cities Los Angeles and Seattle. Projects in the same cities are planned for fall 2014, with more than 2,300 Delta employees participating.



### **Kum & Go: Building homes together**

Kum & Go and its customers donated more than \$468,000 to Habitat for Humanity in 2014, thanks to the success of the convenience retailer's "Let's Build a Home Together" project. Kum & Go's \$100,000 corporate donation, an additional donation of \$106,000 to sponsor a home, and \$262,000 in customer donations combined to reach the \$468,378 campaign total. As part of this campaign, Kum & Go — which operates 420 stores in 11 states — committed to sponsoring a Habitat for Humanity home in one of its communities. The affordable and eco-friendly home was built in Minot, North Dakota, which is in the region that collected the most money in donations as a percentage of customer traffic through Kum & Go stores.



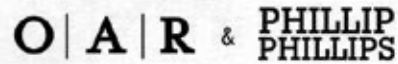
### **Lowe's: A renewed commitment to shelter solutions**

Lowe's celebrated more than a decade of working with Habitat for Humanity by renewing its partnership with an additional five-year, \$23.5 million pledge. The commitment will bring Lowe's total contributions to more than \$63 million since 2003. Lowe's also pledged the continued assistance of Lowe's Heroes employee volunteers and launched a nationwide volunteer drive to get more hands on hammers to support Habitat's work. To help advance Habitat's Women Build program, Lowe's donated \$1.75 million to support the seventh annual National Women Build Week, which brought together 13,000 volunteers May 3-11, 2014, to assist more than 700 families across the U.S. Since 2003, Lowe's contributions have helped ensure safe and affordable housing in partnership with nearly 4,000 families in all 50 states.



### **MasterCard: Expanding the impact of microfinance**

MasterCard, through the MasterCard Center for Inclusive Growth, launched a 2014 pilot program in the United States to connect affordable housing and small-business development. The work/live model breaks new ground in Habitat for Humanity's Neighborhood Revitalization work by pairing homeownership with small-business development. In partnership with low-income families who want to operate home-based businesses, Habitat can build homes with functional living and business spaces, offering increased employment and income opportunities for potential homeowners. The MasterCard Center for Inclusive Growth donated \$400,000 to fund the construction of Habitat homes for home-based businesses and increase the organization's capacity to replicate the model.



### **O.A.R. and Phillip Phillips: Stars shine for Habitat**

Rock band O.A.R. and singer Phillip Phillips put the power of their joint 2014 summer tour behind Habitat for Humanity's mission of providing safe, decent, affordable housing in partnership with low-income families. For every ticket sold, O.A.R. and Phillip Phillips donated \$1 to Habitat for Humanity International. To support affiliate efforts, the tour also hosted online auctions for a VIP experience in each concert city, including two premium tickets and an opportunity to meet with the artists. Proceeds from the auctions were donated to Habitat affiliates, and the band members donated their time in each city, meeting with Habitat homeowner families and affiliate representatives. O.A.R. also joined Habitat builds in Los Angeles, Charleston and Gaithersburg, performing acoustic sets for homeowners and volunteers.



### **Schneider Electric: The power of partnership**

A global energy management company with operations in more than 100 countries, Schneider Electric has donated nearly \$30 million in residential electrical equipment for Habitat homes built in the United States, Canada and Mexico since 2000. In December 2013, Schneider Electric announced its renewal of the company's donation-in-kind partnership, pledging to donate \$11 million over the next four years. The company also has donated more than \$4 million in support of Habitat house construction, which engages its local employee volunteers all across the U.S. The company's new commitment includes the sponsorship of Habitat houses in partnership with 19 U.S. Habitat affiliates.



### **State Farm: Engaging young people in Habitat's mission**

State Farm has enjoyed an excellent relationship with Habitat for Humanity since 1994 and has served as the national corporate sponsor of Habitat's youth programs since 2007. State Farm donated \$800,000 to Habitat in fiscal year 2014. The funding, shared by 30 affiliates, helps young people work with local Habitat families. Additionally, State Farm employees awarded Habitat for Humanity \$270,000 as part of the company's annual Founder's Day celebration, bringing State Farm's support of Habitat in FY2014 to more than \$1 million. To date, more than half a million young people have been involved in Habitat's work and have raised more than \$40 million as a direct result of State Farm donations of \$6.7 million.



### **Warner Bros.: 'There's No Place Like Home'**

Habitat's first digital fundraiser led by a corporate partner was launched by Warner Bros. Consumer Products, Warner Bros. Home Entertainment and Warner Bros. Entertainment Corporate Responsibility. A yearlong campaign called "There's No Place Like Home," celebrating the 75th anniversary of the classic film "The Wizard of Oz™," kicked off in September 2013 with a dedicated website and corresponding Facebook application inviting consumers to support the cause throughout the year. Additionally, the campaign featured several themed initiatives and Habitat affiliate events supporting the effort to create decent, safe and affordable housing in partnership with low-income families. The campaign, combined with a corporate donation by Warner Bros., has raised more than \$109,000.



### **Whirlpool: Lending products and muscle to the mission**

In April 2014, longtime Habitat partner Whirlpool brand announced the renewal of a partnership that benefits all new homes Habitat builds in the U.S. and Canada. Whirlpool continues to donate more than \$5 million in products each year to place a range and refrigerator in every new Habitat home built during the year. In addition, in FY2014, Whirlpool committed to build six new homes with families in need of affordable housing. Since the partnership with Habitat began in 1999, more than 81,000 families have received a Whirlpool refrigerator and range. Additionally, more than 150 houses have been built in 45 countries around the world with the help of thousands of Whirlpool employee volunteers.

COURTESY OF THRIVENT FINANCIAL



Thrivent employees help build homes in Guatemala in partnership with Habitat for Humanity and low-income families.



## **THRIVENT FINANCIAL: CHANGING LIVES AROUND THE WORLD**

In February 2014, Thrivent Financial announced a commitment of \$12 million to Habitat through the Thrivent Builds with Habitat for Humanity partnership. With this new commitment, Thrivent's donations have now reached more than \$200 million, and its volunteers have contributed more than 4 million hours since the partnership's inception in 2005. The \$12 million donation will go toward three programs within the Thrivent Builds partnership. Thrivent Builds Homes, the largest of the three, benefits from \$7.8 million to help build 126 Habitat houses. Thrivent Builds Worldwide will send up to 115 teams to build around the world, funded by \$1.4 million. Thrivent Builds Repairs, which helps fix homes in partnership with families who don't have the resources or ability to make the repairs themselves, expects to complete up to 500 projects with funding of up to \$1.25 million in 2014.



## INDIVIDUALS

### **Mary Lynn and Warren Staley:**

#### **Building a stronger Habitat**

Mary Lynn and Warren Staley's generous three-year, \$3 million commitment is strengthening Habitat's global leadership. Warren, the former CEO of Cargill Inc., and Mary Lynn, a member of Habitat for Humanity International's board of directors, are committed to helping Habitat develop leaders with the skills to advance its strategic plan and sustain the organization. The Staley Leadership Fellows Program brings together top Habitat staff members from 20 countries to build skills and increase knowledge. Participants learn about program areas and aspects of leadership unique to Habitat, and they develop individual skills and organizational capacity. In addition, the program focuses on recruitment, global orientation and ongoing professional development.

### **Antoinette "Toni" Stabile:**

#### **A legacy of helping others**

Antoinette "Toni" Stabile, an accomplished investigative journalist, dedicated her life and career to helping others. Known to be incredibly generous and down to earth, she worked tirelessly to help in the fields of journalism, the arts and medicine. Although Stabile was not actively involved with Habitat for Humanity during her lifetime, ministry leaders were pleased and humbled when she left the organization a bequest of nearly \$785,000 in 2013. Thanks to her careful planning, Stabile's generosity will continue to make a difference in the lives of medical patients, music lovers and Habitat homeowners for generations to come.

## DONATIONS TO HABITAT FOR HUMANITY IN FY2014

Habitat for Humanity International is thankful for our many generous 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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**ON THE FRONT COVER :**

**SAN SALVADOR, EL SALVADOR —** Seth Nilson Morales watches as a team of AmeriCorps alumni from across the United States helps to build a new Habitat for Humanity home in his community.

**PHOTO BY EZRA MILLSTEIN/HABITAT FOR HUMANITY INTERNATIONAL**



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