



Tools that build a better future

Annual Report FY2018

July 1, 2017 – June 30, 2018





Habitat for Humanity International

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habitat.org

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**“It’s a unique set of tools
that builds a future, and
I think Habitat is that
toolbox that just brings
it all together.”**

Habitat Humanitarian
Jonathan Scott

Since our founding in 1976, Habitat for Humanity has helped more than 22 million people build or improve the place they call home.

With your support, in fiscal year 2018 alone, we helped more than 8.7 million people, and an additional 2.2 million gained the potential to improve their living conditions through training and advocacy.

We've accomplished all of this with the trowel and the power saw, to be sure, but also by working alongside families to help them access the tools they need for a better tomorrow. Sweat equity, affordability, empowerment.

To put those instruments of such fundamental change in the hands of those who need them

most, we also faithfully bring a few of our favorite tried-and-true tools to the workbench. Volunteerism, service, advocacy, awareness.

These engines – fueled by your generous support – propel the inclusion, innovation and inspiration that are hallmarks of our work around the world.

Thank you for everything that you do, every tool that you wield, as we work together to make this a world where everyone has a decent place to live.

a hand up



A radiant 6-year-old with blue eyes, strawberry hair and freckles no longer shares a bed with her older sister and grandmother in a tiny rental house with a leaky roof and windows. "If it was just me," her grandmother says, "it wouldn't matter so much where I live. But I really wanted something better for her." Sheila had long dreamed of building her own home. When she was little, she would spend hours poring over a hardback book of house plans that belonged to her father. "I kept dreaming of looking at my own house plans someday, but it never happened. And then it did." With the help of volunteers and coworkers who came out to offer her a hand up, Sheila worked hard to build the house that she and young Jazmine now call home. "It means security. It means a place for making memories. I've literally dreamed of it my whole life."



Jazmine, Tennessee, USA



“Over the years, we tried to put money aside for a new house, but no matter how much we worked, our savings was never enough.

The loan came as a blessing.”

Ngina, a farmer who was able to move from her small thatched house with mud walls to a stone house with kitchen and bathroom inside. Thanks to a partnership in Kenya made possible by the Mastercard Foundation, Habitat's Terwilliger Center for Innovation in Shelter has helped make microfinance loans available to low-income families like Ngina's.

affordability

Nusrat came to America from Bangladesh to build a better life for herself. And since giving birth to her son, Nishorgo, she's worked hard to make sure he has a chance at that better life, too. She constantly and quietly sought improvement, taking out books from the library

to teach herself the calculations, formulas and laws necessary to work as a pharmacy technician. But with rent increases continually outpacing any income gains, she has struggled to find the means to give Nishorgo, now 10, the home that she knew he deserved.



Nusrat,
Indiana, USA

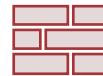
It wasn't until she began her journey to homeownership through Habitat for Humanity that she felt able to finally secure that dream for them both.

Not only will their new two-bedroom Habitat home more than double their livable space, but it will be half the monthly cost of the one-bedroom apartment they previously shared. With her affordable Habitat mortgage and the lessons from her Habitat financial literacy courses firmly ingrained, Nusrat knows she will finally be able to put away money for emergencies and long-term goals, including investments in her family's education, health and overall well-being. "Now I can think about something else other than my living situation," she says. "If you are renting and can't afford your payments, you are not settled at all. It's not your own. I will own something, and that is pride, strength and independence."



**“My Habitat house
is the miracle in my
life. I want to tell God,
‘Thank you for giving
me this house to
serve others.”**

Lusiati, Tegal Sari, Indonesia



Lusiati spends her days as a volunteer for a government-run community project that serves the elderly and young mothers in Tegal Sari, a community east of the Indonesian capital, Jakarta. “I feel happy,” she says. “Thankful and cheerful because I can help out.” Just over three years ago, a windstorm tore her old bamboo house from its foundation. Local leaders identified Lusiati, who was living alone after her husband passed away, as one of the most vulnerable members of the community. Then, she became the first Habitat homeowner in Tegal Sari. “When staff and community leaders told me that Habitat would help me design and build a stronger house, I was so surprised that I cried.” The stability of that house is what allows her to volunteer and help others. Every morning, she visits elderly residents on behalf of the local government, distributing lunch and snack boxes. She gathers data on the age, health and other needs of these residents and organizes weekly assemblies, exercises and checkups for them, as well as for young mothers and their children. She receives a small allowance for her work but says her true reward is in being able to serve and advise her neighbors. “My neighbors were inspired to seek help in repairing and building their own homes after I built my house with Habitat.”



empowerment



Sweat equity is how Toyela measures her dedication to providing her daughters with the solid foundation they need to thrive. From assisting her local Habitat with data entry to framing her neighbors' houses and her own, she has now amassed more than 300 hours toward this promise and her goal of securing

“I’m actually building my own house. Putting my own heart, working with my own hands, the sweat, blood, everything into it.”

an affordable home for her family. Inspired by the dozens of volunteers who have helped her build her home and her future, she's not stopping anytime soon. "When my house is done, I'll go out and help others build, too," she says. "Because I think about everyone that helped me who didn't have to. They came out and helped anyway."



Toyela, Georgia, USA



service



Vanessa Dingee
Habitat AmeriCorps member

"The people I work beside every day are encouraging.
They empower me to meet the goals of the day."

Neale Kemp
Habitat Global Village volunteer

"I've been a team leader for builds in Sri Lanka, Thailand, Vietnam, Malaysia, Cambodia, Indonesia and Argentina. I thoroughly enjoy encouraging volunteers to tackle building tasks which are out of their comfort zone and to see the joy and confidence they express

when they succeed. I enjoy teaching teams the fundamentals of how our houses are constructed and why we build them the way we do.

"But mostly, I am at peace and at my happiest when I am laying bricks, knowing with every brick I place, I am building a safe, sturdy and secure home for a family – not only for now but for the next generation."





Latasha

Habitat homeowner and advocate

"My advocacy work started a year after becoming a homeowner by encouraging members of my church family and friends to volunteer on a construction site. I recently had the pleasure to attend Habitat on the Hill with my son Christopher and to talk to my representatives about the importance of affordable housing.

"I do this work voluntarily because someone did this for me. As a young mother, someone was pushing for me to have the opportunity of homeownership. I get to write a new legacy for our family. Moreover, I do this work specifically with Habitat because of their belief and mine: putting God's love into action.

"I can't find anything else that gives me more joy than yelling, screaming and even building to give another family the thing that has been one of the greatest blessings in my life."



advocacy

Michelle Milone

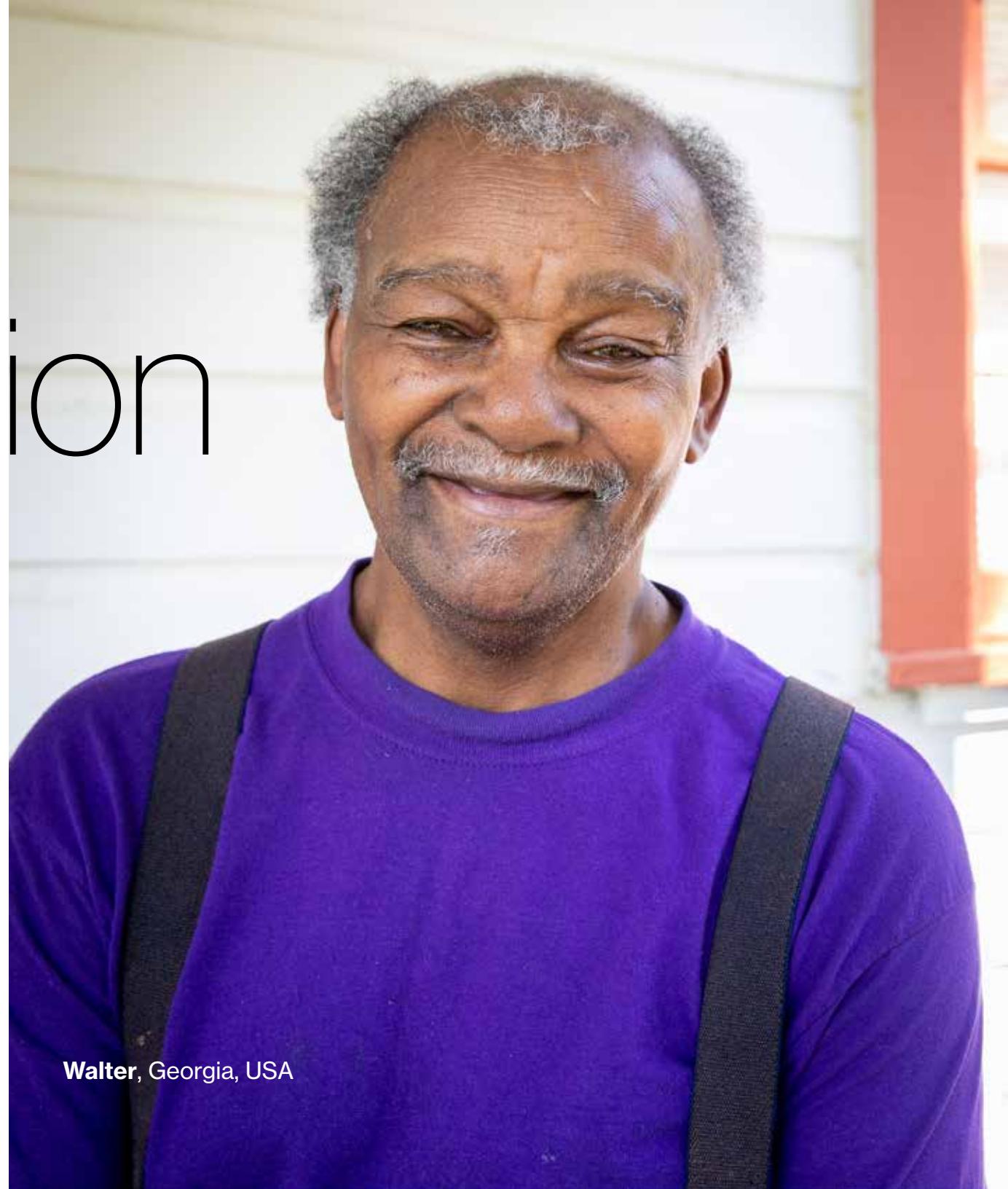
Habitat campus chapter volunteer

"My favorite part of working on Habitat projects is adding the finishing touches to the homes. The windows, the doors, the flooring, the trim. Each and every step of building a Habitat house holds equal importance, but when I work on the details, I begin to imagine the home that it will become. I can visualize a child's bedroom, a kitchen filled with laughter and love, and ultimately, a home where a family will build lasting memories together."



inclusion

The first time Walter took a shower in his new bathroom, he cried. That's because it was the first time the 81-year-old had a bathroom to shower in. "If I think about it, it will make me shed more tears," says Walter, sitting on the front porch of the 520-square-foot house that his father and uncle built when he was just a little boy. Walter, who worked as a street sweeper, raised eight children of his own in the house. Daughter Francine had worried about her dad at his age going to the outhouse at the edge of the backyard, especially at night and in bad weather. She spoke to someone with the county's senior services, who contacted Habitat, and the community came together to build Walter his bathroom. The project was part of Habitat's focus on repairs and renovations that can help people stay in their homes as they age. In addition to the bathroom, Habitat volunteers did some underpinning to the foundation, replaced kitchen cabinets and stove, and painted the outside of the house. "Man, do I feel just great," says Walter.



Walter, Georgia, USA



Atlanta, Georgia



Grand Rapids,
Michigan



Portland, Oregon



Jackson Hole, Wyoming



Los Angeles, California



Richmond,
Kentucky



Akron, Ohio



The Beloved Community in action

When we build houses, we also build bridges between people of diverse backgrounds. We build paths to more connected communities, and we build ways for all people to come together and share in the creation of a new world.

That new world allows access, equality and opportunity for all. That new world represents

what Dr. Martin Luther King Jr. called “the Beloved Community.”

This year, in commemoration of the 50th anniversary of Dr. King’s death and the subsequent passage of the Fair Housing Act, Habitat for Humanity renewed our pledge to work harder than ever to help make the Beloved Community a reality.

Throughout the year, Habitat supporters and believers in a community of equality, of justice and of compassion reached across cultural divides to build up and celebrate our shared humanity. Activities included everything from faith-centered builds and community improvement projects with other nonprofits to events and forums calling attention to the fight for accessible and affordable housing.



Aishwarya
Karnataka, India



In June 2018, the Aid & International Development Forum bestowed its 2018 Asia Innovator of the Year Award upon Rajan Samuel of Habitat for Humanity India. Samuel received the honor during the AIDF Asia Summit in Bangkok, Thailand; the award celebrates individuals and teams who have demonstrated leadership, vision and creative approaches to helping drive Asia's progress toward fulfilling the U.N.'s Sustainable Development Goals. The forum recognized Habitat India for bringing together partners from government, the private sector and civil society to create and advocate for decent and affordable housing, access to clean water, and better hygiene and sanitation processes.

innovation

Thanks to small loans made possible by Habitat, with support from the IKEA Foundation, Aishwarya's grandfather was able to purchase the materials he needed to make their home in India a better place to live. Aishwarya now enjoys an improved concrete floor ready to be tiled and a roof that no longer contains asbestos. Habitat's MicroBuild Fund supplies capital and technical expertise to microfinance institutions like Chaitanya, from which Aishwarya's family received their small loan for these housing improvements. Before these affordable small loans were available, families like Aishwarya's were largely ignored by the commercial sector when it came to financing this kind of work. The improvements this family has made have far-reaching effects. "Everyone's health was in a bad condition," her grandfather says. "But now, they are all better. I am extremely happy and proud of my home."



“It made me revive my dream and hope of having a comfortable and pleasant house to live in. **My family was transformed.**”

Regina, Heliópolis, Brazil



Homeowner Regina, who partnered with Habitat Brazil to renovate her home and make it more accessible for her 24-year-old daughter, Mayara. Mayara was born with hydrocephalus, a condition that can cause brain damage and physical problems. Before partnering with Habitat, the family lived in a one-bedroom home that had only one bathroom, which was on the first floor. Since the living area was on the second floor and Mayara relies on a wheelchair to get around, Regina had to carry her daughter up and down the stairs. Now the second floor also has a bathroom, making things easier for both mom and daughter.

accessibility



22 million+

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

1.4 million+



More than 1.4 million volunteers helped build, advocate and raise awareness about the global need for shelter in the past fiscal year.

8.7 million+



In FY2018, Habitat for Humanity helped more than 8.7 million people **build or improve the place they call home.**

2.2 million+



In FY2018, more than 2.2 million **people have gained the potential to improve their housing conditions** through:

Training: 175,972

Advocacy: 2,093,001



global impact

30

Years of building and awareness-raising celebrated by Baylor University's Habitat campus chapter. Baylor was the first Habitat campus chapter and has been joined by hundreds of others of these student-led, student-initiated groups at colleges and universities around the world.



439



Earthquake-affected families with access to water because of construction completed by groups organized by Habitat Nepal. The groups were formed as part of Habitat's overall response to the devastating 2015 earthquake.

one thousand

2049,475

Public high school and elementary students in the Philippines in the National Capital Region, Cebu and Davao who participated in the government's Brigada Eskwela program, supported in these areas by Habitat Philippines. As a one-week community improvement endeavor, Habitat helps mobilize and supervise student volunteers to clean schools before the start of the academic year.

27



Policies successfully changed or enacted thanks to Habitat's advocacy efforts at the state and local level in the U.S. The policies impact more than 374,384 people and access or allocate more than US\$340 million for adequate housing.

1,047

Families in the U.S. who partnered with Habitat through Veterans Build to construct new homes or to improve and repair their existing homes.



118,229



Hours volunteered by RV Care-A-Vanners as they travel the U.S. by recreational vehicle to build with Habitat locally. Nearly half of these hours were put in by volunteers supporting Habitat in locations affected by disaster.

12

Nº1 Nº5

Habitat for Humanity's rankings in two studies that evaluate brands for how inspiring and enduring they are. The 2018 Enduring Brands Index gave Habitat its top ranking, based on insights from professionals and consumers. After analyzing 200 companies, nonprofits and social movements, the World Value Index ranked us fifth overall in our ability to inspire and mobilize.

1.6 million

310



Individuals in Armenia whose living conditions have been improved, thanks to a project called Residential Energy Efficiency for Low Income Households. The result of a partnership between Habitat and USAID, REELIH makes heating homes more affordable, improving the health and well-being of residents.

12.2 MILLION

Total square footage of Habitat ReStore space in the U.S. That's more than 280 acres of retail operations supporting Habitat locally in 899 locations.

People with the potential for increased access to land for shelter because of policies and systems changed through Solid Ground, Habitat's global advocacy campaign. The campaign is being implemented in 41 countries.

FY2018 summary of individuals served

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

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



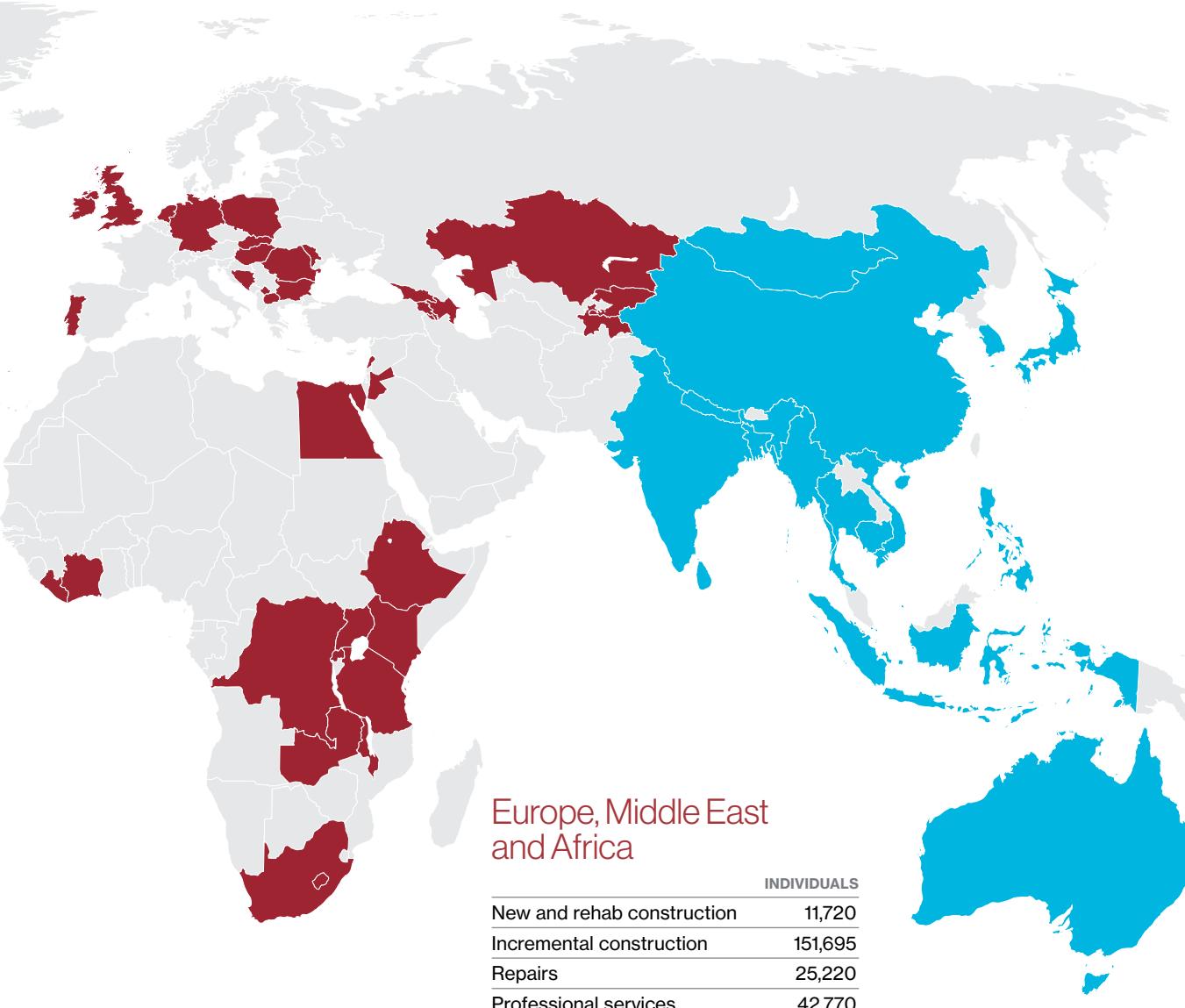
U.S. and Canada

INDIVIDUALS	
New and rehab construction	18,180
Repairs	16,260
Total	34,440



Latin America and the Caribbean

INDIVIDUALS	
New and rehab construction	31,270
Incremental construction	28,255
Repairs	59,210
Professional services	35,055
Market development	1,931,415
Total	2,085,205



Asia and the Pacific

INDIVIDUALS	
New and rehab construction	26,145
Incremental construction	66,185
Repairs	16,160
Professional services	176,950
Market development*	4,511,350
Total	4,796,790

* Figure includes 3,152,640 individuals served through the Sensitise to Sanitise coalition in which Habitat India is playing a prominent role.

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.

Empowering families and providing opportunities



A handwritten signature in black ink that reads "JL Price".

Joe L. Price

Chair of the Board of Directors
Habitat for Humanity International



A handwritten signature in black ink that reads "Jonathan T.M. Reckford".

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

What a great year we have experienced because of your support! How thrilled we are to celebrate the growing number of people who are now looking forward to a better life. 22 million and climbing! All the wonderful stories you are reading on these pages demonstrate how empowering families and providing opportunities can launch a promising cycle of possibility and progress.

People like you who believe in our mission have made that possible.

People like you who have made an investment in affordable housing have also contributed to healthier families and communities, to environments where children are better able to learn, and to boosting confidence so that individuals can take bold steps forward.

People like you have made available the tools we talk about throughout this report. While we are pleased with the progress of the past year, we are acutely aware that the housing situation worldwide is still dire. That's why we will always look to help more families build or repair their homes. Guided by our strategic plan, we will also pursue new opportunities to influence markets to better serve the housing needs of low-income families. And we will work to change

"We are humbled and grateful that you have entrusted Habitat with resources to help families and future generations."

policies and systems that create barriers for affordable housing.

We are just beginning to see what is possible if we focus on innovative ideas and practices. Just as we hone physical tools, we must continually sharpen our vision and our strategies as well. When we take a look back at this year's milestones and accomplishments, we also will be looking forward so that we can help exponentially more families and communities build a better future.

Please know how humbled and grateful we are that you have entrusted Habitat for Humanity with resources to help families in the near term and for future generations. We take that very seriously. God has called us to be faithful stewards of all gifts, and we are deeply grateful for the many blessings God provides to equip us for building homes, communities and hope.

A commitment to global stewardship




Michael E. Carscadden
Executive Vice President,
Administration, and
Chief Financial Officer
Habitat for Humanity International

Thanks to the generous support of our donors and partners, fiscal year 2018 was one of the strongest in Habitat for Humanity International's history. This success allows Habitat to serve more families and communities around the world as we work toward our vision of a world where everyone has a decent place to live.

Overall revenue was US\$350 million, a 37 percent overall increase from the prior year. In addition, we received US\$34.7 million in grant advances, which will be recognized as revenue in future periods as eligible expenses are incurred. This increase in revenue was driven, in large part, from an extraordinary donor response to our Habitat Hammers Back initiative to repair and restore communities impacted by hurricanes Harvey, Irma and Maria. We also continued to grow our programs in the areas of housing microfinance and other lending solutions, as well as exploring additional new technologies available to build more sustainable and less expensive housing solutions for the families with whom we partner.

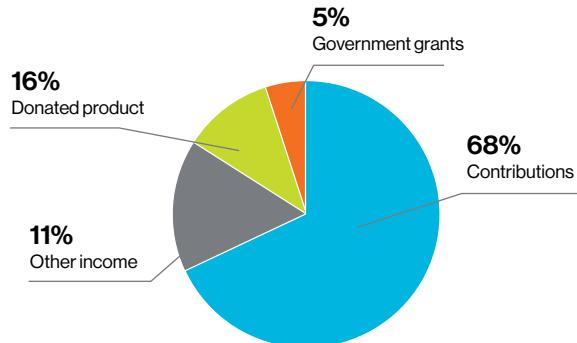
On the expense side, we remain committed stewards of the financial resources entrusted to us. Our programs accounted for 78 percent of our total expenses, as we were able to transfer over US\$108 million in

cash and donated product to our affiliates and national organizations around the world. Overall, expenses increased by 9 percent compared with the prior year. Significant funding received this year will continue to be used in the next few years to rebuild homes and infrastructure in the areas of Texas, Florida and Puerto Rico that were hardest hit by the devastating hurricane season that was experienced in 2017.

These metrics put Habitat in a strong position to be able to continue to serve families and achieve our strategic plan. We will continue to grow and diversify the organization's funding, expand and deepen the available ways we serve our target populations, and build reserves and capacity to weather economic changes. We thank you for your continued support of our mission.

"This success allows Habitat to serve more families and communities around the world as we work toward our vision of a world where everyone has a decent place to live."

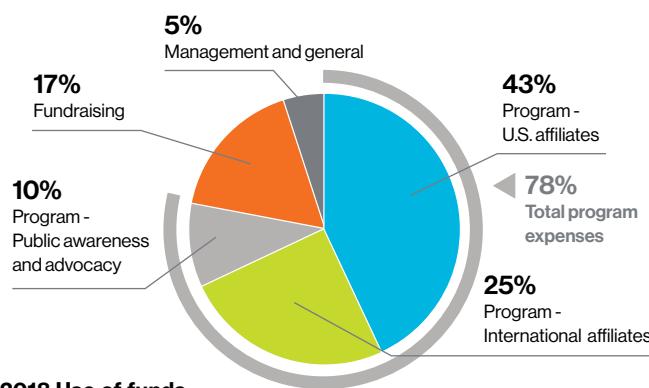
Habitat for Humanity International FY2018 consolidated financial information⁽¹⁾



FY2018 Sources of funds

In thousands of dollars

Contributions	\$240,152
Donated product	\$54,690
Government grants	\$16,235
Other income	\$38,858
Total revenue	\$349,935



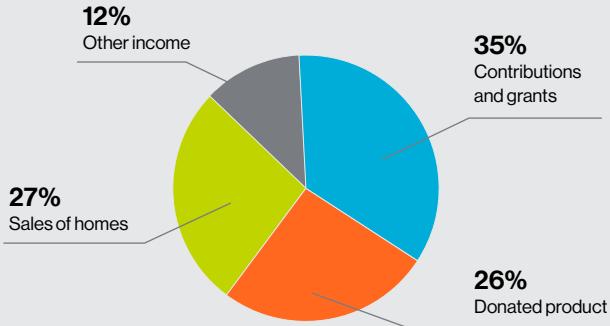
FY2018 Use of funds

In thousands of dollars

Program – U.S. affiliates	\$117,432
Program – International affiliates	\$68,781
Program – Public awareness and advocacy	\$28,047
Fundraising	\$45,480
Management and general	\$12,966
Total expenses	\$272,706

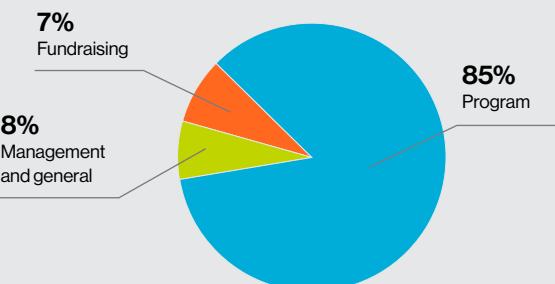
Unaudited combined financial statements

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



FY2017 Sources of funds

Contributions and grants	\$685 million
Donated product	\$509 million
Sales of homes	\$536 million
Other income	\$225 million



FY2017 Use of funds

Program	\$1.6 billion
Fundraising	\$131 million
Management and general	\$151 million

Total revenue of **\$2 billion**

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

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

As of June 30

In thousands of dollars

	2018	2017	\$ Change	% Change
Assets				
Cash and cash equivalents	\$103,741	\$75,566	\$28,175	37%
Investments at fair value	98,562	44,643	53,919	121%
Receivables	159,812	133,087	26,725	20%
Other assets	24,001	15,321	8,680	57%
	\$386,116	\$268,617	\$117,499	44%
Liabilities and net assets				
Total liabilities	\$155,492	\$115,851	\$39,641	34%
Net assets				
Unrestricted	97,459	54,246	43,213	80%
Temporarily restricted	130,595	96,054	34,541	36%
Permanently restricted	2,570	2,466	104	4%
Total net assets	230,624	152,766	77,858	51%
	\$386,116	\$268,617	\$117,499	44%

(1) Habitat for Humanity International's auditors have expressed an unqualified opinion on our June 30, 2018, consolidated financial statements. Those financial statements include associated notes that are essential to understanding the information presented herein. The full set of statements and notes is available at Habitat's website, habitat.org.

Habitat for Humanity International consolidated statements of activities and changes in total net assets⁽¹⁾

Year ended June 30

In thousands of dollars

	2018	2017	\$ Change	% Change
Revenues and gains				
Contributions	\$240,152	\$157,280	\$82,872	53%
Donated product	54,690	36,991	17,699	48%
Government grants	16,235	16,598	(363)	-2%
Other income, net	38,858	44,825	(5,967)	-13%
Total revenues and gains	349,935	255,694	94,241	37%
Expenses				
Program services:				
U.S. affiliates	117,432	109,245	8,187	7%
International affiliates	68,781	61,626	7,155	12%
Public awareness and education	28,047	25,666	2,381	9%
Total program services	214,260	196,537	17,723	9%
Supporting services:				
Fundraising	45,480	42,819	2,661	6%
Management and general	12,966	12,502	464	4%
Total supporting services	58,446	55,321	3,125	6%
Total expenses	272,706	251,858	20,848	8%
Losses (recoveries) on contributions receivable	90	(189)	279	-148%
Total expenses and losses on contributions receivable	272,796	251,669	21,127	8%
Change in net assets	\$77,139	\$4,025	\$73,114	1,816%



HABITAT HAMMERS BACK

One year after the historically devastating hurricanes Harvey, Irma and Maria forced thousands of people to flee their homes and communities in Texas, Florida, Puerto Rico and the Caribbean, Habitat continues to work with affected communities to rebuild and strengthen housing.

With the generous support of donors and volunteers, Habitat has made notable progress working with homeowners, other nonprofits and the public sector to help communities recover in each of the affected regions. We are executing a long-term plan to address what has been deemed the worst housing crisis caused by disasters in U.S. history.



By July 2018, we had delivered more than 15,700 recovery services and construction activities in Texas, Florida and Puerto Rico. This number includes 24 new homes built and more than 750 homes repaired or rehabilitated, with the bulk of them in Florida and Texas.

Our progress in Puerto Rico has faced extraordinary challenges, yet we are beginning to see results through our work with the government, partners and donors committed to restoring the island. Addressing longstanding

issues in tandem with recovery will improve economic opportunities, return families to safe housing, and make families and communities more resilient to future disasters.

In addition to Puerto Rico, a number of Caribbean islands suffered damage, some of which was catastrophic, from hurricanes Irma, Jose and Maria. Habitat initiated an emergency response in the Dominican Republic and the Commonwealth of Dominica, where the governments accepted our offer of support and assistance.

\$50 MILLION+	\$1 MILLION-\$4,999,999	\$500,000-\$999,999	Saigon Broadcast Television Network	National Hockey League/ National Hockey League Players' Association
AbbVie Inc.	Albertsons	Brighton-Best International	UnitedHealth Group	Schuler Family Foundation
	Cisco	Citadel	Wayfair	Scotch Plywood Company
\$5 MILLION+	Deere & Company	DeWalt		Target
Hand in Hand Hurricane Relief Fund, Comic Relief USA	The Dow Chemical Company			TowerBrook Foundation
	General Motors	\$250,000-\$499,999	Edwardson Family Foundation	Trinchero Family Estates
	Corporate Giving	Bank of America	Eli Lilly and Company Foundation	Warner Bros. Entertainment
	Jefferies	Benevity	The Home Depot Foundation	Workday Foundation
	Justin J. Watt Foundation	Country Rising Fund	KSM Business Services	
	Magnolia Market	Dometic Corporation	Lutheran World Relief	
	Thrivent Financial	Daddy Yankee	Mizuho Financial Group Inc.	
	Trust of Elizabeth Wallace	EXIT Realty Corp. International		
		Major League Baseball		

AbbVie's generous support of our work in Puerto Rico

In response to the devastating 2017 hurricanes, the research-based global biopharmaceutical company AbbVie donated US\$100 million to two organizations – Habitat for Humanity International and Direct Relief – to strengthen access to housing and health care in Puerto Rico. The organizations will each receive US\$50 million.

Over the next five years, with this generous support from AbbVie, Habitat will partner directly with hurricane-affected families to address their shelter needs and will work toward policies and systems that will improve shelter, land and resilience issues across the island.

Melissa Walsh, senior director of global philanthropy and vice president of the foundation for AbbVie, shares why significant long-term work is needed in Puerto Rico.

Q: What is AbbVie's approach to corporate social responsibility?

A: AbbVie is committed not just to the communities where we live and work, but to all underserved communities around the globe. That really is the essence of who we are as a company. Our corporate responsibility commitments focus on three areas: improving health outcomes, operating responsibly and contributing to communities.

The spirit of giving back is woven into the fabric of who we are as a company, and our employees are a huge part of that.

What made Puerto Rico and Habitat for Humanity stand out?

Puerto Rico is a special place for AbbVie. Not only because we opened our manufacturing facilities there in 1969 and now have more than 1,200 employees there, but also because it's a place where, over the years, we have gotten deeply involved in local communities.

When it came to the island's disaster response, we knew that we wanted to get involved and do something meaningful and impactful – fast. AbbVie provided over US\$4 million to support relief efforts immediately following the unprecedented disasters of 2017, including those that struck Puerto Rico. Now we are committed to playing a role in rebuilding the island and doing so in a manner consistent with our existing philanthropic priorities.

What is the value of housing as a component of rebuilding?

As a health care company, strengthening health care infrastructure was an obvious starting point. We're working with Direct Relief in Puerto Rico to enhance the primary health care system. But we know that



Habitat Hammers Back director Desiree Bartosiak speaks at an event in San Juan, joined by AbbVie's Tracie Haas and Direct Relief's Thomas Tighe.

housing is a form of health care, and that the value of even the strongest clinics and hospitals are limited if families don't have a safe place to live.

How do you hope AbbVie's initiative can influence other organizations to get involved?

The needs on the island are so significant and complex. No one company or sector can rebuild on its own. It's going to take a shared commitment among the nonprofit sector, the private sector and the public sector to come together for the families of Puerto Rico.

We know it's not going to be easy, but we are standing by our partners and the people of Puerto Rico to see this through.



Habitat's Terwilliger Center for Innovation in Shelter

J. Ronald Terwilliger, retired national managing partner of Trammell Crow Residential and current ex officio member of Habitat for Humanity International's board of directors, has supported Habitat's mission through personal financial contributions and by helping us advocate for solutions that make housing more affordable.

Seeing untapped potential in the affordable housing market, Ron has collaborated with Habitat to grow our work through the Terwilliger Center for Innovation in Shelter. The Terwilliger Center works within existing housing market systems to support local companies and expand the services, products and financing offered so that households can improve their shelter more effectively and efficiently.

Recent examples:

- Sanjiv Ray – recently welcomed as a Terwilliger Fellow in India – oversees the launch of the India ShelterTech 2019 Accelerator, which will focus on engaging housing entrepreneurs who will find solutions to help families living in substandard shelter.
- The Terwilliger Center team in Nairobi, Kenya, is supporting a technology firm called iBuild in designing a user-friendly mobile application. The app will improve transparency in the marketplace around available construction labor and will help families find trusted, affordable labor for their home construction projects.
- Center representatives also competed in CARE's Scale X Design Challenge, where



they presented a bold market systems strategy and won a US\$25,000 cash prize. They will use those funds to send an eight-person team to Devex's Making Markets Work training program to learn more about market systems thinking and practices.

The Terwilliger Center also works to mobilize the growth of investment in affordable housing and to scale shelter products.

Recent examples:

- As of June 2018, the Terwilliger Center's MicroBuild Fund – a partnership with the Overseas Private Investment Corp. and other investors to provide debt financing to local financial institutions to offer housing microfinance loans to low-income households – had disbursed US\$103 million to 49 microfinance institutions in 30 countries. The fund has assisted 116,000 households to date, and we expect this number to grow exponentially as the fund continues.
- The center's Shelter Venture Fund will initially invest US\$4 million to support entrepreneurs who create innovative housing solutions that

make housing healthier, more secure and more affordable. For example, the fund has committed a US\$500,000 investment to an India-based manufacturer that develops modular roofing panels that are affordable, ecologically friendly and aesthetically pleasing. This project could help millions of families across India who lack safe, healthy and affordable roofing.

- The Terwilliger Center also supported U.S. federal legislative initiatives that related to the growth of U.S. efforts in development finance. Staff met with congressional representatives on Capitol Hill in May to provide guidance on the bipartisan BUILD Act, which would replace OPIC with the International Development Finance Corp. to provide more loans, grants and other resources for projects that have a positive impact on those living in poverty.

All of these accomplishments – and more – have been made possible through the hard work and generosity of Ron, along with other major donors such as Hilti Foundation, IKEA Foundation, Omidyar Network, Mastercard Foundation, MetLife Foundation and Stanard Family Foundation.

Wells Fargo's catalytic commitment to affordable housing

For the past 25 years, Wells Fargo has helped Habitat make great strides in expanding key programs that move beyond the traditional home-building model. In FY2018, Wells Fargo continued its long-standing partnership with Habitat for Humanity, providing nearly US\$28 million in donations to Habitat for Humanity International and local Habitat organizations in support of affordable and sustainable housing.

This funding, which included a gift to Habitat for Humanity International at the end of 2017, will help implement national programs across the country, support Habitat events, strengthen our operations and services including disaster preparedness and ongoing post-disaster rebuilding efforts, and build organizational capacity critical to helping us reach our vision of a world where everyone has a decent place to live. As one of Habitat's largest and

most dedicated corporate donors, Wells Fargo has provided resources to help make events like Habitat's annual Jimmy & Rosalynn Carter Work Project and the biennial Habitat affiliate conference successful.

This catalytic commitment from Wells Fargo will continue the organization's support of many programs, including our neighborhood revitalization work, which Wells Fargo has funded since the program was organized in 2010. Participating local Habitat organizations take part in a one-year learning cohort and implement neighborhood revitalization projects. These projects – including renovating community centers, building community gardens, repairing homes, and sprucing up parks and neighborhood streets – empower residents to work with a coalition of community associations and partners to improve their quality of life.

During the past year, Wells Fargo also supported Habitat on the Hill, Habitat's annual legislative and advocacy conference in Washington, D.C., and contributed to the 100 Veteran Homes Initiative, which helped veterans improve their homes in 25 communities, from Seattle, Washington, to South Palm Beach, Florida. Wells Fargo team members volunteered to work alongside veterans on projects such as painting, landscaping and other home improvements that support sustainable housing. Additional FY2018 funding helped build cottages with veterans who are homeless or are unable to maintain their homes because of decreasing financial services.



Wells Fargo also gives directly to Habitat's work across the country, and in FY2018, it provided more than US\$10 million to Habitat's work in nearly 300 communities, including donating nearly 40 homes from its real estate-owned portfolio.

Through Wells Fargo's Team Member Volunteer Program, team members volunteered more than 40,000 hours in support of Habitat projects and have helped to build or improve more than 380 Habitat homes in partnership with families in need of safe and decent shelter. Continuing a strong commitment to service, more than 65 Wells Fargo team members volunteer each year to serve on local Habitat boards throughout the country.

Since 2010, Wells Fargo has provided US\$66 million to Habitat in support of affordable and sustainable housing, including more than 355,000 Wells Fargo team member volunteer hours to help build or improve more than 2,500 Habitat homes. That's more than one home built or improved every business day for the past eight years.

FY18 SPOTLIGHT



home is
the keysm



Built on the momentum of our inaugural Home is the Key 2017 cause marketing campaign, the 2018 campaign was enhanced to deliver unprecedented visibility and awareness in April of the critical need for affordable housing nationwide. The campaign and supporting partners have won two PR News Awards and were finalists for an Engage for Good Halo Award, Ragan's PR Daily Award and the PR News Platinum Award for Cause Marketing.

Corporate partners raised funds and generated awareness for Habitat for Humanity through consumer-facing activations. This year's campaign was bolstered by the involvement of our newest Habitat Humanitarians, Drew and Jonathan Scott. The PR center point occurred in Nashville, Tennessee, with two progressive side-by-

side home builds throughout April. Volunteers from each of our partner companies worked alongside Habitat Greater Nashville and the future homeowners, celebrating the house dedications on April 26.

In addition to garnering phenomenal media coverage from national TV and digital news and entertainment outlets, the Scott Brothers promoted their involvement to their nearly 7 million social media followers. This was supplemented by influencer blogs, social posts, print ads and radio placements – over 529 million total impressions.

In partnership with all those who seek strength, stability and self-reliance through shelter, Habitat will continue to lead this important effort each April.

2018 PARTNERS:

At Home

Chico's FAS, Inc.

Kum & Go

Nissan

O-Cedar

Schneider Electric

iHeart Radio

HGTV



Corporate, foundation, institution and individual support



When disaster strikes, Habitat for Humanity jumps into action to address the shelter needs of people affected in communities around the world with immediate, short-term and long-term operations. Aktion Deutschland Hilft has been an invaluable partner, contributing more than US\$4.1 million toward Habitat's life-saving relief and response efforts since 2011.

Aktion Deutschland Hilft, a union of German relief organizations, dependably provides rapid and effective aid when large catastrophes and emergency situations occur outside the country. Among the many recent emergencies the agency partnered with Habitat to address are Typhoon Haiyan in the Philippines, a major earthquake in Nepal, and Hurricane Matthew in Haiti.

In FY2018, Aktion Deutschland contributed US\$782,000 and pledged an additional US\$426,000 to Habitat for relief and recovery efforts in FY2019. These funds are supporting programs in Malawi, Bangladesh, Germany (a refugee project, implemented by World Vision Germany), Tajikistan and Puerto Rico. A substantial contribution of US\$525,000 promotes Habitat's water, sanitation and hygiene work in response to Ethiopia's drought and famine.

The money pledged for FY2019 is targeted to enhance Habitat's ongoing efforts to help refugees in the Middle East; the Rohingya refugees in Bangladesh; earthquake survivors in Mexico; water and sanitation projects in Ethiopia; and disaster risk reduction in several countries, with a focus on Tajikistan.



Albertsons Companies Foundation committed over US\$2.5 million to Habitat for Humanity to support disaster recovery efforts after hurricanes Harvey and Irma. The company collected donations through an emergency disaster relief fundraising campaign at its stores across the country, which include Albertsons, Safeway, Vons, Jewel-Osco, Shaw's, Star Market, Tom Thumb, Randalls, ACME, United Supermarkets and other banners. In addition, Albertsons Companies Foundation donated US\$500,000 to support the California wildfire disaster response program.

Albertsons Companies employee volunteers will support Habitat's mission by working alongside Habitat homeowners in the U.S. to improve the quality of life in their communities. Because the company and its stores support causes that impact its customers' lives, the funds committed to Habitat will stay in the local communities and reflect what is important to Albertsons Companies customers and employees.



Australian Government

Habitat for Humanity has implemented programs to lift the oppression of poverty from thousands of people in six countries through US\$888,500 in funding from the Australian government. In partnership with the Australian government's overseas aid program, Habitat for Humanity Australia launched disaster preparedness and housing programs in FY2018 in the following sectors: housing and sanitation and hygiene in urban slum settlements in Bangladesh; housing market development and skills training in Cambodia; community development and emergency shelter in Fiji; urban resiliency in Myanmar; and building disaster-resilient communities in eastern Nepal and central and southern Vietnam.

We are pleased to have the confidence of the Australian government's Department of Foreign Affairs and Trade, which has accredited Habitat for Humanity Australia for a period of five years among the community-based organizations that have proved to be capable of delivering quality development outcomes.



For more than 30 years, Bank of America has been a valued partner in supporting Habitat's vision of a world where everyone has a decent place to live. What began as a grassroots effort has grown into a robust global, national and local partnership. Each year, Bank of America employee volunteers dedicate approximately 35,000 hours to supporting Habitat's mission by working alongside Habitat homeowners, serving on the boards of local Habitat organizations and providing financial literacy training for future homeowners. Since 1986, Bank of America has donated more than US\$75 million to Habitat for Humanity's work around the world, with more than US\$65.7 million in cash and property donations to Habitat for Humanity International.

Bank of America views its partnership with Habitat as one fueled from the ground up. As such, the company this year launched an innovative stockholder engagement campaign: For every individual stockholder vote, a dollar was donated, resulting in more than US\$900,000 raised for Habitat.

The bank first supported the Jimmy & Rosalynn Carter Work Project in 1990 and committed US\$100,000 to the 2018 project. In addition, Bank of America has supported Habitat's disaster response program, including donating US\$300,000 to Habitat Hammers Back after hurricanes Harvey and Irma.



Chico's FAS, Inc. and its family of brands – Chico's, White House Black Market and Soma – are leading omni-channel specialty retailers of women's clothing and complementary accessories.

In March 2018, Chico's announced its partnership with Habitat for Humanity, aimed at empowering women to build strength, stability and self-reliance through housing. The cause marketing partnership, designed to build upon the successful 17-year collaboration with Habitat in Southwest Florida, included sponsorship of Habitat's 2018 Women Build program and Home is the Key campaign. In addition, support from Chico's FAS included the sponsorship of two new homes and US\$1,000 grants to 75 local Women Build projects, along with dedicating its 44th home in Southwest Florida.

In addition to a US\$300,000 national sponsorship of Women Build, the cause campaign raised nearly US\$1 million in the spring of 2018.

GENERAL MOTORS

General Motors supports Habitat's mission in the United States and abroad. In the last year, General Motors Corporate Giving, formerly the GM Foundation, contributed US\$1 million to builds in the United States, with a portion also allotted to projects in China and Brazil. As part of its support for the Habitat community, GM Corporate Giving also helped provide relief to families who took the brunt of the damage from major U.S. storms and natural disasters. By contributing additional funding to Habitat Hammers Back, the GM Foundation has helped those families and their communities rebuild.

Since its inception in 1976, GM's Corporate Giving has donated hundreds of millions of dollars to American charities, educational organizations and to disaster relief efforts worldwide. GM Corporate Giving focuses on STEM education, vehicle and road safety, and community development, mainly in the communities where GM operates. To that end, GM Corporate Giving has supported Habitat's global advocacy campaign, Solid Ground, which focuses on land access policies around the world.

Since 2012, GM's Corporate Giving has donated more than US\$5 million to Habitat, helping change the trajectory for 580 families and 67 individual neighborhoods around the world.



Disaster recovery is a long-term process, which is why supporters like the Hand in Hand Hurricane Relief Fund managed by Comic Relief USA are so important to ongoing rebuilding efforts. Hand in Hand contributed US\$6.5 million to support Habitat Hammers Back. This contribution provided 2,000 shelter recovery kits for homeowners in Puerto Rico struggling to rebuild after Hurricane Maria struck in 2017. In Texas and Florida, where hurricanes Harvey and Irma caused widespread destruction, the donation was used for general disaster response.

The Hand in Hand Hurricane Relief Fund provided grants to Habitat, Rebuild Texas and other like-minded organizations committed to long-term recovery projects, in addition to organizations focused on meeting immediate relief needs. In the first six months after the three devastating 2017 hurricanes, the fund supported more than 11,000 disaster services, over 15 million meals served, more than 1 million pounds of medical supplies delivered to health clinics, and much more.

Comic Relief USA is an independent sister organization of Comic Relief UK. Comic Relief USA and Comic Relief UK are independent organizations related through their shared vision of a just world, free from poverty, and with the same mission to effect positive change through the power of entertainment. In line with its vision, Comic Relief USA makes grants to charity partners that support children living in poverty in America and in some of the poorest communities in the world.



Since 2011, The Home Depot Foundation has generously funded critical repairs on the homes of veterans through Habitat for Humanity's Repair Corps program. Their support for this program funds new construction, roofing and weather stripping, and accessibility modifications, including installation of wheelchair ramps and renovated bathrooms and doorways. This year, The Home Depot Foundation reached a milestone of assisting more than 1,000 veterans since the inception of the program.

In addition to their work supporting veterans, The Home Depot Foundation also donated US\$100,000 in cash for hurricane relief through the Habitat Hammers Back initiative, which will benefit communities in Puerto Rico impacted by hurricanes Irma and Maria.



HSN Cares is dedicated to empowering women and helping families in times of need. By bringing together their customers and employees, and through its partnership with Habitat for Humanity, HSN Cares is helping women build better lives for themselves, their families and their communities. A partner since 2014, HSN has supported the mission of Habitat by collecting donations at checkout, donating a portion of sales of select products, and other cause marketing initiatives. Additionally, HSN has supported its community by sponsoring Habitat homes. In June 2018, HSN completed its 10th local home build. To date, HSN Cares has donated nearly US\$2 million to Habitat, thanks in large part to the participation and support of HSN team members, their families and their generous customers.

HSN is a leading interactive multichannel retailer, offering a curated assortment of exclusive products and top brand names to its customers. HSN incorporates entertainment, inspiration, personalities and industry experts to provide a unique shopping experience.

HSN is part of the Qurate Retail Group, which comprises seven leading retail brands – QVC, HSN, zulily, Ballard Designs, Frontgate, Garnet Hill and Grandin Road – all dedicated to providing a “third way to shop,” beyond transactional e-commerce or traditional brick-and-mortar stores. Globally, Qurate Retail Group is No. 1 in video commerce, reaching approximately 370 million homes worldwide via 16 television networks and multiple e-commerce sites, social pages, mobile apps, print catalogs and in-store destinations. The group is No. 3 in e-commerce in North America and in mobile commerce in the U.S. (according to *Internet Retailer*). Headquartered in West Chester, Pennsylvania, Qurate Retail Group has 27,000 team members in the U.S., the U.K., Germany, Japan, Italy, France, Poland and China.



Habitat for Humanity is not just building better homes but stronger, healthier communities with help from long-term partners like Hunter Douglas. The summer of 2018 marked the 25th year of partnership between Hunter Douglas and Habitat. As a global manufacturer of custom window treatments, Hunter Douglas is committed to helping Habitat build safe, stable, affordable housing alongside homeowners across North America and abroad.

By way of a US\$1 million donated product contribution, Hunter Douglas provides Habitat with resources to install privacy blinds for all new and rehabilitated homes in the U.S. Last year, Hunter Douglas contributed over 9,200 blinds. Included in these are products with cordless lift systems, ensuring that homeowners and their families are supported and protected by efficient, child-safe window treatments.

Hunter Douglas associates and business partners have worked side by side with Habitat homeowners in their local communities, building homes and relationships from the ground up. Hunter Douglas has committed resources to a number of critical Habitat initiatives worldwide, including earthquake relief efforts in Nepal; flood recovery in Baton Rouge, Louisiana; new home construction in Lesotho, Africa; and support of the Jimmy & Rosalynn Carter Work Project.



In October 2017, Deere & Company made a US\$1 million cash donation to support Habitat Hammers Back, a long-term recovery initiative organized by Habitat to help repair and rebuild communities ravaged by hurricanes Harvey, Irma and Maria. The commitment to Habitat Hammers Back was a critical step in the response by John Deere to the hurricanes, including deployment of heavy equipment by John Deere's business divisions and dealers to help in the recovery efforts. In May 2018, John Deere executives, employees and dealers also joined forces with Fort Bend Habitat in rebuilding a home with a family affected by Hurricane Harvey in Arcola, Texas.

THE KRESGE FOUNDATION

The Kresge Foundation – an organization that works on behalf of low-income families and individuals – awarded US\$100,000 to Habitat for Humanity to expand the organization's advocacy for affordable housing across the United States. The grant enables Habitat to mobilize more partners, volunteers and community members and allows local Habitat organizations to pursue community-based solutions that give more Americans greater access to the foundation for a strong, healthy future for themselves and their families.

Habitat serves as a voice for people in need of a decent place to call home by working to advocate for changes to laws and policies that affect access to housing. With Kresge's support – and through Habitat's expanded advocacy efforts – Habitat aims to shine a light on the need for affordable housing as a foundation for overall stability.

The Kresge Foundation was founded in 1924 to promote human progress. Today Kresge fulfills that mission by working to dismantle structural and systemic disparities facing low-income people in America's cities and replacing them with pathways to economic and social equity. Kresge annually awards more than US\$160 million in grants and social investments to organizations working to expand urban opportunity.



Lowe's and Habitat for Humanity have teamed up for more than a decade to build strength, stability and self-reliance through shelter. A national Habitat for Humanity partner since 2003, Lowe's has committed more than US\$63 million to help more than 17,000 families improve their living conditions. Each year, Lowe's provides grants and volunteer assistance to local affiliates, invests in National Women Build Week and conducts how-to clinics at stores to teach volunteers construction skills.

One of Lowe's flagship initiatives in conjunction with Habitat is National Women Build Week. The program invites women to devote at least one day to help families build strength, stability and independence through housing. To support the weeklong project, Lowe's donates nearly US\$2 million and volunteer support. Hosting the event during this week reinforces the message that every woman can make a difference through learning and using construction skills. More than 98,000 women from all 50 states have volunteered at the nine previous National Women Build Week events.

Lowe's also supports Habitat's neighborhood revitalization work, which serves families through community development partnerships and aging in place programs that cater to older adults. This year, Lowe's awarded US\$1.75 million in grants to 19 local Habitat organizations across the country to support community improvement projects ranging from neighborhood planning to critical home repairs to home modifications paired with health consultations for aging adults.



Through its Round Up & Donate program, Lyft is helping Habitat for Humanity strengthen communities and empower homeowners to build safe and affordable homes. From August 2017 through December 2018, users of the Lyft rideshare platform can support Habitat every time they get a Lyft ride home. Fares can be automatically rounded up to the nearest dollar, with the difference being donated to Habitat. Customers turn on the Round Up & Donate feature in the Lyft app, then select Habitat from a list of charities. Each passenger contributes a small amount each month, but it's the collective action that makes a big impact.

Founded in 2012, Lyft is the fastest growing rideshare company in the U.S. and is available to 95 percent of the U.S. population and in Ontario, Canada. Lyft is renowned by drivers and passengers for its safe and friendly experience and its commitment to effecting positive change for the future of our cities.

M A G N O L I A

Founded in 2003 by Chip and Joanna Gaines, Magnolia is a home and lifestyle brand based in Waco, Texas. What began as the “Little Shop on Bosque” has evolved to include Magnolia Market; Magnolia Realty; Silos Baking Co.; Magnolia Table; and a lifestyle magazine, *The Magnolia Journal*, to name a few. At Magnolia’s core is the desire to build bridges across communities and to encourage people to love the home they have and the life they live.

When Hurricane Harvey made landfall in Texas on Aug. 25, 2017, and continued its devastating path across the state for four days, Chip, Joanna and the entire Magnolia team were eager to get involved and help their fellow Texans.

From Aug. 28 through Sept. 30, 2017, Magnolia Market sold Texas Forever T-shirts for US\$26 each. All proceeds were allocated to Hurricane Harvey relief efforts: 50 percent to the American Red Cross and 50 percent (US\$1.38 million) to Habitat for Humanity’s Harvey recovery efforts.



Micky Yong, a businessman, philanthropist and former president and CEO of Pepsi-Cola Products Philippines Inc., lost his wife to cancer over a year ago. In honor of his wife's lifetime devotion to helping those in need, particularly the homeless, he created the Maritess Alava-Yong Foundation Inc., or M.A.Y., to honor her and continue to build her legacy.

For its inaugural project, the M.A.Y. Foundation granted Habitat for Humanity US\$880,000 to create the M.A.Y. Foundation Village, which will comprise 86 duplex-styled housing units in the Philippines. This project is also Yong's first partnership with Habitat.

The foundation-funded project will include a community center facility and community capacity building program. The funding marks the beginning of what is known as the Bon-Bon Resettlement Project Phase 3, a partnership among the government of the city of Silay, Habitat Philippines and the Hilti Foundation (through the Base Bahay Inc.). This project will lead to homes for 546 people who had been living in informal settlements. The Bon-Bon Resettlement Project builds houses using cement-bamboo frame technology, which is sustainable, innovative, disaster-resilient and eco-friendly.



Nest products are sold in 21 countries across the U.S., Europe and Asia-Pacific and are installed in nearly every country in the world. The Nest Learning Thermostat has helped save approximately 20 billion kWh of energy to date – enough electricity to power New York state for more than 100 days. Through the Works with Nest program, third-party products can securely connect with Nest devices to make homes safer, more energy efficient and more aware.

Nest Labs, a Google company, announced its partnership with Habitat for Humanity in April 2018 and kicked it off by donating 10 percent of all Nest thermostat sales in the U.S. around Earth Day (within April 16-30) to Habitat. Additionally, to help lift the energy burden for families in the U.S., Google will donate 4,000 Nest Thermostat E units to Habitat around the country for new builds and home updates this year.

This partnership is part of a broader effort by Google and Nest to make energy-efficient and cost-saving technology more readily available to low- and moderate-income Americans who might struggle to pay their energy bills. Through this five-year initiative, The Power Project, Google has committed to working with its partners to install 1 million energy-saving thermostats in homes across the country. Other partners in this initiative include Fannie Mae and energy companies throughout the U.S.

Google also committed to supporting a full house in Sonoma, California, an area affected by recent wildfires.



In FY18, Nissan North America continued its long-standing partnership with Habitat for Humanity with a US\$1 million donation. With the help of Nissan funding, six families were able to make homeownership a reality in Jackson, Mississippi; Pontiac, Michigan; Dallas, Texas; and Nashville, Murfreesboro and Franklin, Tennessee. Nissan employees volunteered more than 8,700 hours to help fully build these homes and to assist in one-day team builds in an additional six cities across the country.

Beyond being a consistent partner for building homes that allow so many families to step into a brighter future, Nissan donated five vehicles to Habitat, including two vans for Habitat's Mobile Response units, which are used for disaster response efforts. Nissan also sponsored several events, including Habitat's Home is the Key campaign, the Jimmy & Rosalynn Carter Work Project, and the corporate leadership summit.

Nissan has contributed more than US\$15 million to Habitat nationally since the partnership began in 2005, when Nissan donated 50 trucks and mobilized employees to assist in homebuilding following hurricanes Katrina and Rita in the U.S. Gulf Coast region. In 13 years of partnership, more than 148 Nissan vehicles have been donated, and Nissan employees have contributed more than 106,500 volunteer hours to help build 85 homes. For each home that Nissan has fully sponsored, the automaker has provided additional funding to include eco-friendly features, including low-flow toilets, faucets and showerheads; programmable thermostats; compact fluorescent lighting; recycled carpeting; drought-resistant plants and shrubs; and rain collection barrels.

Nissan has supported Habitat's work internationally with more than US\$3.6 million in funding to assist with projects in India, Indonesia, Japan, Myanmar, the Philippines, South Africa, Thailand and Vietnam. In FY18, Nissan's gift helped families in 15 villages build resiliency through improved access to water and sanitation facilities and knowledge of disaster risk reduction and management.



Poor hygiene conditions, lack of access to potable water, and nonexistent sanitation facilities are major challenges for people in Peace Island, in Liberia's Greater Monrovia district. Thanks to the generosity of the OPEC Fund for International Development, Habitat for Humanity is helping to alleviate the problem for approximately 13,000 people who live in dire conditions in this community.

In June 2018, OFID Director-General Suleiman J. Al-Herbish signed a US\$420,000 grant agreement with Habitat to improve living conditions for the entire community of Peace Island. Children will no longer have to walk long distances to haul water, and girls especially will benefit from safe toilet facilities.

The grant reflects OFID's strong commitment to socioeconomic development in its partner countries, particularly the least-developed in sub-Saharan Africa. Habitat's OFID-supported project is part of a broader program to make affordable and better quality housing and sanitation available to vulnerable and low-income communities, which will improve health.

Habitat will engage with partners in building and renovating potable water and sanitary facilities and instituting hygiene and health awareness-raising activities, and will support community-led waste collection and management. The larger program will support the development of an affordable housing environment that will make construction materials and microfinance housing loans available, boosting local capacity to solve these problems.



Owens Corning and the Owens Corning Foundation have supported Habitat for Humanity International since 1997 with more than US\$5 million in donated product and cash to support home construction and revitalization projects nationwide. They also support events that raise awareness of the need for affordable housing, such as Habitat's Jimmy & Rosalynn Carter Work Project, World Habitat Day activities and the Habitat on the Hill annual legislative and advocacy conference.

In addition, 2018 was the second year Owens Corning and Habitat worked together on the Roof Deployment project, an Owens Corning program that provides new roofs for military veterans' homes through Habitat's Veterans Build. The program matches Habitat affiliates with Owens Corning Platinum Preferred Contractors who provide free labor to Habitat, while Owens Corning provides the roofing materials. This program supported 40 military veteran homeowners through its partnership with Habitat. This year, the company donated an additional US\$50,000 to help support general programming costs for Habitat's Veterans Build.

Also this year, 505 Owens Corning employees volunteered 4,020 hours in 20 cities alongside future or current homeowners, helping them improve the place each of them calls home.



Procter & Gamble continued its partnership with Habitat for Humanity International in FY2018 to further the company's mission of helping communities around the world. This year, P&G and Habitat worked side by side in 17 countries across five continents to help build and repair homes or complete neighborhood revitalization projects in communities where P&G employees and customers live and work.

With its focus on the United Nations' Sustainable Development Goal 5: Gender Equality and through its partnership with Habitat, P&G helped restore a refuge facility for homeless and displaced women and families in Ealing, England, just outside London. The project benefitted 16 families.

In Seattle, Washington, P&G employees volunteered alongside Ricardo and Maria, who purchased their Habitat home 26 years earlier. Working together, they replaced aging windows and repaired the roof and the plumbing. Ricardo and Maria look forward to seeing the continued impact the home will have on their family's safety, happiness and future.

In Canada, P&G and Habitat made it possible for Getenet and Tadelech to move into a home that accommodates the needs of their child with autism and enables them to age in place. This is not only an impact story, but also a true mirroring of how we can work collaboratively to implement Sustainable Development Goal 3: Good Health and Well-Being.



The Robert Wood Johnson Foundation is one of Habitat for Humanity's newest partners. The Foundation has committed US\$2.5 million, with an eye toward helping Habitat achieve greater neighborhood revitalization outcomes. With funding from the foundation, Habitat is launching a two-year effort to implement a neighborhood revitalization approach that puts residents in the driver's seat for change, with a focus on six neighborhoods across America.

Seven years of neighborhood revitalization projects across the country have revealed that isolation, mistrust and lack of common identity are roadblocks to long-term change. The two-year project funded by the Robert Wood Johnson Foundation seeks to advance the new approach while collecting tangible evidence on how community engagement can overcome these barriers and put resident voices at the forefront of new approaches.

Habitat's values naturally align with those of the Robert Wood Johnson Foundation, which focuses on improving the conditions in communities that allow all residents to reach their best possible health and well-being, regardless of who they are, where they live or how much money they make.



One of the most important ways that Habitat for Humanity addresses the housing crisis is by helping to open up funding and markets to people who have been shut out around the globe. Our long-term partnership with the Swiss Capacity Building Facility contributes substantially to making loans and other financial products available and affordable to lower-income communities in Asia, Latin America and Africa.

Around the world, when people gain access to small loans, they improve their shelter incrementally, adding a kitchen, a bathroom or a new roof to provide a safer and healthier environment for their families at an affordable pace.

In FY2018, SCBF donated US\$418,000 to Habitat to develop housing microfinance and micromortgage programs for lending institutions in Cambodia, Ecuador, Sri Lanka and Nicaragua. Since 2013, SCBF's funding of US\$435,000 has helped Habitat expand the availability of housing microfinance products in Cambodia, Honduras, El Salvador, Rwanda and the Democratic Republic of the Congo.

SCBF is a public-private development partnership of the Swiss government (via the Swiss Agency for Development and Cooperation) and the private sector. Through the partnerships with SCBF and the endorsements by Credit Suisse, Habitat has increased the number of lending institutions that offer affordable microfinance products for housing in developing and emerging economies, thus bolstering a shared vision of a world where everyone has a decent place to live.



For more than a decade, Thrivent has partnered with Habitat for Humanity to build safe, affordable homes in partnership with those living in poor housing conditions both in the United States and around the world through the Thrivent Builds program. The partnership blends the financial, volunteer and advocacy resources of Thrivent and its members with the hands-on, global experience of Habitat.

From the partnership's inception in 2005, Thrivent and its members have committed more than US\$252 million to help build, rehab or repair homes in the U.S. and across the globe. Additionally, Thrivent and other volunteers have given more than 5.5 million volunteer hours to support Habitat's vision of a world where everyone has a decent place to live. Throughout the years, Thrivent has mobilized volunteer teams in response to disaster and crisis, notably for Habitat Hammers Back's long-term rebuilding efforts in Florida and Texas following hurricanes Harvey and Irma.

Thrivent is a financial services organization that helps Christians be wise with money and live generously. As a membership organization, it offers its nearly 2.4 million member-owners a broad range of products, services and guidance from financial professionals nationwide. For more than a century it has helped members make wise money choices that reflect their values while providing them opportunities to demonstrate their generosity where they live, work and worship. Thrivent remains the largest non governmental supporter of Habitat.



The Harry and Jeanette Weinberg Foundation

With support from The Harry and Jeanette Weinberg Foundation, low-income older adults in five U.S. communities will receive both the housing improvements and health support to enable them to age safely in their homes. The Weinberg Foundation contributed US\$1.25 million to support Habitat for Humanity's replication of CAPABLE, Community Aging in Place Advancing Better Living for Elders, a program designed by Johns Hopkins School of Nursing that combines services in nursing and occupational therapy with home modifications and repairs. With this financial support, Habitat will partner with health care professionals to increase independence and mobility of older adults while also providing critical home repairs, such as making bathrooms more accessible or upgrading electrical systems. This holistic approach enables older adults to age with dignity in their homes and continue to contribute to their communities.

The Harry and Jeanette Weinberg Foundation, one of the largest private charitable foundations in the United States, provides approximately US\$100 million in annual grants to nonprofits that provide direct services to low-income and vulnerable individuals and families, primarily in the United States and Israel. Grants are focused on meeting basic needs and enhancing an individual's ability to meet those needs with emphasis on older adults; the Jewish community; and the foundation's priority communities of Maryland, Northeastern Pennsylvania, Hawaii, Chicago, New York City, San Francisco, rural communities in the United States, and the State of Israel.



For the 18th year, Whirlpool Corporation continued to partner with Habitat for Humanity with a donation of US\$5.7 million in products and funding. As part of the donation, Whirlpool provided a refrigerator and range for every new and rehabilitated Habitat home in the United States and Canada, helping to provide everyday care to families in need of affordable housing.

Whirlpool Corporation showed its strong commitment to volunteerism when more than 200 Whirlpool employees helped build 14 homes as part of the company's first global build, held in honor of the retirement of former Whirlpool CEO Jeff Fettig. The employees built alongside families in the United States, Poland, India, China, Brazil, Colombia, Mexico and Argentina.

Whirlpool Corporation also joined the Kelley School of Business at Indiana University for 10 days as part of their eighth consecutive joint blitz build of a home in the Bloomington, Indiana, area. Additionally, Whirlpool Corporation supported Habitat's Jimmy & Rosalynn Carter Work Project in Canada.

Since the collaboration began in 1999, Whirlpool Corporation has committed more than US\$107 million to Habitat and has developed active programs in more than 45 countries. In the United States and Canada, the company has donated more than 191,000 ranges and refrigerators to new Habitat homes, serving more than 100,000 families. Additionally, Whirlpool has donated more than 42,000 products to Habitat ReStore retail outlets. The company has engaged thousands of employee volunteers, sponsored nearly 180 homes and donated products to more than 76,000 Habitat families in Europe, the Middle East and Africa.

wienerberger

A loyal Habitat for Humanity partner since 2012, Wienerberger AG has renewed the partnership for a third cycle, 2018-21, with a donation of US\$513,000 in cash and donated product to help vulnerable families in seven countries: Bulgaria, Great Britain, Hungary, Macedonia, Poland, Romania and Slovakia. Since the start, Wienerberger has helped Habitat build and advocate for safe, decent, affordable housing by providing bricks, roof tiles, financing, professional expertise and employee volunteers.

Between 2012 and 2015, Wienerberger's donations helped more than 2,000 people in Bulgaria and Romania. In the 2015-18 partnership, an additional 1,134 vulnerable people gained better housing in Bulgaria, Hungary, Romania, Poland and the United States. By 2021, Wienerberger aims to help at least 1,000 more people by building alongside Habitat homeowners, providing technical expertise, leading workshops and advocating to raise awareness of housing issues.

One of the world's leading producers of construction materials, Wienerberger is known for its commitment to energy efficiency. In FY2018, the company's U.S. subsidiary, General Shale, donated its "thin brick" product to rehab a Habitat home that had suffered fire damage. General Shale also donated brick and masonry supplies to build 15 homes in Atlanta, Georgia, and was the Iron Sponsor of Habitat's 2018 Home Builders Blitz.

Wienerberger also has helped build centers for people with disabilities, community centers, and schools in Eastern Europe. The company has sponsored housing forums with Habitat in Bulgaria, Hungary, Poland, Romania, Slovakia, Macedonia and Great Britain, promoting the importance of safe, healthy homes.

Estate of Bethany Beckman

Bethany Beckman always had a kind heart and a desire to know and help others. When Bethany received an inheritance from her mother's estate, she was determined to use it to help others improve their lives, homes and neighborhoods. Upon the advice of her financial planner, she began making donations to Habitat for Humanity in 2016. Bethany longed to improve her community and make a difference in the lives of people around the world.

When she passed away in 2018, Bethany generously remembered Habitat in her will. Her friends and family remark how happy Bethany would be knowing that she is helping to elevate people's lives in her hometown and on a global scale in perpetuity. During her 93 years on earth, Bethany was fortunate enough to travel the world and meet people living at all income levels. Her travels opened her eyes and heart to destitution and inequality of wealth. Bethany was a career teacher and spent as much time as possible with her nephew and niece. She was proud to share her experiences and outlook on the world with the next generation.

Habitat is grateful for Bethany's gracious generosity, and we will use her donation to help countless people build stronger, more stable homes and communities for years to come.

Betsy and John Garibaldi

John Garibaldi, managing partner/development at The Hanover Company, and his wife, Betsy, first became involved with Habitat for Humanity's mission when they took their daughter Emily on a Habitat trip to Ethiopia in 2016. The family spent that week learning about the local culture and building alongside a group of their peers, Habitat Ethiopia staff members, the homeowners, and Habitat's chief executive officer. They were completely captivated by Ethiopia and its people and were forever changed by the entire Habitat experience. Upon their return, Betsy and John decided to make a substantial gift to support Habitat's mission there.

In August 2018, the couple joined former President Jimmy Carter and his wife, Rosalynn, at the Carter Work Project in South Bend and Mishawaka, Indiana.

The couple has spent many hours and made numerous financial contributions to help fellow Texans and families around the world through a variety of philanthropic work. Habitat is grateful for their enthusiasm to help others, and for the legacy of giving that they have created in their own family.

Bob and Elaine Halliday

Bob and Elaine Halliday began supporting Habitat for Humanity's mission in 1990. Since that time, they have made numerous substantial contributions to Habitat and spent countless hours volunteering alongside our homeowners on local and global build sites. The couple has worked closely with their local Habitat in San Diego, California, and has traveled with the Jimmy & Rosalynn Carter Work Project to help families living in Mexico, the Philippines and South Africa. "Being involved with Habitat, specifically the Carter Work Project, for so many years opened our eyes to huge housing needs in the United States and other parts of the world," Elaine says.

Longtime owners of a local construction company, Bob and Elaine have a special appreciation of how properly constructed homes can benefit families and communities. They also understand that it takes so much more than construction to make a lasting difference in the lives of low-income families. As such, Bob and Elaine have supported some of Habitat's innovative work, such as our MicroBuild Fund housing microfinance initiative and our Solid Ground advocacy campaign. "Rather than just building houses, Solid Ground is changing laws about land ownership," Elaine says. "It makes a lot of sense without involving huge costs. We are very interested to see this new venture for Habitat take hold and spread."

Patricia Pogue

Pat Pogue and her husband, Dick, are longtime supporters of Habitat for Humanity. Pat has always had a heart for helping, and the list of charities, nonprofits and local families that Pat and Dick have helped over the years is long. Pat was introduced to Habitat's work about 20 years ago when she joined members of her church to help build a Habitat house in a nearby community. As she worked on the house, she was able to get to know the family who would live in it. This special interaction made Pat realize just how important a safe, healthy, affordable home is to families in need. She has faithfully supported Habitat's mission since that memorable build experience.

Pat and Dick say they are thankful to be in a position to help people around the globe to improve their lives. They recognize the blessings that fill their own lives and try to reciprocate by contributing to the well-being of others. Recent media coverage of the millions of Syrian refugees fleeing their home country touched Pat deeply. Seeing the overcrowded, unsanitary, insect- and rodent-infested conditions under which the refugees are living prompted Pat to support Habitat's Middle East Refugee program. Habitat is grateful for Pat's decision to undergird our work with refugee families in the Middle East. The generous gifts from Pat and Dick have made a significant difference in the lives of these families.

Jack Snider

Jack Snider spent his career working for the Pacific Telephone & Telegraph Co. and has devoted his personal life to finding ways to make the world a better place for those around him. A man driven by his faith in God, Jack was impressed with Habitat for Humanity's founder Millard Fuller when they met about 30 years ago. He was fascinated with Millard's vision and passion for improving the lives of others through decent shelter. Shortly after meeting Millard, Jack began making personal financial contributions to Habitat's mission through charitable gift annuities. He also has consistently supported his local Habitat office in San Diego, which he helped start in the late 1980s.

In 1990, Jack joined Jimmy and Rosalynn Carter and approximately 3,000 volunteers to help build 107 homes in Tijuana, Mexico, and San Diego, California, during the first binational Carter Work Project. When asked why he has been so active in supporting Habitat's work, Jack replied that he believes in our model of giving a hand up, not a handout, to people in need of assistance.

Habitat is thankful for donors and volunteers like Jack, who says, "I have learned to live more simply, so that others can simply live."

Harlan Stone

Harlan Stone, president and chief executive officer of Halstead International, has generously supported Habitat for Humanity's work since 2014. He recently made a new four-year pledge comprising a mix of donated flooring products for construction, along with ReStore donations and a substantial financial gift to support our global youth engagement activities. Over the years, Harlan has donated a variety of construction products that have been installed in Habitat houses across the United States. His wife, Sabina, is also involved with Habitat's work, as she regularly volunteers with their local Habitat in Bridgeport, Connecticut. A couple of years ago, Harlan began serving on Habitat for Humanity's Asia Pacific Development Council, which is making tremendous strides in expanding the affordable housing market for low-income households in the region.

In 2017, Halstead International donated products that were used in every home built with Habitat Edmonton during the Jimmy & Rosalynn Carter Work Project. Harlan spent his first time at the special build week happily laying flooring tiles and teaching volunteers and homeowners the proper way to install the materials. His excitement to serve others that week was contagious to many of the people who came in contact with him. The experience was so positive that he and Sabina joined several Halstead International employees in attending the 2018 Carter Work Project.

Fernando Zóbel de Ayala

Fernando Zóbel de Ayala is the longest-serving member of Habitat for Humanity International's board of directors. He believes in cultivating the next generation of leaders. A longtime volunteer leader with Habitat, Fernando donated US\$250,000 as a legacy gift to support new Habitat initiatives in the Philippines, including the Habitat Young Leaders Build Leadership Academy. A two-day leadership training program, the academy teaches young people to create a community vision tree, identify community issues, and implement a project to address those issues. This program is designed to give all young people an equal opportunity to gain leadership skills while creating future socially conscious leaders. Fernando's donation also supports market development and build capacity within Habitat Philippines.

Fernando is president and chief operating officer of Ayala Corp., the holding company of the Ayala Group, and chairman of Ayala Land and Manila Water Co. In addition, he sits on the board of various companies in the Ayala group, including the Bank of the Philippine Islands, Globe Telecom and the Ayala Foundation. Fernando is a member of the INSEAD board, the World Presidents' Organization and the Chief Executives Organization. He is a member of the Habitat for Humanity International advisory board and chairs the steering committee of its Asia-Pacific capital campaign. He also serves on the board of the Asia Society and is a member of the Asia Philanthropy Circle.

Tithe

Tithe is not only a foundational principle of Habitat but also provides critical funding for Habitat's international work.

All of Habitat's U.S. affiliates are expected to contribute 10 percent of their unrestricted revenue in recognition of – and commitment to – the global nature of our mission.

In FY2018, U.S. affiliates collectively tithed US\$14 million. Habitat for Humanity of Collier County in Naples, Florida, contributed US\$300,000, most of which is designated to the Global Mission Fund. The unrestricted fund allows Habitat for Humanity International and area leadership to decide how funds can best be used. As with all affiliate tithes, 100 percent of the Global Mission Fund is sent to national organizations.

"We recognize how important tithe is to who we are as an affiliate, and to who we are as an organization, tasked to serve those who have great needs in our own community and around the world," says the Rev. Lisa Lefkow, Habitat Collier County's CEO. "Just as our donors entrust us with the stewardship of their gifts, we are entrusting Habitat for Humanity International with the stewardship of our dollars to serve the highest and best purpose."

Habitat for Humanity International is grateful for the tithe from all U.S. Habitat affiliates and especially recognizes those organizations that tithed more than US\$100,000 in FY2018.



\$500,000 – \$999,999

Habitat for Humanity of Wake County (North Carolina)

\$250,000 – \$499,999

Greater Des Moines Habitat for Humanity (Iowa)

Habitat for Humanity of Collier County (Florida)

Habitat for Humanity of Lee and Hendry Counties Inc. (Florida)

Habitat for Humanity of Metro Denver (Colorado)

\$100,000 – \$249,999

Dallas Area Habitat for Humanity (Texas)

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Donations in FY2018



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

Thank you!

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OUR VISION

**A world where everyone
has a decent place to live**

OUR MISSION

**Seeking to put God's love into
action, Habitat for Humanity
brings people together to build
homes, communities and hope.**

Read Habitat's FY2018 Annual Report online:
habitat.org/multimedia/annual-report-2018



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