



Endowment Fund

2021



Together, we are building a better tomorrow

COVID-19 has forced everyone to deeply reflect on the fundamental importance of home – having safe, decent and affordable shelter. We believe that a home and the community that surrounds it should be a source of solace and strength and a springboard to stability and opportunity. Your generosity has helped Habitat for Humanity turn this belief into action.

Though the pandemic slowed many projects and builds in 2020 out of concern for volunteer and homeowner safety, Habitat continued addressing the affordable housing crisis and impacting lives across the globe. In fiscal year 2020, Habitat was able to assist nearly 6 million individuals with home construction, rehabs and repairs, housing finance, and disaster recovery. Thanks to your generosity, Habitat is prepared to ramp up post-pandemic operations and continue to aggressively explore solutions to the problem of inadequate shelter.

Gifts to Habitat’s Endowment Fund support our mission in perpetuity. These resources allow us to remain nimble in times of crisis – whether a pandemic, political unrest or a natural disaster – and serve more individuals and families. The funding you provide is essential to our mission and allows us to continue building new homes and rehabbing or repairing existing homes, providing disaster relief, educating communities, and advocating for fair and just housing laws.

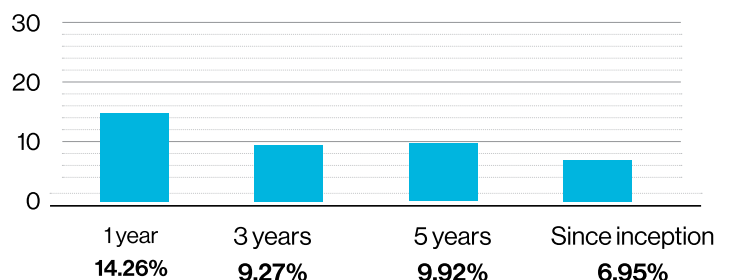
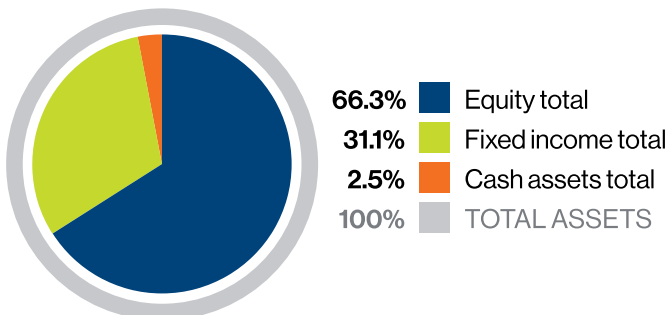
This report provides a few examples of how your gifts to Habitat help families create strong, stable homes and communities. Donors like Kevin and Melissa understand the

impact owning a home can have on a family. They chose to make a legacy endowment gift to Habitat because they want all families to have this life-changing opportunity. Carolyn and Martin give back by volunteering with the RV Care-A-Vanners program. They, too, have included a gift to Habitat’s endowment in their estate plans to ensure that volunteer programs that mean so much to so many can continue in perpetuity.

The stories in this report highlight the impact of their generosity – and yours – and show the resilience of communities and individuals around the world:

- A single mother of four helps her son gain independence for the first time in a home and a community that can accommodate his wheelchair.
- Habitat ensures medical first responders in Indonesia keep their families safe from COVID-19.
- In partnership with local organizations, Habitat rebuilds after last year’s devastating explosion in Beirut, Lebanon.
- Multiple campaigns and advocacy efforts seek to increase **Black** homeownership and ensure affordable housing solutions focus on racial equity.
- RV Care-A-Vanners find purpose in their retirement by working together to build houses across the country.
- Habitat’s MicroBuild Fund helps low-income families outside the U.S. achieve the dream of homeownership.

Thank you for all you do to make these accomplishments and so many more possible. Your partnership provides the tools to serve communities and help those most in need of safe, decent and affordable housing. Now more than ever, we look forward to building a better future together.



*Endowment Fund numbers as of Dec. 31, 2020

Giving now to impact the future

Everything changed for Kevin and Melissa when they were able to buy their first home in 1999.

Before then, they were forced to live in small apartments to afford a place near Kevin's work in San Jose, California. By the time Melissa was pregnant with their third child, the couple knew they would need more space. They felt fortunate to find a small home in a new development not far out of town.

"We found a small starter home, and seeing that there was something that we could afford with a yard that would be big enough for our kids was really exciting," Kevin says. "Being able to buy our first home was such a moving and powerful experience. We want others to be able to have the same opportunity."

For the past 22 years, Kevin and Melissa have donated to Habitat, hoping that they can give families the same sense of security and accomplishment that they felt when they purchased their first home. The couple, who now live in Colorado and enjoy hiking and mountain biking in the area, were drawn to Habitat because of the idea of giving people a hand up, not a handout. They believe that when homeowners put sweat equity into a home, they feel more invested in the home and connected to the community.

"There are a lot of worthy causes, but housing is one of those basic things," Kevin says. "It's such a fundamental human need to have a place to live and grow."

When preparing their estate plans, Kevin and Melissa selected a handful of charities that reflected their own values and chose to create an endowed fund at Habitat to support families in perpetuity.

"Obviously you could just leave your inheritance to your kids," says Kevin, whose three sons are now in their 20s, "but it feels good to leave something to other humans, to help those who are less fortunate."

One of Melissa's favorite aspects of giving to Habitat is that, by creating an endowed fund, the couple's generosity will continue to have a positive effect on families for generations to come.



Kevin and Melissa have left a gift to Habitat in their estate plans because they want others to experience the life-changing joy of owning their own home.

"It's the gift of perpetuity," Melissa says. "It isn't just helping one family. Many times, a scholarship will help just one person. But if you can set it up to be continual ... the more people you can help to become stable, the better!"

Kevin echoes her feelings: "The goal of providing housing for families is admirable, and it is the key to creating a stable environment in which people can have safety and security and pursue their dreams. We are proud to be supporters of Habitat for Humanity."

Habitat is grateful for the opportunity to work with Kevin and Melissa to help families across the United States build healthy, safe and affordable homes — now and long into the future.

Distributions totaling \$175,633 have been made in the following categories:

Building and serving families (U.S.) – \$72,309

Donors

- Avis Goodwin Memorial Fund
- Joseph E. Logan Funds
- Ruth E. Russell Trust Fund

A community for everyone

When Kaoru's parents died, she and her four sons – Ryan, Trenton, Mason and Kendall – had to find another place to live. They ended up in a two-bedroom apartment that was far too small for the family of five, especially because Kendall has cerebral palsy and uses a wheelchair.

“Trying to find a home or apartment was next to impossible,” Kaoru says of looking for accessible housing. “Everything had stairs to enter or some type of path that you can't get a power wheelchair through. It felt crushing. It definitely tested my faith.”

One of Kaoru's co-workers at UCLA suggested she consider Habitat. The local Los Angeles Habitat organization was about to begin building in Kaoru's neighborhood, Culver City. She soon found out that her church was fundraising for the project. Before she had even been selected to own a home, Kaoru set out to help raise money.

“While the application process was going through, late at night, I would come and pray over the property, over the project ... that it was God's will for us to be here,” Kaoru says.

Eventually, Kaoru and her boys were selected to become a part of the new community, which includes 10 houses, several of which were built to accommodate people with disabilities. The family loved that they weren't just moving into a home that was already built. They were an integral part of the construction process from the ground up. Kendall was particularly thrilled to assist, painting siding and picking

up nails with a special magnetic dragnet attached to his wheelchair.

Kaoru's new home has a ramped entrance and an open concept that Kendall can easily navigate. It also has wider hallways and accessible bathroom fixtures, giving Kendall independence that he's never had before as he begins college courses from home.

When the family was finally able to move in, the COVID-19 pandemic prevented Habitat from throwing a block party. However, that didn't stop the community from celebrating their new neighbors. A parade of honking cars decorated with balloons and welcome signs drove past Kaoru and her children as they waved from the front porch of the home they had helped build in the community they helped create.

“I have the same hopes and dreams for Kendall that I do for all my boys,” Kaoru says. “I want them to be good humans ... to help people when they can. I'm really blessed because they are all doing that.”



Kaoru and her sons are overjoyed to finally have an accessible home of their own in the city they love.

Building and serving families (global) – \$18,806

Donors

- Joseph E. Logan Fund

Temporary shelter gives medical workers in Indonesia peace of mind

Irvan, a nurse in the Indonesian capital, Jakarta, was afraid he was putting his wife and baby in danger as the COVID-19 pandemic hit the country hard in April 2020. Not wanting to risk bringing the virus home, Irvan was desperate to rent a nearby room to sleep in after exhausting shifts at the Rumah Sakit Persahabatan hospital. But landlords rejected him upon learning he cared for COVID-19 patients.

Recognizing that Irvan was far from the only health care professional facing this dilemma, Habitat for Humanity Indonesia launched the Temporary Shelter for Medical Workers in Indonesia program, which so far has served 1,800 doctors, nurses and other medical professionals working in Jakarta and Surabaya.

Habitat Indonesia surveyed the needs of each hospital and identified a nearby hotel that would be willing to put up the health care workers treating COVID-19 patients. Habitat then arranged for both parties to sign agreements, ensuring Irvan and other medical workers had a nearby room where they could sleep without any risk to their families.

“I could comfortably rest and recover my energy,” Irvan says. “Then I’m ready to continue my work with more strength and enthusiasm.”

The hotel rooms rent for a special rate of roughly \$9 per day and include two meals and a thorough cleaning. These costs are covered by Habitat. In addition, Habitat staff members liaise daily with hospital representatives for the list of health care workers who will be staying in each hotel. For those hospitals that are further from hotels, Habitat Indonesia’s staff arranges for buses to shuttle health care workers back and forth. The program has supported 12 hospitals in Jakarta and Surabaya, with participation by chains such as OYO Hotels and Ibis.



Thanks to Habitat Indonesia, Irvan is able to take care of COVID-19 patients and help his family remain safe and healthy.

Having a nearby room where they can rest, pray and relax also is critical for medical workers such as midwife Maria, who lives far from the Airlangga University Hospital Surabaya where she works. She has sent her children to stay with their grandmother to reduce the risk of infecting them at her home. However, the added burdens associated with COVID-19 have pushed her to the brink at work. The thought of a long commute is daunting.

“I need to be extra responsive to make sure that I save both the mother and the baby,” Maria says. “Not only that, I also have to fight alone saving two lives due to the protocol that prohibits the husband’s presence in the delivery room.”

Now Maria takes care of mothers and children knowing that, once her shift is over, she’s being taken care of, too.

Rebuilding and recovery – \$35,527

Donors

- Frank E. Payne and Seba B. Payne Foundation Fund
- Joseph E. Logan Fund

Rebuilding after disaster in Beirut

In Aug. 2020, an estimated 2,750 tons of ammonium nitrate exploded in the Port of Beirut, Lebanon, killing at least 178 people and injuring more than 6,000. The blast also caused significant destruction across Beirut, damaging the homes of more than 170,000 people. This crisis could not have come at a worse time for Lebanon. The country has a population of 6.8 million, approximately 1 million of whom live below the poverty line. In addition, Lebanon is host to an estimated 1.5 million Syrian refugees and 300,000 Palestinian refugees, placing extreme pressure on essential services.



After last year's devastating explosion in Beirut, Habitat has mobilized funding to assist with the rebuilding process.

Lebanon has faced significant political and economic instability over the past two years. The value of the country's currency continues to fall, making it difficult for vulnerable families to pay for secure shelter and basic necessities like food, water, health care and education. COVID-19 has hindered some recovery efforts. However, since lockdown measures were lifted earlier this year, the Habitat team in Beirut are making good progress, with highlights including:

Homes and families: To date, 64 households damaged from the explosion have been repaired, with a further 21 in progress. A total of 14 small businesses have also been repaired, which helps support the local economy. Our initial target neighborhood has now been fully repaired, so we have moved to a new neighborhood, where additional homes and small businesses are still in need of repair.

Neighborhoods and communities: Interviews with community members and local government identified priority interventions, including street lighting, cable management, re-greening of public spaces, and rehabilitation of building facades. These interventions will begin in fall 2021. Together with the International Federation of the Red Cross, Habitat is also preparing to hold a participatory approach for safe shelter awareness facilitator training. Once completed, additional trainings will be held, which will help during future disasters.

Sector and society: An integral component of the Beirut response and recovery program involves providing technical support to the broader sector. Since the explosion, Habitat has led other recovery and rehabilitation organizations in area-based approaches, the development of technical guidance and advocacy documents, and sharing best practices across the sector.

Looking ahead, Habitat is undertaking a study to better understand the housing ecosystem in Lebanon. This study will analyze issues such as Lebanon's housing regulatory environment; the labor and material supply chain; housing, land and property rights; and rental markets. It will provide an important knowledge base to inform Habitat's future priorities and projects in Lebanon.

Advocacy — \$9,197

Donors

- Anonymous
- Joseph E. Logan Fund
- Tom Jones Advocacy Fund for Overcoming Global Poverty



Thanks to Habitat, Moses and his four children were able to build the home of their dreams on the land that has been in his family for generations.

In the wake of COVID-19, we need healthy homes now more than ever

Even before the coronavirus pandemic, more than 17 million U.S. households were paying half or more of their income on a place to live. Now, as the significant economic impacts of COVID-19 continue to unfold, the number of families struggling to make ends meet is only growing, as is the gap in homeownership between Black and white families.

In an op-ed for ABC News, Jonathan Reckford, chief executive officer of Habitat for Humanity International, and Richard E. Besser, president and chief executive officer of the Robert Wood Johnson Foundation, note that, “In America, housing is a case study in structural inequity. ... People of color are far less likely than white people to own homes, far more likely to shoulder higher housing cost burdens, and, as a result, are shut out of opportunities to build wealth and improve health.”

To create permanent solutions to America’s housing crisis, Habitat for Humanity is advocating for policy solutions that will improve home affordability for rental and ownership, with a particular focus on communities of color. Habitat launched our Beloved Community initiative in 2018, marking the 50th anniversaries of the assassination of Dr. Martin Luther King Jr. and the passage of the 1968 Fair Housing Act. As part of the initiative, Habitat organizations across the country are mobilizing people in their communities to reach out across cultural divides and celebrate our shared humanity by hosting events, building homes and revitalizing neighborhoods in the name of building the Beloved Community.

As of June 2021, Habitat’s local, state and federal advocacy efforts via the Cost of Home campaign have led to improved housing opportunities for more than 4 million people across the U.S. To reach the campaign target of increasing home affordability for 10 million people, local and state Habitat organizations will continue to advocate for policies that increase the supply and preservation of affordable homes, increase access to credit, optimize land use for affordable homes, and ensure access to and development of communities of opportunity. At the federal level, Cost of Home is focused on ensuring that significant housing investments – such as the Neighborhood Homes Investment Act and the Restoring Communities Left Behind Act – are priorities for an economic recovery and infrastructure package.

“In all of these policymaking discussions,” Reckford and Besser note, “the people most affected by the nation’s housing failures must be central. They have insights into what leads to housing instability and what they and their communities need to afford and be secure in their homes.”

Together, we can ensure that all people have the opportunity to thrive. We have the ability – and now more than ever, the responsibility – to promote concrete, practical public policy housing solutions, ensuring that more families can find quality, affordable housing across the U.S.

Global Impact Fund – \$39,794



Donors

- Anonymous
- Jimmy and Rosalynn Carter Fund
- Joseph E. Logan Funds
- Judith L. Cherwinka
- Rose Shure Fund

Mary Vandeveld, RV Care-A-Vanner program manager, speaks during the opening ceremony of the program's 30th anniversary.

Habitat's RV Care-A-Vanners travel the country with a purpose

If the open road calls to you, Habitat's RV Care-A-Vanner program invites anyone who travels by recreational vehicle to make homebuilding part of your journey – or even your destination!

Since 1989, Habitat's RV Care-A Vanners have been traveling across the country to support building programs primarily for small- and medium-size local Habitat organizations and those affected by disasters. These volunteers are primarily retirees who support Habitat's mission through hands-on homebuilding projects, skilled disaster response efforts, college student mentorship, and advocacy. The program is entirely volunteer-run and self-supporting, with the administrative cost of operations funded by members. Since 2012, Mary Vandeveld, a retired doctor from Michigan, has managed the program with the help of 17 other volunteers.

"My husband and I had just retired and were traveling to see the country in our motor home," Mary says. "We needed more to do than just go to museums and see things. We stopped by Americus [home to Habitat's operational headquarters], and the manager of the RV Care-A-Vanner program was there. She got us signed up for a build that was in the backyard of where we lived. After our first build, we were hooked."

The feeling of getting hooked on the RV Care-A-Vanner program is one to which many participants can relate. About 2,000 active Care-A-Vanners complete as many as 250 builds each year across the U.S. Though the COVID-19 pandemic put construction on hold for several months, RV Care-A-Vanner builds have recommenced, with up to eight active builds throughout the country at any one time. The reason RV Care-A-Vanner builds are so popular is threefold. First, there is likely to be some sort of construction project that Care-A-Vanners can participate in anytime, anywhere, whether building a home from the ground up or rebuilding after a disaster. Second, Care-A-Vanners are highly trained, skilled volunteers who can assist with any task on a build site while training other volunteers. As Vandeveld says, "One of our goals is to 'see one, do one and teach one.' You want to give people a job with someone who is skilled, so on the next build, they can teach someone. We want to show people so they can get better."

Finally, there's the sense of camaraderie the RV Care-A-Vanners feel when they come together to accomplish something for a family in need. Regular participants describe it almost like a two-week summer camp for retirees, where they get to meet up with friends from across the country, learn new skills, and change lives in the process.

"You really work as a team," Mary says. "And it is a tremendous amount of fun."

Giving for the future, building for today

When Carolyn and Martin both retired in 2012 after a combined 63 years in the Army, they were determined to stay busy. “Martin wanted to get an RV,” Carolyn says. “I resisted. I said, ‘That means we’re old, and I don’t want to sit around RV parks!’” Carolyn decided to investigate volunteer opportunities related to RVs, and she found exactly what she was looking for in Habitat’s RV Care-A-Vanner program. Before fully committing to the RV life, though, she and Martin rented a 16-foot rig and set out to help on a home build in Sebring, Florida, for one week, “just to try it out.”

They instantly decided two things. First, they loved building homes and helping a community in need. Second, they were going to need a bigger RV. Since 2014, Carolyn and Martin have made the drive from their home in Pennsylvania to Sebring every winter to build homes and reconnect with the community of RV Care-A-Vanners, who have become like family.

“We just have a grand old time down there,” Carolyn says. “This keeps us young! We love the people and the affiliates, and they’re very safety-conscious. We developed this little family of friends away from home.”

The way Carolyn and Martin describe Care-A-Vanner builds does indeed sound like a family reunion or summer camp for retirees. Every day begins with a safety briefing, followed by several hours of building. Different workstations are tailored to individual skills. Next, there is a midmorning break and more building, followed by a lunch break. By 3 p.m., the day’s

construction is done, and the workers return to their RVs to clean up. Each evening brings happy hour at the RV park – a time to reflect on the day’s events and get to know your neighbors. After dinner, everyone retires to their respective homes on wheels and rests so that they can do it all again the next day.

“Everyone is having a good time and working hard,” Carolyn says. “You meet people from all walks of life, and you know that the families who are getting the houses are getting hope for a better life. We enjoy being with people who are also trying to help others have a better life.”

It is this mission and their passion for serving others that led Martin and Carolyn to leave an estate gift to Habitat to continue to support the RV Care-A-Vanner program long into the future. “Looking at various charities, both Habitat and RV Care-A-Vanners are the best return on investment in terms of getting your dollars to the people who really need it,” Martin says. “It has a generational impact.” Martin and Carolyn’s impact goes beyond even their volunteer work and estate gift. They make a point of telling everyone they can about Habitat’s work while they travel the country, building with other RV Care-A-Vanners.

“I don’t know how many converts we’ve gotten, but we enjoy telling people what Habitat is all about,” Carolyn says. “We just want to share and support this program and for Habitat to continue the good work that’s being done.”

Carolyn and Martin wanted to do more with their retirement than “sit around RV parks,” so they joined Habitat’s RV Care-A-Vanners and now spend every winter building homes with Habitat.



Global Impact Fund - continued



Gayatri lives in Odisha, India, where she and her husband run a tailoring business in the urban area of Bhubaneswar. Gayatri has been a client of Annapurna, an Indian non-banking finance company, since 2018 and has borrowed 80,000 Indian rupees, about US\$1,100, to purchase construction materials to build an additional room to rent to complement her family's business income. The housing loan enabled the family to complete the room construction in March 2020, just before the onset of COVID-19. Although the family of three didn't contract the virus, the ensuing crisis caused distress and affected their livelihood as the tailoring business was closed during the lockdown. The rental income provided much-needed financial relief. Gayatri plans to set up a general merchandise shop in the front of her home and expects to construct two additional rooms to rent. She hopes to return to Annapurna to meet her enterprise and housing credit needs.

MicroBuild Fund helps low-income families improve their homes

Better housing is essential and emerging as a clear first line of defense against the COVID-19 pandemic and our ability to weather the public health and economic turmoil of our day. To help households improve their resiliency to economic shocks, Habitat for Humanity established the MicroBuild Fund, the first housing-focused microfinance investment vehicle dedicated to helping low-income families. The fund lends to microfinance institutions, which in turn provide small loans to families to build safe, decent and durable homes. MicroBuild has helped microfinance institutions pilot new housing microfinance products and has fostered capital investment and specialized technical assistance to help design or enhance these products.

Through the MicroBuild Fund and its sponsor, Habitat's Terwilliger Center for Innovation in Shelter, we have proven that more inclusive markets can also drive economic recovery after the COVID-19 pandemic subsides. The Terwilliger Center's recently commissioned report to properly size the housing sector in 11 emerging market economies revealed that the housing sector's contribution to gross domestic product is often underrepresented. By better understanding how housing investment can boost economies, we create an opportunity to drive investment toward funds like MicroBuild to play a critical role in restarting and growing emerging market economies hit hard by the pandemic.

The fund has grown rapidly and has provided access to better housing for more than 1.4 million individuals and 207,209 households since 2012. As of June 2021, MicroBuild has approved loans of \$141.12 million across 55 institutions in 32 countries. Investor partner institutions have provided an additional \$435 million to grow their housing microfinance portfolio.

Building back Habitat programs

While COVID-19 has spread across the world, Habitat programs have continued to evolve and adapt to remain active and help as many people as possible build or improve safe, comfortable homes. Here is how some of our U.S. programs have carried on helping new and established homeowners across the country.

Aging in Place

Aging in Place helps ensure older adults can remain in the homes they love by providing modifications for mobility and lifestyle and connecting older adults with social services in their communities. Despite COVID-19, local Habitat organizations were busy serving their communities in 2020, completing home repairs and modifications using the Housing Plus model. During 2020, Habitat worked with other like-minded organizations to complete 164 modifications that will allow older adults to age safely and comfortably in their homes.

Veterans Build

Veterans Build is Habitat for Humanity's national movement to provide housing solutions and volunteer and employment opportunities to U.S. veterans, military service members and their families. The platform empowers local Habitat organizations to take an active role in mobilizing and serving their military and veteran communities. Since 2013, 4,500 veterans and their families have partnered with more than 250 local Habitat organizations to improve their housing.

Women Build

Women Build engages, mobilizes, trains and empowers women. While every adult is welcome to participate with Women Build, the program strategically focuses on supporting and empowering women to help themselves and their neighbors improve their living conditions. In 2020, Women Build engaged 5,725 women volunteers, assisting 1,457 individual family members in 356 homes.



Janice's home got a fresh coat of paint during Women Build Week 2020. Janice built her Reynoldstown home with Atlanta Habitat more than 25 years ago, and the house has been a sanctuary for the family over the years.

The following named funds represent gifts of \$100,000 or more:

- Avis Goodwin Memorial Fund
- Frank E. and Seba B. Payne Foundation Fund
- Jimmy and Rosalynn Carter Fund
- Joseph E. Logan Fund for Advocacy
- Joseph E. Logan Fund for Building and Serving Families – Global
- Joseph E. Logan Funds for Building and Serving Families – U.S. (2)
- Joseph E. Logan Fund for Global Impact
- Joseph E. Logan Fund for Rebuilding and Recovery
- Judith L. Cherwinka Memorial Fund
- Mulrooney Endowment Fund
- Ruth E. Russell Trust Fund
- Shirley J. Brabson Memorial Fund
- Tom Jones Advocacy Fund for Overcoming Global Poverty

CATEGORY ACCOUNT BALANCES

Advocacy	\$203,008
Building and serving families (U.S.)	\$1,663,660
Building and serving families (global)	\$489,396
Rebuilding and recovery	\$779,739
Global Impact Fund	\$950,041
TOTAL	\$4,085,844

everyone

needs a place to call home



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