



What we build

Habitat for Humanity International

Annual Report FY2010

July 1, 2009 – June 30, 2010

What do we build?

Houses, of course.

Or housing solutions, the current term for the physical work: new construction of single- and multifamily houses, rehabs, repairs, incremental building—an upgraded floor or a new roof until a family can afford more.

But Habitat for Humanity builds so much more. Disaster recovery toolkits and shelters, weatherization, water and sanitation projects, housing microfinance systems, schools and community buildings are also part of the physical work of Habitat.

Habitat also builds in the mind and spirit: community, relationships, friendship, families, health, partnerships that grow to coalitions that revive neighborhoods, tolerance among different faiths and ethnicities, training in construction skills, training in financial and legal literacy, advocates to speak for a world where everyone has a decent place to live.

And Habitat for Humanity never builds *for* anyone, but *with*, working alongside those who need shelter. That builds or rekindles the sense of the dignity all human beings share.

Habitat for Humanity, through the grace of God, is building a different world, a better world.





What will *you* build?

We build so much more than houses 5

A letter from CEO Jonathan T.M. Reckford.

We build momentum—by the numbers 6

Families served in fiscal year 2010.

We build hope 14

Lives of partner families are transformed.

Volunteers find new meaning.

We rebuild after disasters 18

Facing the aftermath in Haiti.

Asia and the Pacific challenged by disasters.

We build understanding 22

Global Village trips grow relationships.

Housing forums raise awareness and ideas.

Events attract attention to poverty housing issue.

We build community 26

Neighborhood Revitalization Initiative

works on U.S. housing crisis.

A home without stigma in Ethiopia.

We build health 30

Clean, clear water with filters.

Health education in Paraguay and Colombia.

Contents

We build innovation 34

Housing microfinance reframes affordable housing.

Steel-frame house goes up in Romania.

The Bronx gets a green roof and a green complex.

Why we build: Change 38

Persuading policymakers and the U.S. Congress.

World Habitat Day and the Shelter Report.

Financial information 42**Donors who build with Habitat 48**

A sample of long-standing supporters.

Donors of more than \$100,000 in fiscal year 2010.

Leadership 54

Board of directors.

Senior leadership team.

Habitat for Humanity International offices.

What will you build? 57

A challenge from Ken Klein, chairman
of the board of directors.

“What will you build?” around the world.

Fiscal year 2010: July 1, 2009, to June 30, 2010
All dollar figures are in U.S. dollars unless otherwise stated.

On the cover: Kenzie Jackson, 7, looks into her new backyard in Birmingham, Alabama. Kenzie's mother, Nicole Jackson, partnered with Habitat for Humanity of Greater Birmingham to transform a foreclosed, abandoned property into the Jackson family's new home.
EZRA MILLSTEIN

STEFFAN HACKER



What we build: So much more than houses

Building and repairing homes has always been our identity. In fact, we are very grateful to all those who helped Habitat for Humanity serve almost 75,000 families worldwide last year—almost triple the number of five years ago. But the heart of Habitat is not bricks and sticks. It is the desire to demonstrate the love of Jesus Christ by reaching out to help those in need of a better place to live. When we ask, “What will you build?” there are so many answers, because we build so much more than houses.

I have seen in the eyes of both homeowners and volunteers worldwide how God uses our efforts to transform lives. For families who dared to dream and for individuals who felt no purpose before, Habitat for Humanity builds hope.

The collaboration that was to become a hallmark of the response to the Haiti earthquake began to form because the world wanted to tell the people of Haiti they were not alone. Our disaster response efforts built coalitions to best serve the people of Haiti, and rather than stake out our territory, we built bridges that are allowing us to do more than we could ever do alone. We decided to diverge from our usual method of operation and not bring volunteers into Haiti so that we would not take away



STEFFAN HACKER

much-needed jobs from local families. We made a strategic change to build opportunity for those who needed to earn a wage so they could reclaim their lives.

Thousands of miles away in Macedonia, we are partnering with a microfinance company to help families acquire funds for repairs, reconstruction and renovations of substandard housing. By responding to the needs and abilities of families throughout that country, Habitat for Humanity is building possibilities.

The emphasis on rehabbing and repairing homes and revitalizing neighborhoods in the United States depends on creating local partnerships. By listening to the residents and those who have a vision for restoring once vibrant places to live, we are building community.

Calling upon this spirit of unity, a

Singapore-based food and health supplements company urged the public to donate 10,000 empty bottles to be used as filler in laying cement floor foundations for homes in Thailand. This “Hope in a Bottle” campaign built enthusiasm and common purpose.

We will continue to celebrate with each family we serve, and our identity will always be found in efforts to provide safe, decent and affordable housing. God’s desire is for so much more. What will you build?

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

A large stack of wooden lumber, likely 2x4s, is shown in perspective, receding towards the right. The wood is light brown with visible grain and some darker knots. The lighting creates strong shadows on the left side of the stack.

What we build: **Momentum—by the numbers**

STEFFAN HACKER

Families served



Highlights by the numbers

25
**years of building
in Canada**

were celebrated by building a record 246 homes and the equivalent of 526 homes internationally through tithes and international projects. Canada also sent more than 15,000 volunteers to 28 countries to build 111 homes through its 2010 Global Village program. Habitat Canada has built 1,800 homes since 1985.

177
**Habitat affiliate staff
members and volunteers**

from 36 states participated in the first U.S. National Construction Conference in Baltimore, Maryland, in May 2010. The conference offered 30 workshops on rehabilitation and preservation, weatherization and indoor air quality.

Eleven Sustainable & Affordable Homes Workshops, a full-day training for construction staff, also started this year.

**\$256 million
in U.S. federal funds**

was on its way to Habitat affiliates in more than 30 states through Neighborhood Stabilization Programs 1 and 2 by June 2010.

**2,400
young South Africans**

built 24 new homes with families in Mfuleni, Orange Farm and Umgababa during the National Youth Build in South Africa in June 2010.

700
**ReStores in the
United States**

offer building materials at reduced prices and recycle usable items to keep plumbing, appliances, siding and more out of landfills. Proceeds from ReStores offer a continuing financial resource for Habitat building. In Canada, each ReStore produced an average of \$195,000 in revenue for its affiliate.



**2,294
families in India**

still recovering from the December 2004 Asian tsunami were served this fiscal year.



600
National Service
(AmeriCorps National
and VISTA) members

—like Jennifer Kehoe—served in more than 150 U.S. communities, engaging 200,000 volunteers with Habitat’s mission.





3,000 volunteers

helped build or repair 166 homes in Thailand, Cambodia, Laos, Vietnam and China during the 26th Jimmy & Rosalynn Carter Work Project on Nov. 15–20, 2009.

Workers pass bricks along to be added to the walls of 16 housing units built in Sichuan, China.

4,242 construction-based housing solutions

were provided with Habitat for Humanity Mexico this fiscal year—more than any national organization in Latin America and Caribbean in one year. Partnering with “Vivienda en Acceso” (Accessible Housing), a program using government building materials, Habitat offers families support for everything from construction design to creating community leadership.

5,000 houses built in Nepal

were celebrated in Jhapa in July 2009.



7,000 housing solutions

were completed in El Salvador by July 2009. The 7,000th house in a 75-home community in San Sebastián Salitrillo, Santa Ana, is also a new home for homeowner Azucena Rosalva Mejía García and her daughters, Alexandra, 6, and Jacqueline, 9.

11,000 e-mails

from Habitat advocates urged members of the U.S. Congress to support funding for Habitat's neighborhood revitalization efforts. An additional 10,000 e-mails urged funding for housing and shelter needs in Haiti for earthquake recovery.

13,628 families

have been supported by Habitat's work in Europe and Central Asia as of 2010.

22,500 families

rebuilt their lives through the work of Habitat in the five years after the catastrophic Indian Ocean tsunami of Dec. 26, 2004.

87,721 people in Lesotho

have learned about property inheritance rights and secure tenure through the three-year Secure Tenure and Safe Space for Lesotho Widows, Orphans and Vulnerable Children Project of Habitat Lesotho, Habitat Canada, the Canadian International Development Agency, and the German Secure Tenure Project with funding from the German Ministry of Foreign Affairs. Sixty paralegals trained in these areas surpassed the target of reaching 48,000 people.



Bepor Benyapisan and his wife, Sawittree, live with their daughter, Tamprapond, in one of 82 houses built in Chiang Mai, Thailand, as part of the 2009 Jimmy & Rosalynn Carter Work Project.

More than

400,000
partner families

have worked with Habitat for Humanity to find housing solutions since Habitat was founded in 1976. With an average family size of five, that's ...

**2 million
people.**

FY2010 summary of families served

	Construction					Nonconstruction		
	New	Rehab	Repairs	Total	Disaster Response*	Land Tenure (families)	Technical Assistance (individuals)	
Africa and the Middle East	2,823	5,039	3,026	10,888	-	2,250	6,743	
Asia and the Pacific	9,198	5,229	15,190	29,617	8,698	398	18,140	
Europe and Central Asia	94	797	1,918	2,809	143	43	1,907	
Latin America and the Caribbean, including Haiti	5,530	5,275	14,134	24,939	11,442	3,664	17,851	
U.S./Canada	4,379	1,004	1,324	6,707	-	-	2,323	
Global Total	22,024	17,344	35,592	74,960	20,283	6,355	46,964	

*Numbers included in total.



What we build:
Hope

EZRA MILLSTEIN



STEFFAN HACKER

A strong foundation

In neighborhoods where poverty makes itself a guest in every home, hard lives and hard times make hope hard to find.

Partnering with Habitat for Humanity to become a homeowner changes lives. It makes dreams possible and brings futures full of surprise, stability and accomplishment. As Hedy Cibula, family services

manager at George County (Mississippi) Habitat for Humanity, says, "It's not all about building a house. It's about building a foundation for a family."

Families with a stable home have time to work on the rest of their lives. A single mom in Nova Scotia becomes a homeowner and starts her own business.

A longtime Habitat homeowner watches his children grow up to own their own homes and start small businesses.

The home becomes a place for children and parents to study. A son and a daughter of a Habitat homeowner family in Oregon go to Harvard. A family in India builds a house with Habitat and uses

the ground floor as a school for children during the day. A mom along the Gulf Coast goes back to school for a doctorate.

And children thrive and dream better dreams. Madelin Paez is the 8-year-old daughter of Habitat homeowners Andre and Amber Paez in Troy, Alabama. Uprooted from the Gulf Coast by Hurricane



Katrina, Madelin is now a straight-A student—she likes math best. Her favorite place to study is in her shockingly bright purple room, which is filled to capacity with stuffed animals. She aspires to be either a veterinarian or “a famous baseball player.” To prepare, she has started playing shortstop on her school team.

Owning a Habitat home breaks the cycle of poverty and helps families build a future.

Sita Pariyar, a Habitat homeowner in Nepal, sums up the sense of a new beginning so many homeowners express: “My children finally have a decent place to live in. Looking at the house makes me forget all my sorrows.”

The ripple effect of building houses with people in need touches a whole community and the larger world. Watching a group of Habitat volunteers and family partners working together changes a neighborhood—whether that

neighborhood is in Thailand or Tucson.

And that ripple washes over those who volunteer with Habitat. Habitat is about transformation: transforming the hearts of those who volunteer to build homes while it transforms those who live in them. Learning about poverty while doing something about it leads to change instead of despair. Mandy Moran, a volunteer in San Andres, Colombia, explains that her life is better because she met homeowner children and worked beside their families. “They have touched my soul, and left my heart a little bit bigger, stronger and more hopeful.”

Keisha Petrie, who joined her church group to volunteer with Habitat in Russell, Alabama, explains the experience best. “I realized that even though I am just one person, if enough people that care and have a common goal come together and work hard, great things can be achieved.”

The ripple effect of building houses with people in need touches a whole community and the larger world. Watching a group of Habitat volunteers and family partners working together changes a neighborhood—whether that neighborhood is in Thailand or Tucson.

Madelin Paez, 8, is a straight-A student and baseball shortstop in Troy, Alabama, where she and her father relocated after fleeing Hurricane Katrina’s direct hit on the Mississippi Gulf Coast in 2005. She studies best, she says, in her bright purple room in her family’s home, built in partnership with Troy-Pike Habitat.



What we *rebuild*:
Lives after disasters

EZRA MILLSTEIN



From experience, Habitat has learned that giving families the tools to rebuild and working alongside them is the best way to improve housing conditions after a disaster.

It takes only a day, and sometimes less than a minute, for the world housing crisis to get much worse.

So it was in Haiti on Jan. 12, 2010, when 190,000 homes were destroyed, leaving 1.5 million homeless in a magnitude-7.0 earthquake. Even before that disaster, too many Haitians were already among the 1.6 billion people who face every day without a decent, affordable place to live. More than 200,000 people died in Haiti in the initial earthquake and 52 aftershocks. Nearly 90 percent of the city of Léogâne, near the earthquake's epicenter, was destroyed.

Rose Flore Charles, 35, and her children—Joverson, 6; Kelvens, 5; and Guallina, 2—were not in their small

apartment at 4:53 p.m. when the building collapsed during the earthquake, killing three of their neighbors. Charles created a makeshift shelter mostly of bedsheets, with metal gates propped together to provide a façade of strength. Only a green wire coat hanger held a scrap door tight. Charles' children suffered there.

"Sleeping in the old shelter, the rain always got in," Charles said. "We have to go to the health center and ask for help when their fevers get very bad." But the Charles family now has a dry place to take refuge: a Habitat transitional shelter.

"I am thirsting for this house," Charles said, smiling as she watched the wood-frame transitional shelter being built. She had helped clear debris to

'I am thirsting for this house'

make construction possible. The Charles family received one of the first Habitat transitional shelters. More shelters are being built every week.

Habitat's threefold response in Haiti includes relief, rehabilitation and reconstruction with the goal of serving 50,000 families in the next five years.

From experience, Habitat has learned that giving families the tools to rebuild and working alongside them is the best way to improve housing conditions after a disaster. And so, 21,000 emergency shelter kits helped families help themselves. The kits, packed by volunteers in the United States, contained tools, tarps, safety gloves and other items to allow Haitians to

make immediate repairs and construct temporary shelters.

Habitat is also at work inside Haiti, making house assessments and repairs, building recyclable transitional shelters along with upgradable transitional shelters that can be expanded into permanent housing, and constructing core houses—small, permanent homes to which rooms can be added over time.

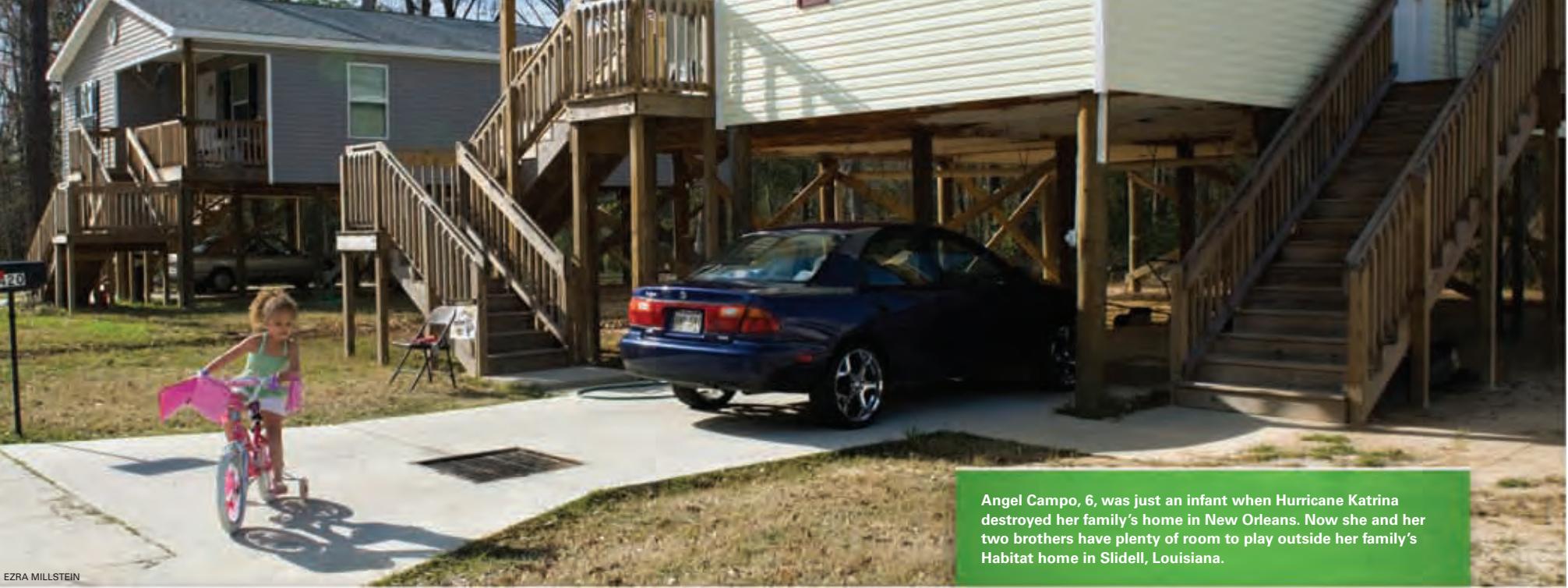
Habitat Resource Centers help deliver Habitat's response in Haiti. These centers provide targeted, community-based housing solutions that assist families along their pathway to permanent housing. The centers employ Haitians who lost their livelihood after the earthquake and offer training in construction skills.



Six months after the Jan. 12, 2010, earthquake, collapsed houses still line a hillside. Quake survivors in Léogâne (top inset) have begun rebuilding their lives with emergency shelter kits packed and shipped by Habitat volunteers in the United States, while trained construction workers (bottom inset) put together frames for temporary shelters at the Habitat Resource Center in Léogâne.

Page 19: Rose Flore Charles holds her 2-year-old daughter, Guallina Delva, in Léogâne.

STEFFAN HACKER



EZRA MILLSTEIN

Habitat Chile's promise to 10,000

A magnitude-8.8 earthquake struck Chile in February, and the tsunami that followed generated waves 9 feet high that destroyed towns and villages along the coast. Nearly half the country was declared "a catastrophe zone," and approximately 1.5 million people were left homeless. Habitat for Humanity Chile, with partners including local governments, will serve 10,000 families in the five earthquake-affected regions. By July 2010, 77 new houses were completed or under way and 100 houses were getting repairs.

Experience after disasters

Responding to disasters around the world is not new work at Habitat. Only a few weeks before the Haiti earthquake, Habitat marked the five-year anniversary of the Dec. 26, 2004, Indian Ocean tsunami with a report on the work to rebuild the lives and homes of 22,500 families in Indonesia, Sri Lanka, India and Thailand.

Weeks after the end of the fiscal year, Habitat marked the five-year anniversary of hurricanes Katrina and Rita by celebrating the more than 2,200 Habitat homes built in the U.S. Gulf Coast after that disaster. Habitat also completed a project in Pakistan, improving the living environment for thousands of families affected by an earthquake in October 2005. Habitat continues to work with families after a disaster, even when the world's attention has moved on.

Asia and the Pacific plagued by disaster

Disaster response continues to dominate Habitat's work in Asia and the Pacific. In September and October 2009 alone, a slew of disasters battered the region:

- Typhoons Ketsana and Parma slammed into the Philippines. Ketsana also struck Vietnam and Cambodia.
- Earthquakes rocked West Sumatra and West Java and left thousands in dire need of housing.

Angel Campo, 6, was just an infant when Hurricane Katrina destroyed her family's home in New Orleans. Now she and her two brothers have plenty of room to play outside her family's Habitat home in Slidell, Louisiana.

- A tsunami in Samoa and neighboring Tonga swept away more than 200 lives and destroyed property along the coasts.

In May 2010, two years after an earthquake devastated Sichuan province in southwest China, 1,000 families had started new lives in Habitat homes. In Myanmar, Habitat and its partner World Concern have built more than 1,200 houses and repaired 500 others in 18 communities in the Ayeyawaddy delta, the area hit hardest by Cyclone Nargis in May 2008.

Habitat's long-term vision is to help families in disaster-prone areas protect their lives and property when the next disaster strikes. That includes training in disaster preparedness for tens of thousands of families, training construction workers to build disaster-resistant houses, and providing access to loans so families can retrofit their homes against damage.



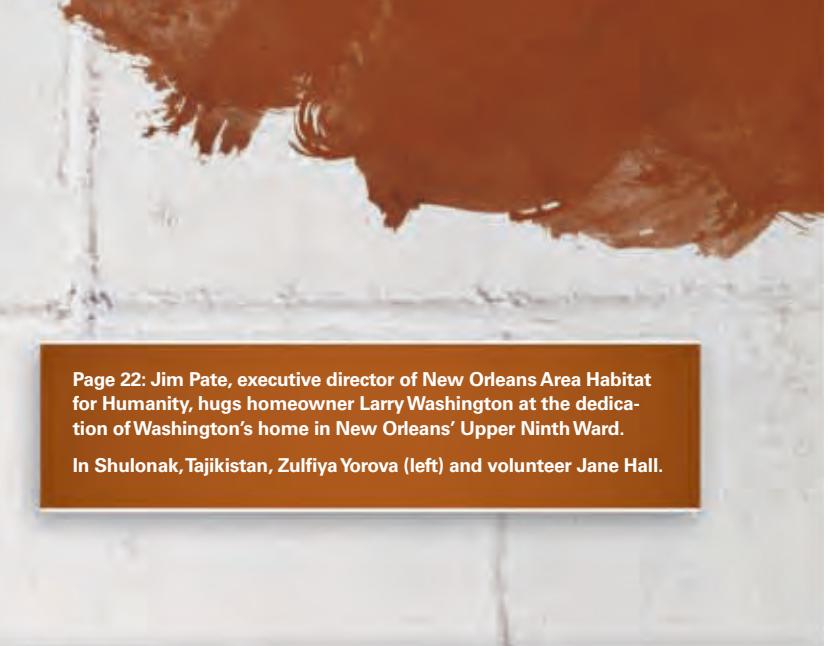
What we build: **Understanding**

EZRA MILLSTEIN



Page 22: Jim Pate, executive director of New Orleans Area Habitat for Humanity, hugs homeowner Larry Washington at the dedication of Washington's home in New Orleans' Upper Ninth Ward.

In Shalonak, Tajikistan, Zulfiya Yorova (left) and volunteer Jane Hall.



Bringing people together

Sometimes the understanding Habitat for Humanity builds happens in a quiet conversation between two women who speak different languages.

Sometimes it's much flashier, with music, crowds, videos and celebrities.

Sometimes it's practical and technical—housing experts from a region reasoning together.

To understand the 1.6 billion people who live in substandard housing, you need to know enough about poverty housing to understand the depth and devastation of the worldwide housing crisis. But you also need to understand that the people in need of housing and

the people who live in more comfortable and safe surroundings are all *people*.

Habitat's vision of "a world where everyone has a decent place to live" requires people to work together. Poverty housing shadows nearly every culture and country on the globe.

God at work: Global Village trips

Understanding came to Chelsie McKnight when she took a Global Village trip to Mozambique in October 2009.

"I worked alongside the mothers, grandmothers and children that will be living in these homes," McKnight said. "Despite the language barrier, we laughed

at the same things, we sang songs, danced together, cried together, shared meals and helped each other. It was so evident to me that we are the same. We all belong to the same 'global village.'

Hundreds of these one- to two-week trips take place worldwide each year, creating relationships between volunteers and the partner families they work alongside. Global Village participants pay their traveling expenses, and their payments include donations to Habitat.

Andrew Ghobrial, another Global Village team member, said what he learned about himself and the world on a trip to Upper Egypt was "beyond measure."

"I was able to see life without all the materials or the luxuries America has to offer and to see how a life can be lived that way," he said. "Life really became precious to me. Seeing God work in my life, and those lives around me, really was amazing."

In fiscal year 2010, the U.S.-based Global Village program sent 415 teams—more than 5,670 volunteers—to 50 countries, generating millions of dollars for work around the world. Other countries sending teams include Canada, Ireland, the United Kingdom, Japan, South Korea, the Netherlands and Australia, and the list grows each year.

Housing forums in Asia, Europe

Bringing people together to share what works in affordable housing also builds understanding.

Delegates to the second Asia-Pacific Housing Forum in September 2009 in Manila, Philippines, agreed that meeting the housing needs of the urban poor in their region would take more work and innovation. With the International Federation of Red Cross and Red Crescent Societies as Habitat's partner, the forum brought 440 delegates together to share their ideas and expertise for three days. The third Asia-Pacific Housing Forum will be Sept. 19-21, 2011, in Bangkok, Thailand, with exhibitors from banks, microfinance institutions, nongovernmental organizations, donor agencies and socially responsible investors.

In May 2010, Habitat for Humanity Europe and Central Asia held a workshop to advance the first Europe and Central Asia Housing Forum, planned for April 2011. Habitat is co-organizing the forum with the U.N.'s Economic Commission for Europe Land and Management Committee, the U.N.'s Development Program and the International Federation of the Red Cross.

Carters lead biggest event

Jimmy and Rosalynn Carter have been building understanding by building awareness of the need for housing through annual work projects since

1984. Every year, the former U.S. president and first lady lead volunteers from around the world for a week of work.

It's fun, and it's work, as music star Trisha Yearwood testifies: "I was awestruck [when I first worked with President Carter], but he works harder than anybody. And you learn pretty quick, if you're just standing there not doing something, he's going to give you that little look, and you're going to know, 'Oh, I better get to work!'"

In November 2010, the Mekong Build brought volunteers to Thailand, Cambodia, China, Vietnam and Laos to build 166 Habitat houses and spark support for 50,000 more houses to be built in the following five years.

Hong Kong celebrity volunteer Lisa S., a model and VJ, worked at the China build site in Qionglai City most of the week and raved about it.

"It is the best charity experience I have ever had, and I learned to build a house, which is really important," she said. "Habitat is like a United Nations of volunteers."

Another Jimmy & Rosalynn Carter Work Project took place in six cities in the United States starting Oct. 4, 2010, World Habitat Day. The cities were Annapolis and Baltimore, Maryland; Minneapolis and St. Paul, Minnesota; Washington, D.C.; and Birmingham, Alabama. The 2011 and 2012 projects are planned for Haiti.



Former U.S. President Jimmy Carter visits with partner families and volunteers in Chiang Mai, Thailand, near the conclusion of the 2009 Jimmy & Rosalynn Carter Work Project.

GREGG PACHIKOWSKI



MIKEL FLAMM

A skilled worker adjusts the roof frame on one of the 29 houses built during Habitat for Humanity Mongolia's Blue Sky Build in June 2010. More than 100 international volunteers took part in the build in Mongolia's capital, Ulaanbaatar.

Other projects build, too

Special builds take place on a smaller scale all year long, helping volunteers connect with homeowners—and each other—while bringing money and muscle for building more houses.

Among them this fiscal year:

- **To commemorate International Women's Day** in March 2010, builds were organized in India, Zambia and Bangladesh with the help of Habitat's Women Build program. The program brings women from all walks of life together to get involved in Habitat's work. In Bangalore, India, international and Indian volunteers worked in the city's Hegde Nagar neighborhood and inspired local women to join in building. In Zambia, first lady Thandiwe Banda spoke in support of Habitat Zambia's goal to raise \$500,000 to build 80 houses that will provide shelter for at least 320 orphans and other vulnerable children. In Dhaka, the capital of Bangladesh, Habitat volunteers and partner families discussed women's issues together.
- **In the United States**, National Women Build Week takes place each year during the week leading up to Mother's Day, challenging women to get involved in the fight to eliminate poverty housing. In May 2010, more than 200 Habitat affiliates in all 50 states dedicated at least one day to a Women Build.
- **Mongolia's Blue Sky Build** brought together about 100 international volunteers to build 29 houses in the capital, Ulaanbaatar, in June 2010.
- **More than 500 AmeriCorps** members helped Cedar Valley Habitat for Humanity build, rehabilitate and repair 22 houses during the 2010 AmeriCorps Build-a-Thon in Cedar Rapids, Iowa, in June 2010.



A photograph showing a man with glasses and a blue t-shirt working on a wooden structure, possibly a roof or wall. He is reaching up with a tool. The background shows more of the wooden framework.

What we build: Community

STEFFAN HACKER

Stronger neighborhoods

Part of the success of every Habitat homeowner depends on the neighborhood that surrounds the house. Like any family, a Habitat family needs good neighbors, good schools, clean water and sanitation, safe streets, some way to make a living nearby, and a healthy environment.

The need to build community as well as houses in the United States has become even greater since the housing crisis decimated many U.S. neighborhoods with foreclosures and abandoned homes. For much of fiscal year 2010, Habitat was at work on the Neighborhood Revitalization Initiative, which will serve more families who need affordable housing while helping affiliates become the catalysts for coalitions of government, nonprofits, private investors and people who live in target neighborhoods. The coalition then plans and works together to reclaim and improve those neighborhoods.

Neighborhood Revitalization Initiative

Launched officially in April 2010, Habitat's Neighborhood Revitalization Initiative chose 160 U.S. affiliates to join the work its first year. The impact of this community development approach will grow each year for the next five years and transform families and the landscape of many communities.

Programs include:

- **Repairs:** A Brush with Kindness reaches low-income homeowners who already live in a neighborhood, offering them minor repairs to the exterior of a house, such as a fresh coat of paint or repairs to stairs or a door. A critical repairs program will take on more extensive repairs.
- **Weatherization:** A pilot program sponsored by Exelon in Chicago, Dallas and Philadelphia weatherized more than 50 homes in partnership

Page 26: Philip Cawble, an AmeriCorps member at Milwaukee Habitat, applies a coat of white paint on one of Habitat's A Brush with Kindness repair projects at the annual AmeriCorps Build-a-Thon. The 2010 event was held in Cedar Rapids, Iowa, where more than 500 AmeriCorps members convened for the second consecutive year.



Scaffolding rises around an 1890s building in Bridgeport, Connecticut. Habitat for Humanity of Coastal Fairfield County is rehabbing the structure to design 16 new condominiums for Habitat partner families.



STEFFAN HACKER



TAHILA MINTZ

Yeshi Ali, 60, holds her grandson, Zehirun, in their Habitat home in a neighborhood for former leprosy patients in Dessie, Ethiopia.

U.S. affiliates this year underlined their commitment to the greater Habitat community worldwide by contributing \$14.4 million to help build homes with more than 3,100 international partner families.

with low-income families. Partner families are taught how to maintain their homes to save the most energy.

- **Rehabilitation:** Rehabbing homes after foreclosure to prepare them for new families removes the danger and neglect of vacant properties. Funds for many rehabs are coming to Habitat through the Neighborhood Stabilization Program 1 and 2. Created by Congress to address the mortgage foreclosure crisis, NSP money comes through HUD to local governments or nonprofits, including Habitat. NSP money must be used to buy, fix up and resell foreclosed and abandoned homes. Seven affiliates based in cities hit especially hard by foreclosures received a special \$137 million HUD grant under NSP phase 2. Those affiliates are in Naples, Pensacola and Miami, Florida; Dallas, Texas; Los Angeles, California; Brooklyn, New York; and Milwaukee, Wisconsin. NSP grants are at work in many more affiliates that received money through local governments or other community development coalitions.
- **New construction:** Habitat will continue to build new houses that match plans for a neighborhood and Habitat requirements for green, sustainable building.

The Habitat community

Somewhat amazingly, U.S. affiliates this year underlined their commitment to the greater Habitat community worldwide by contributing \$14.4 million to help build homes with more than 3,100 international partner families—more than 18,000 people. Despite facing the aftermath of mortgage and housing crises and the growing challenge of the need for low-income housing, each affiliate sets aside this tithe from funds raised. That total includes a gift of \$2.2 million to Haiti, the largest one-year contribution to a national office.

Replacing stigma with relationship

Building community reaches beyond the physical. Habitat continues to work with those the rest of society turns away.

In Ethiopia, ex-leprosy patients are pushed to the boundaries of society even after treatment and cure. They live in tents and makeshift shelters on the outskirts of the towns and have to beg to feed their families. For several years, Habitat for Humanity Ethiopia has been building with former leprosy patients and creating new, safe communities where they can thrive.

One such family, Girma Mihiretu, 70, and his wife, Yeshi Ali, 60, lived in a plastic sheet shelter before they became Habitat homeowners two years ago. They



A student reads to her classmates in one of the new classrooms Habitat Afghanistan built at the Ali Abad School in Mazar-e-Sharif. These students previously had to sit on the ground and study in tent classrooms.

MIKEL FLAMM

share their new Habitat home with their grandson Zehirun, 3.

With their new home, they have a plot where they grow maize and other vegetables. Before they had this house, people wouldn't look at them, greet them, talk to them or even touch them. They were ostracized. Now with a new home, they have found community, Mihiretu said. "People greet us now, now that we live in this Habitat community."

Partners in community

Community development partnerships that include Habitat for Humanity are strong internationally. A sample of the variety and boldness of those projects includes:

- **River cleanup:** Habitat provides housing as part of a seven-year project by the Philippine government and other nonprofits and civic groups to clean up the Pasig River in Metro Manila. Not only will the program provide shelter

for 4,000 families, it also includes child welfare, environmental initiatives, microfinance, livelihood development and disaster-risk reduction.

- **Better for kids:** For the tsunami-affected families in Ranong in southern Thailand, Habitat's partnership with United States-based Teammates for Kids Foundation resulted in a school building, a health clinic and a community center being built in

addition to homes.

- **Schools, houses, water:** In March 2010, Habitat for Humanity Afghanistan dedicated two new classrooms for 200 students in the Ali Abad community in the northern city of Mazar-e-Sharif, Balkh province. Safe drinking water and washing and sanitation facilities are part of Habitat's value-added housing program there.



What we build: **Health**

EZRA MILLSTEIN

Better sanitation

Just living in a decent, affordable house brings better health to families. A Habitat house provides protection from the weather and a door to close

for safety. Built with healthy materials, a Habitat house keeps out insects that carry diseases. And Habitat is working—and succeeding—in making sure the environ-

ment for Habitat families is healthy, too.

Clean water and sanitation projects are life-and-death priorities for Habitat

partner families around the world. Here are just a few examples of how Habitat projects improve health.

Page 30: Allen Balono's family lives in a Habitat apartment in Taguig City, Philippines. Habitat for Humanity Philippines has helped families move out of unhealthy conditions in the city's slums and into safe, healthy apartments.



EZRA MILLSTEIN



Water 'clean as glass' in Tajikistan

Kabutova Olufta, 48, and her five children used to get water in a ditch in the Kumsangir district of Tajikistan. The water was very dirty and full of insects, and it had to be carried in buckets.

"My children became sick very frequently. As a mom, I was always worried that my kids will someday catch typhoid, the sickness from which my husband died 10 years ago," Olufta said.

BioSand water filters help rural communities preserve the environment and also bring families safe, clean water. Through simple and affordable biological methods, water is filtered through the layer of sand, gravel and liquid, providing drinking water for remote rural villages.

The Olufta family has been using a BioSand filter for a year and likes the fresh and clean water.

"The water from the filter is as clean as glass, and it is very pleasant to drink, especially in the hot Kumsangir summers because the filter keeps it cool," Olufta said.

In June 2010, a Global Energy Award—honoring projects that conserve or protect natural resources—went to Habitat for Humanity Tajikistan for its BioSand filters.

Communal toilets in Ethiopia

Habitat for Humanity Ethiopia has been providing communal toilets in Addis Ababa's slum area since February 2010.

Wolde Yohnnes, 41, and his family have a key to the door of one of the toilets in a new communal toilet block. The toilet is already benefiting the family with better health.

Wolde works as a security guard and

In February 2010, Habitat for Humanity Ethiopia began providing communal toilets for a slum area of Addis Ababa. Sixteen families—83 people—have improved health as a result.

A father and daughter stand outside a communal toilet built in their community by Habitat Ethiopia as part of its emphasis on providing partner families with a healthy living environment.

Page 32: Kabutova Olufa (back row, second from right) and her children in Tajikistan now have access to safe, clean water through a BioSand filter.

lives in a mud structure with his mother, Yemane Work; his wife, Martha Abeibei; and two children, Samrawit Wolde Yohnnes, 3, and Bisrat Wolde Yohnnes, 6. Altogether, 16 families—83 people—use the communal toilet block.

Healthier homes in Paraguay and Colombia

The families of Finagrain, Paraguay, told their local community development

committee that their most urgent need was to improve the sanitary conditions of each household. So Habitat for Humanity Paraguay launched a “Healthy Bathrooms” project to replace unsanitary and unsafe latrines and provide health education for 47 families.

With the Pan American Health Organization as a partner, Habitat for Humanity Colombia this year completed “Healthy Homes in San Andres Island,”

a pilot project serving 305 families. The project created rainwater collection systems, built ecological bathrooms and made kitchen improvements for safe food storage, but its success is heavily attributed to education. Fifty community health workers and 10 health department employees were trained and in turn trained their neighbors in disease prevention, hygiene habits and the maintenance of the new home improvements.

Going solar in Sri Lanka

Habitat for Humanity Sri Lanka completed a two-year environmental-improvement project by distributing 1,210 solar cookers, nearly 1,180 home gardening kits, and 1,120 compost bins and eco-toilets, and training nearly 3,700 people to use them.





What we build: Innovation

EZRA MILLSTEIN



MIKEL FLAMM

Searching for new and powerful ways to solve the world housing crisis is the work of Habitat for Humanity. With an estimated 21 million new housing units needed each year, innovations matter. New ideas hold the promise of reducing the overwhelming need. Here are some innovations of fiscal year 2010.

Housing microfinance

Microfinance institutions are often the only means for the poor to get loans. Most microfinance institutions don't provide housing loans, so for the past five years, Habitat has been a pioneer in housing microfinance.

Habitat now has a variety of hous-

ing microfinance plans in more than 25 countries, including Mexico, Peru, Tajikistan, Uganda, India and the Philippines. Sometimes Habitat will partner with an existing microfinance institution; sometimes Habitat works to create one. The innovation has been so successful that Habitat plans a major initiative called

In Afghanistan, savings groups partner with Habitat collectively to build homes. Page 34: Eraj Kiyomov (right) gets construction guidance from an instructor from Habitat Tajikistan's housing microfinance program.

New, creative solutions

the MicroBuild Fund in 2011.

Most programs offer a combination of loans and technical advice on building incrementally. The first loan to a family might pay to build a floor. Once that loan is paid, another might build a wall. Another loan might offer money to repair a bathroom in an existing house.



Habitat Tanzania started its MAKAZI BORA loans in July 2009. Within six months, 351 clients were registered and 204 had active home improvement loans for incremental building. Initial analysis shows that women are 53 percent of the clients. Only 19 percent of the clients had a regular paycheck in the formal sector.

In Peru, Habitat has been working with four microfinance institutions to create loans that will help 2,100 fami-

lies. Microfinanzas Prisma, one of the microfinance institutions in the Peru pilot project, loaned Katia Cumpitas 3,000 soles (about US\$1,000) to build the foundation and walls of her home in June 2010. "My idea is to pay my loan early to continue with the roof and the floor," Cumpitas said. "Now I am sure that with Prisma's and Habitat's help, combined with my effort, I will be able to have my own house."

Steel in Romania

The first Casa Buna ("Good House" in English) became reality in April 2010 in Moinesti, Romania. The house is a high-quality, energy-efficient, light steel-framed house for four families. It was developed in the past three years by steelmaker ArcelorMittal Research and Development in Liege, Belgium, working with Habitat for Humanity Romania and Habitat's regional office in Bratislava, Slovakia.

The steel-framed Casa Buna (Good House) being built in Moinesti, Romania, is energy-efficient and fire-, earthquake- and hurricane-resistant.

The Casa Buna is fire-, earthquake- and hurricane-resistant and is designed so it can be built by volunteers with modest construction skills. It ships in a flat pack so it is easy to get to a build site. The prefabricated light steel frame is so exact that windows and doors fit tightly, improving energy efficiency. The steelmaker plans to develop models for other climates.

Green in New York City

An eco-conscious roof covered with 2,400 square feet of greenery is lowering utility costs and reducing the environmental impact of an apartment complex in the South Bronx. This year the complex was named and dedicated to honor Gen. Colin Powell, who grew up in the neighborhood.

In September 2009, the 50-unit, low-income Fox-Leggett Co-op Apartments project with Habitat for Humanity New York City brought volunteers and family partners to install the carpet of flowering sedum plants.

Barbara Vargas, who is buying a three-bedroom Habitat apartment for herself and her two kids, spent a morning placing sedums in 4 inches of shale on top of asphalt and a root barrier made of rigid board. A patio next to the green roof has outdoor seating and a pergola with potted roses, wisteria and honeysuckle.

"You can hang out with friends up here," said Vargas, 41. "It will give them something to talk about."

"Three hours ago it was just a roof. Now look," said Joe Jackson, 43, a volunteer who is a Delta flight attendant manager at John F. Kennedy International Airport. "It's wall-to-wall green." Delta helped fund the roof's construction.

The green roof was a first for Habitat but is part of a larger project in South Bronx where 22 buildings now have green roofs that lower temperatures in summer, reduce utility costs and provide a healthier environment.

This LEED Platinum building, the greenest affordable housing complex in New York State, is an innovative new partnership construction model as well. It was built in collaboration with a for-profit affordable housing developer.



Gail Grimmett (inset), a Delta Air Lines senior vice president, and other volunteers install packages of sedum hauled by a construction crane to the roof of a Habitat project in the Bronx.

DEBORAH SCHARTZ/HFH NEW YORK CITY



Why we build: **Change**

EZRA MILLSTEIN



'By melding advocacy and direct service in one organization, we become a very powerful voice that speaks with authority on an issue.'

—Fawn Viator, volunteer services director, Lafayette Habitat for Humanity

Page 38: A community of Habitat houses sits in a valley in Guatemala's Zacapa region, with a dilapidated shack in the foreground.

A voice for decent housing

Habitat speaks against the injustice and inequity of poverty housing before Congress in Washington, D.C., in villages in Lesotho, in neighborhoods in Ohio, in Bolivia, in El Salvador, in Hungary and in Asia.

Habitat knows change comes when people stand together against laws, systems and prejudices throughout the world that let slums flourish in sight of skyscrapers.

Habitat builds change with advocates who take action with an e-mail or a phone call as well as a hammer. It builds change by educating people about their own rights in Africa, in Tajikistan, in Bangladesh, in Honduras—and by trying to educate the U.S. Congress.

Build Louder is the rallying cry of advocacy for Habitat and its Office of Government Relations and Advocacy in Washington, D.C.

Throughout the year, the Washington office advocates in Congress and federal agencies for affordable housing

and for Habitat. Among the major successes in fiscal year 2010:

- Habitat helped save the Self-Help and Assisted Homeownership Opportunity Program, which offers funding for low-income housing.
- Habitat advocated for Neighborhood Stabilization funding and received the second largest grant in the country under NSP2, then made such grants available to nonprofits.
- Habitat built relationships with the Department of Energy to facilitate funds for affiliate work on weatherization and energy efficiency.

Events rally advocates, so Habitat spearheaded World Habitat Day celebrations in Washington, D.C., and around the world in October 2009. The first Monday in October is set aside by the United Nations to emphasize the worldwide need for affordable housing. Habitat events included lighting Niagara Falls



A woman washes clothes in the mud puddle that surrounds her makeshift tent in Léogâne, Haiti. Part of Habitat's work in Haiti includes advocating for secure property rights.

in blue and green, special builds, television and radio programs, and teach-ins. In Washington, the U.N.-designated host city for the day in 2009, a week of events spotlighted the issue, including:

- The release of Habitat's 2010 Shelter Report at the National Press Club. "The Shelter Report: The Case for Low-Income Homeowners" included policy recommendations for decision-makers in Washington and around the country.
- A lineup of high-profile speakers, including Susan Rice, U.S. ambassador to the U.N.; Melody Barnes, domestic policy adviser; Dr. Judith Rodin, president of the Rockefeller Foundation; HUD Secretary Shaun Donovan; rock musician Jon Bon Jovi; Valerie Jarrett, senior adviser and

assistant to the president; Dr. Anna Tibaijuka, former executive director of UN-HABITAT; and Dr. Ann Marie Slaughter, director of policy planning at the U.S. State Department. Speeches emphasized the critical need to address rapid urbanization and the lack of adequate shelter.

In February 2010, Habitat on the Hill, an advocacy and legislative conference, brought nearly 300 affiliate staff members for training on Habitat's legislative priorities and 275 legislative meetings with staff and elected representatives on Capitol Hill. During the three-day conference, U.S. senators, White House officials and several housing experts addressed the crowd representing 86 affiliates from 36 states.

'Acting as an independent entity to try to end poverty housing, Habitat for Humanity will never catch up with the need. However, when we work to advocate for our needs, the dream of ending poverty housing can become a reality.'

—Anne Randall, Sea Island Habitat



Dr. Judith Rodin (top), president of the Rockefeller Foundation, speaks during the opening ceremonies of World Habitat Day 2009 at the National Building Museum in Washington, D.C. Monica Hodnett (below), a Habitat homeowner from Silver Springs, Maryland, speaks in support of affordable housing to the staff of U.S. Rep. John Sarbanes during Habitat on the Hill, which brought 300 Habitat advocates to Washington, D.C., to lobby the U.S. Congress.



Financial information

EZRA MILLSTEIN

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 fiscal year 2010 was \$285.3 million. Total cash contributions were \$179.2 million, \$101.7 million of which came as unrestricted cash donations. Government grants totaled \$20.9 million in fiscal year 2010. Also included in revenue were \$62.1 million

in donations-in-kind and \$23.1 million in other income.

A majority of the increase in donations-in-kind revenue and expense that was recognized in fiscal year 2010 was the result of the recognition of the value of public service announcements donated to Habitat for Humanity by television and radio stations throughout the United States. The total value of this donation recognized in the consolidated financial statements was \$23.4 million in fiscal year 2010.

Expenses

Habitat for Humanity International classifies expenses in three primary categories: program expenses, fundraising expenses and management/general expenses. Program expenses are further divided into three subcategories: U.S. affiliates, international affiliates and public awareness/education (advocacy). Total expense amounted to \$292.2 million.

Program expenses

In fiscal year 2010, Habitat for Humanity International spent \$237.2 million on program expenses, representing 81 percent of total expenses. These funds were used for direct cash and gifts-in-kind transfers to affiliates and national organi-

zations around the world for house construction and other expenses. Program expenses 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 affiliates and national organizations, along with providing technical support.

Included in international transfer expenses is \$14.4 million in tithe funds donated by 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 expenses also include 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 expenses

In fiscal year 2010, fundraising expenses totaled \$42.8 million, representing 15 percent of total expense. Of this, \$4.6 million represents expenses associated with donated public service announcements. Major fundraising programs include direct mail and telemarketing campaigns and direct contact with major donors, foundations and corporations. In fiscal year 2010, an emphasis was placed on targeted proposals to major donors, corporations and other organizations to support our response to the Haiti earthquake. Many of Habitat for Humanity International'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/general expenses

For fiscal year 2010, management and general expenses totaled \$12.2 million, representing 4 percent of total expense. This includes costs of staffing (other than program and fundraising staff), utilities, building maintenance and other costs from day-to-day operations of Habitat for Humanity International.



Destiny Jackson, 9, does homework in her room in Jackson, Mississippi. Destiny and her mother, Deirdre Jackson, lived in New Orleans East before losing everything to Hurricane Katrina.

EZRA MILLSTEIN

Consolidated Statements of Financial Position

	Year ended June 30	
	2010 Total	2009 Total
Assets		
Cash and cash equivalents	\$64,262,947	\$48,273,084
Investments at fair value	74,696,736	96,564,284
Receivables	121,263,992	103,001,735
Other assets	14,226,391	15,015,577
	\$274,450,066	\$262,854,680
Liabilities and net assets		
Total liabilities	\$78,192,443	\$59,837,340
Net assets:		
Unrestricted	22,465,446	11,011,735
Temporarily restricted	172,974,278	191,505,605
Permanently restricted	817,899	500,000
Total net assets	196,257,623	203,017,340
	\$274,450,066	\$262,854,680

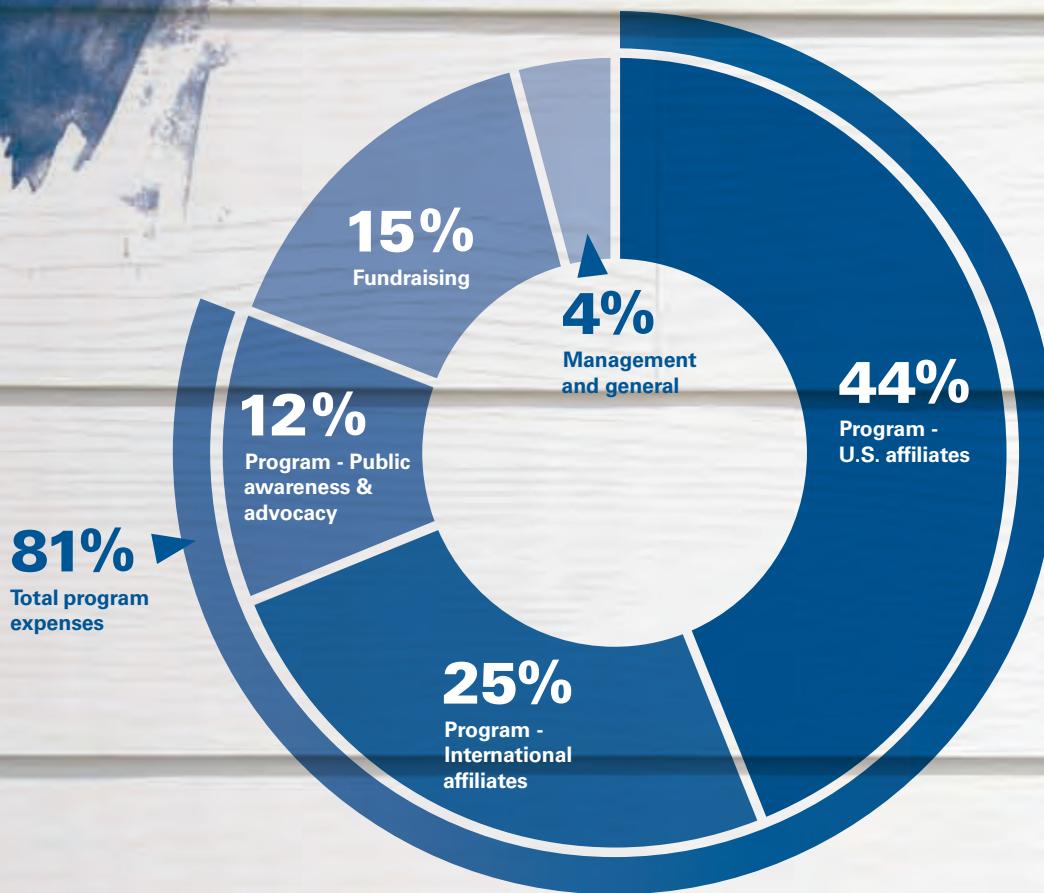
HFHI's auditors have expressed an unqualified opinion on our June 30, 2010, consolidated financial statements. Those financial statements include associated notes that are essential to understanding the information presented herein. The full set of statements and notes is available at Habitat's website, habitat.org.

Consolidated Statements of Activities and Changes in Net Assets

	Year ended June 30	
	2010 Total	2009 Total
Revenues and gains		
Contributions	\$179,208,568	\$171,787,684
Donations in-kind	62,095,510	45,718,451
Government grants	20,903,370	17,364,922
Other income, net	23,142,632	10,870,874
Total revenues and gains	285,350,080	245,741,931
Expenses		
Program services:		
U.S. affiliates	130,114,334	134,986,851
International affiliates	72,975,040	66,012,763
Public awareness and education	34,083,447	15,543,764
Total program services	237,172,821	216,543,378
Supporting services:		
Fundraising	42,844,662	37,768,754
Management and general	12,212,717	12,809,294
Total supporting services	55,057,379	50,578,048
Total expenses	292,230,200	267,121,426
Losses (recoveries) on contributions receivable	(120,403)	1,826,826
Total expenses and losses (recoveries) on contributions receivable	292,109,797	268,948,252
Change in net assets	(6,759,717)	(23,206,321)
Net assets at beginning of year	203,017,340	226,223,661
Net assets at end of year	\$196,257,623	\$203,017,340

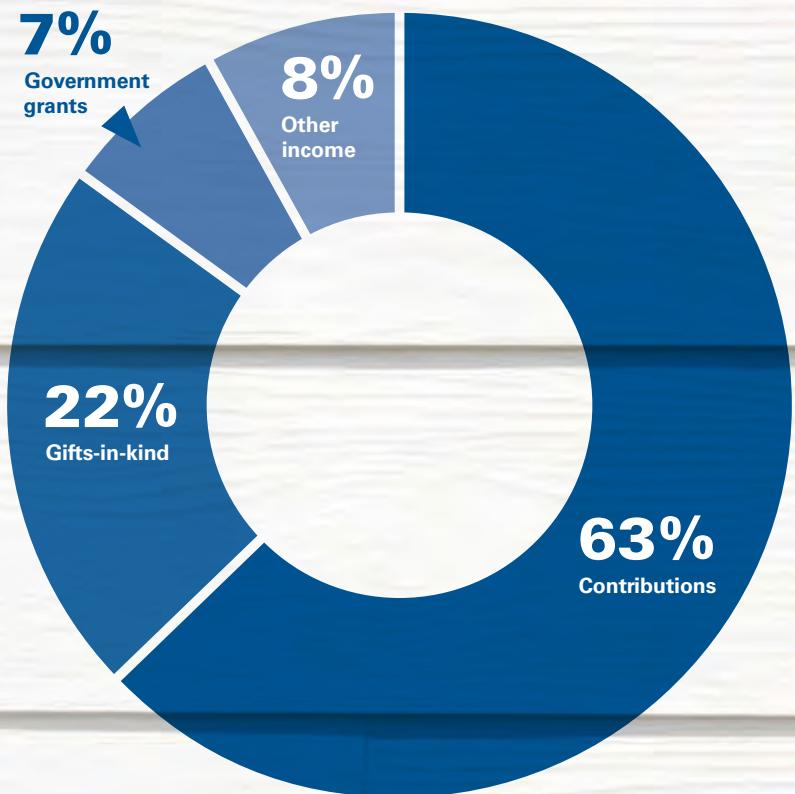
Habitat for Humanity International

Audited consolidated financial statements



FY2010 use of funds

- Program - U.S. affiliates — \$130 million
- Program - International affiliates — \$73 million
- Program - Public awareness & advocacy — \$34 million
- Fundraising — \$43 million
- Management and general — \$12 million



FY2010 sources of funds

- Contributions — \$179 million
- Gifts-in-kind — \$62 million
- Government grants — \$21 million
- Other income — \$23 million

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, 2009, we estimated the total impact of the entire Habitat for Humanity mission was as follows:

\$1.4 billion

Total revenue



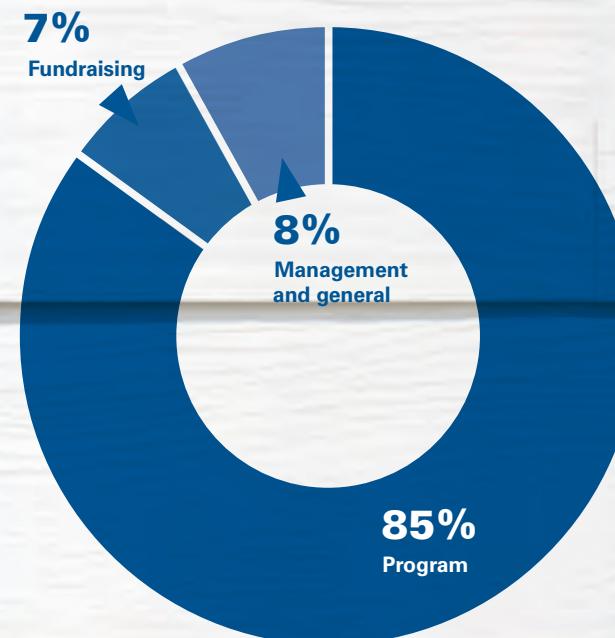
\$2.1 billion

Total net assets



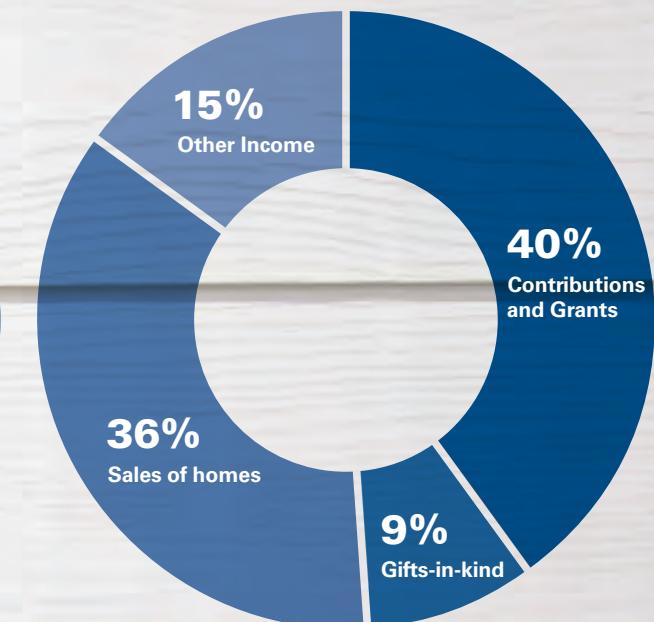
Habitat for Humanity International

Unaudited combined financials



FY2009 use of funds

- Program — \$1.1 billion
- Fundraising — \$99 million
- Management and general — \$101 million



FY2009 sources of funds

- Contributions and Grants — \$565 million
- Gifts-in-kind — \$120 million
- Sales of homes — \$510 million
- Other Income — \$205 million



Donors who build with us

STEFFAN HACKER

Even in a troubled global economy, individuals and corporate donors continued to support Habitat's mission in fiscal year 2010 through generous gifts of time, money, materials and outreach to peers and customers. The donors profiled on these pages represent just a few of the partnerships Habitat was blessed to maintain and grow this past year.

Bank of America: More than 20 years of support

The Bank of America Charitable Foundation in 2010 announced a \$6 million grant to Habitat for Humanity International to fund the construction of homes domestically and internationally over the next three years. What began more than 20 years ago as a house sponsorship program has become a multifaceted national partnership. A 1987 commitment to Habitat turned the Jimmy Carter Work Project into a 14-house "blitz build" in Charlotte and the first worldwide House Raising Week. With this new commitment in fiscal year 2010, Bank of America has donated more than \$22 million to Habitat for Humanity International since 2002; and Bank of America associates have worked 20,000 volunteer hours per year since then, helping more than 325 families obtain affordable housing.

Dow: One of Habitat's earliest corporate partners

The Dow Chemical Co., a national partner of Habitat for Humanity since 1982, increased its global support this year to create additional affordable housing. Dow supports Habitat with funding and product donations—including insulation, weatherproofing, window frames, wiring, floor covering, sealants, siding and more—for Habitat homes built throughout the United States. Dow also funded nearly 70 Habitat homes in nine countries around the world in 2010. Dow's total Habitat contributions approach \$11 million in funding and more than \$25 million in gifts-in-kind over the past 28 years. Scores of Dow volunteers have helped families around the world realize their dreams of homeownership. Dow also serves as an adviser on energy efficiency and conservation in the construction of Habitat homes. Dow employees support Habitat as donors and commit their professional skills as Habitat affiliate board members and construction volunteers.

Schneider Electric: A partner in 25,000 houses

Schneider Electric renewed its commitment to Habitat in fiscal year 2010 with

Partnerships help us build more

a pledge to donate \$11 million worth of residential equipment in the next four years. To help build more energy-efficient homes, Schneider Electric will provide energy-efficient and sustainable building resources through 2013. As a national partner and long-term supporter, Schneider Electric already has donated more than \$13 million worth of electrical equipment—Square D by Schneider Electric and Juno by Schneider Electric—for 25,000 homes built in the United States, Canada and Mexico since 2001. Additionally, the company donates funding to help cover the cost of land, infrastructure and homebuilding materials. Schneider Electric also supplies volunteers to build houses nationwide.

Sprite: Tabbing for the cause

In April and May 2010, Habitat for Humanity and Sprite® teamed up for the "Sprite Tabs for Habitat" program in a national cause marketing campaign to raise awareness and funds for Habitat's mission. Sprite customers were encouraged to mail in green tabs from Sprite and Sprite Zero cans marked with the Habitat logo. For each green tab consumers turned in by May 30, 2010, Sprite donated 10 cents to Habitat for Humanity. Sprite also helped drive awareness for

the program on the ABC.com and "ABC Goes Green" Web pages. In addition, television celebrities joined Sprite and Habitat on a build site in Los Angeles. Sprite also featured the program on MyCokeRewards.com and on a special site, spritetabsforhabitat.com. Through the generous support of Sprite consumers, Habitat for Humanity received a donation of more than \$250,000.

African-American Baptist Mission Collaboration: Churches at work

America's largest black Baptist organizations took a historic step in February 2010, turning their collective focus on missions to aid the earthquake-ravaged nation of Haiti. The leadership of five distinct Baptist conventions created the African-American Baptist Mission Collaboration and announced a \$50 million Haitian development project. Habitat for Humanity received the first donation—\$500,000—to help provide housing for the more than 1 million people left without shelter in the January 2010 earthquake. The AABMC represents 10 million Christians in 40,000 congregations. In a series of conventions during the summer, church members saw concrete evidence of the Habitat partnership: a full-scale model of a tran-

sitional shelter and samples of the tools and materials sent to Haitians in a kit to help them make repairs to salvageable homes. Members of the AABMC include the Lott Carey Baptist Foreign Mission Convention; the National Baptist Convention, USA; the Progressive National Baptist Convention; the National Mis-

sionary Baptist Convention of America; and the National Baptist Convention of America. AABMC funds also will support the construction of clinics, schools and churches and help with food security and economic development in Haiti in partnership with various organizations.

'Creating housing solutions for families in the aftermath of the January 2010 earthquake in Haiti is among the highest priorities for all of us. ... The partnership between the African-American Baptist Mission Collaboration and Habitat for Humanity is a unique expression of compassion and empowerment.'

—Dr. David E. Goatley, executive secretary-treasurer of the Lott Carey Baptist Foreign Mission Convention and AABMC coordinator

Thrivent Financial for Lutherans: Strong partners in faith

In partnership for nearly 20 years, Habitat for Humanity International and Thrivent Financial for Lutherans helped almost 2,200 families become homeowners between 2005 and 2010, thanks to \$140 million of support provided through the unique partnership, Thrivent Builds with Habitat for Humanity. Before 2005, Habitat worked with Thrivent and

its two predecessor organizations, Aid Association for Lutherans and Lutheran Brotherhood. Among the places Thrivent volunteers have transformed is Villa Esperanza, a Thrivent Builds Worldwide community in El Salvador. Thrivent Financial members joined El Salvadoran families to build 75 houses and a community center, helping to meet the severe housing needs of this most densely populated Central American country. Thrivent Financial for Lutherans is one of Habitat for Humanity International's strongest faith partners, and Habitat continues to be a primary partner of choice for donations and volunteerism from the 1,400 Thrivent Financial chapters across the country. Plans have already been set for trips to build with Habitat domestically and abroad in 2011. Thrivent explains the partnership on its Web pages, saying: "From the first nail to the last, building a home with Habitat for Humanity International is a profound experience for all involved. It's not just sticks and blocks. It's tears and smiles, borne of hard work and faith. And it's the knowledge that you've helped change lives."

The Bradbury and Janet Anderson Family Foundation: At home in Minnesota

Brad and Janet Anderson have had a strong connection to the Twin Cities—Minneapolis and St. Paul, Minnesota—for decades. Brad was raised in the area,

and Janet has lived there since their marriage in the early 1970s. For years, the couple has invested time and money in programs that address basic needs in North Minneapolis. Their love for the area eventually grew into a thriving relationship with Habitat for Humanity, and the Anderson family began directing their support to a specific neighborhood in Minneapolis that has personal meaning. To help as many families as possible, the couple formed the Bradbury and Janet Anderson Family Foundation. In 2010, Mary Lynn and Warren Staley, staunch supporters of Habitat for Humanity and good friends of the Andersons, approached the foundation for a gift to further the work of Twin Cities Habitat. Habitat gratefully accepted a \$1 million foundation gift that will help the affiliate reach many more families throughout the area—including in North Minneapolis.

Thomas “Tim” Foley: Going the distance for Habitat

Many people know Thomas “Tim” Foley from his 11 years as a star player with the undefeated, world-champion Miami Dolphins football team. But Foley says he always knew he had much more to offer once he retired from the sports limelight. Since making the transition from a football player to a crown founder with Amway Global, Foley has coached

people to help them grow in their businesses and their lives. And he has been a model of philanthropy, donating his time, money and talents to Habitat for Humanity. Foley’s monetary pledges, totaling \$250,000, will help Habitat build homes with families in Latin America. He also helped Habitat create a partnership with Amway Global, which will help many more families in Latin America. Foley also regularly leads groups of volunteers on Habitat Global Village trips.

Blair Parry-Okeden: Doing more for families in need

When nonprofit organizations receive gifts that are not restricted to a particular issue or geographic area, the money can be applied toward the greatest need. Blair Parry-Okeden understands this reality and makes a practice of giving unrestricted gifts. Her generous gift to Habitat for Humanity International in July 2009 arrived in time to help Habitat maintain its level of partnership with homeowner families even though the global economic upheaval affected overall giving. Parry-Okeden also let Habitat use a portion of her gift to leverage additional undesignated funds to support numerous Habitat initiatives globally through our direct marketing efforts. She displays a keen understanding of the importance of financial stability to the success of ending poverty housing.

‘We believe that Habitat gives people a leg up—people who really want a home but simply can’t afford one on their own, people who are willing to put in the sweat equity to see their dream come true. When we bought our first home, we borrowed money from my parents to pay off the contract for deed. Not all families are as fortunate as we were to have family to assist us in this big purchase. Habitat can be that family to assist, to give that extra boost that will make it happen.’

—Janet Anderson, philanthropist

The Purdy Family: Giving from their own experience

Cameron Purdy, vice president of development at computer software giant Oracle, and his wife, Giesela, truly believe in the Habitat concept. They understand the strength and support a healthy home can provide. Cameron's passion for addressing poverty housing stems from a challenging experience he faced in college. When his father suddenly lost his job and state budget cuts decreased his loan package, the only place Cameron could afford to live lacked insulation, had holes in the floor and was infested with insects and rodents. The landlord refused to perform basic maintenance, let alone bring the building up to code. For Cameron, this temporary situation—similar to what millions of American families struggle

to overcome every day—showed him how important a home is to a person's stability and growth. The Purdy family's desire to help families escape substandard living conditions led them into a partnership with Habitat. Their generous gifts, totaling more than \$500,000, have gone toward direct mission support, helping to bolster Habitat programs in the United States and around the world.

Robert Willumstad: More than a decade of support and service

More than a decade ago, Robert Willumstad, former COO of Citigroup and co-founder of Brysam Global Partners, a specialized private equity firm, began giving generously of his time, money and talents to Habitat for Humanity. His first gift of approximately \$100,000 helped Habitat exceed its \$500 million

goal for its campaign called "More Than Houses: Rebuilding Our Communities." His recent commitment of \$500,000 propels Habitat toward its goal of serving 100,000 families annually by 2013. Willumstad also has served on HFHI's board of directors, in addition to helping bring Citigroup on as a corporate partner and facilitating new partnerships with leaders within Citigroup. These partnerships have resulted in more than \$30 million in donations and helped thousands of impoverished families move into safe, decent, affordable housing worldwide.

The Anne and Henry Zarrow Foundation: Committed to helping families in need

Henry Zarrow, a successful businessman in Tulsa, Oklahoma, is well known for his generous heart, especially toward the

poor and homeless. Henry's wife, Anne, the driving force behind much of his initial philanthropy, died several years ago. But the foundation Anne and Henry Zarrow created continues to help people in need. The foundation began partnering in Habitat in 1999 at the affiliate level. The partnership expanded to HFHI in 2005, and the foundation became one of the first donors to make a significant contribution to Habitat's disaster recovery efforts along the U.S. Gulf Coast after hurricanes Katrina and Rita. In 2010, the foundation renewed its partnership with Habitat through a generous commitment of \$500,000 to help Haitian families recover from the January earthquake. Zarrow has been known to say that giving his money to help people in need gives him "a lot of pleasure."

Donations to Habitat for Humanity in FY2010

\$1 million+ Donors

American Red Cross
 Blair Parry-Okeden
 Bank of America Charitable Foundation
 Canadian International Development Agency (CIDA)
 Citi Foundation
 Cree Inc.
 Delta Air Lines Inc.
 General Growth Management Inc.
 Hunter Douglas
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 Kohler Co.
 Lowe's Companies Inc.
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 Schneider Electric
 Singapore Red Cross Society
 State Farm Mutual Insurance Co.
 Subaru of America Inc.
 The ArcelorMittal Foundation
 The Bradbury and Janet Anderson Family Foundation
 The Dow Chemical Co.
 The Home Depot Foundation
 Thrivent Financial For Lutherans
 UN Office for the Coordination of Humanitarian Affairs (UNOCHA)
 United States Government
 Valspar
 Wells Fargo
 Whirlpool Corp.
 Yale

\$100K+ Donors

ABS-CBN Foundation Inc.
 Aditya Birla Group
 African American Baptist Mission Collaboration
 Air New Zealand
 Amway (Thailand) Limited
 Anne and Henry Zarrow Foundation
 Archstone
 ASK Foundation
 Ayala Group of Companies
 Bangkok Bank PLC
 Barclays Bank
 Barclays Capital
 Binggrae

Bradbury and Janet Anderson
 Bruce and Carol Nicholson
 Cameron and Giesela Purdy
 Cargill
 Carol C. Marrion
 Charles Schwab Corp.
 Christian Aid Ministries
 Chuck & Ellen Haas Foundation
 Clinton-Bush Haiti Fund
 Christian Missions Charitable Trust (Henderson Family)
 Combos Snacks
 Communities for Communities
 Daewoo Securities
 DBS Bank
 Deerbrook Charitable Trust
 Delta (SkyMiles)
 Department for International Development (DFID)
 Dockers
 El Paso (Brazil)
 Elton John AIDS Foundation
 Emerson Charitable Trust
 Eureko Achmea Foundation
 Estate of Constance H. Gordon
 Estate of David Blyth
 Estate of Dawn Ravitz
 Estate of Edith Neumayr
 Estate of Evelyn Johnsen
 Estate of Everand P. Webster
 Estate of Florence Dechester
 Estate of Josephine Tienken
 Estate of Marcia Simons
 Estate of Peter Scarlet
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 Estate of William Motsch
 ETA Star Property Developers
 Exelon
 Exit Realty
 Federated Employees Mutual Assurance Co. Ltd.
 Flextronics Foundation
 Genworth Foundation
 German Foreign Office
 Google Inc.
 Grand Korea Leisure Co.
 Guernsey Overseas Aid Committee
 Heineken International
 Hetzner Online
 Highland Park United Methodist Church
 Hong Kong Christian Council
 Huron Consulting Group
 Hyundai Motor Co.
 Hyundai Steel

Inter-American Development Bank (IDB)
 International Fund for Agricultural Development (IFAD)
 Instituto Azzi (Marcos Flavio Azzi)
 International Children's Care Australia
 Irish Aid Civil Society Fund
 JP Morgan Chase & Co.
 Kathleen Bader
 KDB Financial Group Inc.
 Kookmin Bank
 Korea Housing Guarantee Co. Ltd.
 Korea Water Resources Corp.
 Korean International Cooperation Agency (KOICA)
 Korean Life Insurance Association
 Kwangyang Enterprise
 Larson Manufacturing Co.
 Louis W. and Gladys L. Foster Family Foundation
 Lund Trading LLC
 Lutheran World Relief
 Mayor's Fund to Advance New York City
 Media Corporation Singapore
 Myers Park Presbyterian Church
 New Opportunities Foundation
 Nokia
 Nutrifood
 OCBC Bank
 OdysseyRe Foundation
 Old Mutual Foundation
 Orica Australia Pvt Limited
 Origin Energy
 Owens Corning Foundation Inc.
 Papa John's International Inc.
 Petron Corp.
 Petron Foundation
 The Republic of the Philippines
 Pine Tree Foundation
 Points of Light Foundation
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 Raurain
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 Samsung C&T Corp.
 SAP America Inc.
 Save the Children

Scheidel Foundation
 Segal Family Foundation
 Simpson Strong-Tie Co. Inc.
 Softchoice Corp.
 Sprite
 Standard Chartered Korea
 Ton aan de Stegge
 Stouffer's Prepared Foods
 Symantec Corp.
 Tamara Housing Trust
 Tango Card
 TD AMERITRADE Holding Corp.
 Teammates for Kids Foundation
 Ted Dosch
 Teradata
 Government Housing Bank-Thailand
 The Anonymous Fund of the Community Foundation of Jackson Hole
 The Charitable Foundation
 The Consolis Group
 The Gorilla Glue Co.
 The Hearst Foundations
 The Rockefeller Foundation
 The SAP Charitable Foundation at the Vanguard Charitable Endowment Program
 The Seedlings Foundation
 The Soros Foundation
 Travelers
 The WTA Tour
 Thomas D. Foley
 Tile Partners for Humanity
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 ToTo USA
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 Tropicana Products Inc.
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Habitat for Humanity International

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Habitat for Humanity International

Senior leadership FY2010



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Chief executive officer



Mike Carscadden
Executive vice president
International Field Operations



Elizabeth Blake
Senior vice president
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Chris Clarke
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Larry Gluth
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Vice president
Asia and Pacific area



Torre Nelson
Vice president
Latin America and Caribbean area



Steve Weir
Vice president
Global Program Development and Support



Tom Jones
Ambassador at large
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Mission statement:

Habitat for Humanity works in partnership with God and people everywhere, from all walks of life, to develop communities with people in need by building and renovating houses so that there are decent houses in decent communities in which every person can experience God's love and can live and grow into all that God intends.

What will you build?

As the phrase “What will you build?” began to take hold around Habitat for Humanity, the staff asked for translations into the languages where we have a presence. The list was quite amazing.

We talk every day about how Habitat for Humanity serves families worldwide, but a look at this list reminds us of the many places—large and small, rural and urban, headline-grabbing and tucked away—where Habitat supporters have made it a priority to help families have a better place to live.

Regardless of their position in life or where they call home, those committed to affordable housing make tremendous contributions to this ministry. Young children have raised funds and built awareness. In a modern version of the parable of the widow’s mite, senior citizens on a fixed income have given sacrificially—and regularly—to assist others. Volunteer crews, which include nervous first-timers, college students on a tight budget, enthusiastic faith communities, neighbors, homeowners and business leaders, have given generously of their time because they believe in lending a helping hand. And those whose greatest gift is a compassionate heart have served as encouragers to all.

One of the greatest attributes of Habitat for Hu-



manity has been its ability to bring people together. In many local communities, a Habitat project has created energetic teams among CEOs and part-time employees, church members from different sides of the aisle, civic groups from across town and many other people who otherwise might have never had the chance to come together. They find a common bond in raising walls and revitalizing communities. On a larger scale, Habitat for Humanity has served as an agent for reconciliation among people of different religions, different social standing and different cultures. On the work site, the things that separate us become much less important than the things that bring us together.

And when you look at our work through the lens of all the languages we speak, it is indeed amazing that in a little less than 35 years, people have organized themselves in grassroots communities in 85 countries and territories. They are asking in Armenian, Creole, Hindi, Portuguese, Spanish, Chinese and many other tongues, “What will you build?”

I hope that in reading this report, you will be inspired by the way Habitat for Humanity affects families, communities and the world. My prayer is that you can see yourself as an excited participant in this global village and that you will join us.

Ken Klein

Chairman,

Habitat for Humanity International board of directors

What will you build?

Afrikaans: Wat sal jy bou?

Amharic: የሚ መግለጫ ይችላል?

Arabic: ؟ نبتس ادا م

Armenian: Դու ի՞նչ կիսուցի՞ւն

Bengali (Bangladesh): কুমি কি নির্মাণ করবে?

Bulgarian: Какво ще изградиш?

Chichewa (Malawi): Kodi Udzamanga chiyani?

Chinese (Simplified): 您要建筑些什么？

Chinese (Traditional): 您要建築些什麼？

Croatian: Što će vam izgraditi?

Czech: Co budeš stavět?

Dutch: Wat zul jij bouwen?

Filipino: Ano ang gagawin mo magtayo?

French: Qu’allez vous construire?

German: Was werden Sie bauen?

Greek: Τι θα κτίσετε

Haitian Creole: Kisa ou pral konsti?

Hindi: क्या आप का निर्माण होगा?

Hungarian: Mit fog építeni?

Indonesian: Apa yang akan anda bangun?

Italian: Che cosa lei va costruire?

Irish/Gaelic: Cad a dhéanfaidh tú a thógáil?

Japanese: あなたは何を構築するのだろうか？

Khmer (Cambodia): តើអ្នកនឹងសារដែរទេ?

Korean (Hangeul): 무엇을 짓겠습니까?

Kyrgyz: Эмнени күрасынар?

Laotian: ດ ດັບລະກ ເງິຫາລ ຍ?

Macedonian: Што ќе изградиш?

Malay: Apa yang akan anda membina?

Mongolian: ТА ЮҮ БҮТЭЭХ ВЭ

Nepali: तपाईं कःतो आवास बनाउन चाहानुहोन्दछ?

Nyanja (Malawi, Zambia): Muza manga chani?

Pashtu or Pashto (Afghanistan): ئو دویش خو وسات؟

Persian: بخاں دیدم خواه امیرش؟

Polish: Co będziesz budować?

Portuguese: o que vais construir?

Punjabi: Tussi Kee banawo gay?

Romanian: Ce vei construi?

Russian: Что ты построишь?

Serbian: А шта ћеш ти изградити?

Sesotho (Lesotho): O tlo aga eng?

Setswana (Botswana): O ile go aga eng?

Shangana (Mozambique): Hita Nyine yaka?

Sinhala (Sri Lanka): ඔබ තුමත් තෙයිනගස්නෙමිද?

Slovak: Čo postavíš ty?

Slovenian: In kaj boš ti zgradil?

Spanish: ¿Qué construirás?

Swahili: Nini wewe kujenga?

Thai: ສໍາໜັດຈະສໍາງ?

Turkish: Ya siz ne inşa edeceksiniz?

Twi (Ghana): Dən n'awo bəsi'?

Ukrainian: Шо ти побудуєш?

Urdu: کے بید غور وک زیج سک پے

Vietnamese: Bạn sẽ xây gì hôm nay?

Xhosa (South Africa): Ungakha ntoni?

Zulu (South Africa): O zo kwakha in?

कृया आप का नरिमाण होगा?

Hindi

O tlo aga eng?
Sesotho (Lesotho)

Эмнени курасынар?

Kyrgyz

您要建築些什麼？

Chinese (Traditional)

Դու ի՞նչ կկառուցես

Armenian

¿Qué construirás?

Spanish

Dεν n'awo bεsi'?

Twi (Ghana)

Kisa ou pral konstwi?

Haitian Creole

What will *you* build?

English



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