



Annual Endowment Report

as of December 31, 2021

Your partnership makes a difference

In the midst of economic uncertainty and global unrest, one thing is certain: Your partnership with Habitat for Humanity continues to make a difference in the lives of families around the world. These past two years have been challenging for us all, and the global pandemic continues to affect people everywhere, especially those already struggling to find a stable, decent place to live. The need for our mission has never been greater.

In fiscal year 2021, Habitat helped more than 4.2 million people build or improve the place they call home through new construction, rehabs and repairs, housing finance, and disaster recovery, and more than 8.5 million people gained the potential to improve their housing conditions through training and advocacy. With your support, Habitat has continued to build homes, strengthen communities and bring hope to millions.

Thankfully, gifts to Habitat's endowment enable us to remain nimble in times of uncertainty. Your generosity is essential to our mission and allows us to continue to build and improve homes while also providing education and advocating for fair and just housing laws. This report provides a few examples of how your gifts to Habitat help people around the world build safe, strong homes and communities.

Donors Tom and Charmaine were inspired by their time on a Habitat build to leave a gift to Habitat's endowment and create a lasting legacy for their community. And Lee Silberman, chief executive officer of Habitat for Humanity

of Long Island, created an affiliate endowment to ensure 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 individuals and communities around the world:

- A mother who fled Ukraine with her two children has found housing with kind strangers in Warsaw thanks to Habitat Poland.
- In partnership with Habitat Haiti and local governmental organizations, homeowners are rebuilding after a devastating earthquake in southwest Haiti.
- Habitat's Cost of Home campaign advocates for anti-racist housing and land use policies at the local, state and federal levels.
- Habitat India's Mundar Redevelopment Project is empowering flood-affected people to rebuild their lives and create regional infrastructure.
- A home built by Habitat 25 years ago has had a positive ripple effect on the entire neighborhood in the Mexican state of Chiapas.

Thank you for your ongoing generosity and commitment to our mission. Because of you, Habitat is able to provide the tools, education and support to help people and communities in need across the globe. Your generosity enables millions to have hope for a brighter future.

“ I support Habitat for Humanity because it is an organization with a great mission. I like how it helps change lives for the better. Having a decent place to live positively affects other areas of life. ”

– Jennifer Strong, a Habitat donor since 2002

Creating a legacy for the community

Tom and Charmaine have made service to others a central part of their lives. Tom met Charmaine while serving as an associate pastor in Port Huron, Michigan, and they have been married for 42 years. In 1986, the couple moved to Rochester, Minnesota, where they first discovered Habitat for Humanity through builds with the local affiliate and a youth mission trip with their church.

The church's youth group volunteered to go on a mission trip to Alamosa, Colorado, with Habitat, and Tom and Charmaine enjoyed working with the Habitat staff and meeting the homeowner family. Despite having no hot water in the showers during the week of the build, both Tom and Charmaine caught the Habitat bug and never looked back.

Over time, Charmaine and Tom deepened their connection to Habitat. Tom continues to volunteer, participating in builds and serving as the spiritual adviser on the board of his local affiliate for eight years.

The couple also decided to ensure their permanent partnership in the mission by leaving a bequest to the Habitat Endowment Fund in their will. Charmaine and Tom know that giving to an endowment will create an enduring legacy in their community, as they first created an endowment with their local Habitat affiliate last year. Though that fund is still growing, it will eventually supply building materials for projects in and around La Crosse, Wisconsin. Charmaine and Tom are actively participating in the types of projects they hope their endowment will someday fund, including two veterans' homes. Funding from this endowment will also help communities outside of the La Crosse area.



Tom and Charmaine want to ensure the community organizations they cherish continue to receive support long into the future, so they have left a gift to Habitat's endowment in their will.

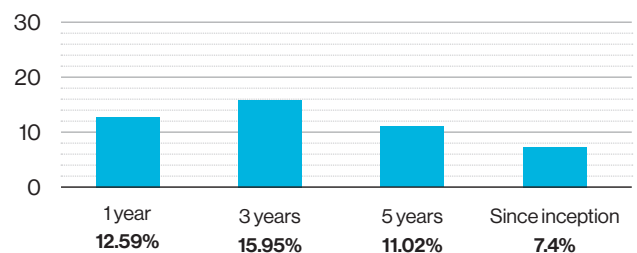
Now that they are leaving a gift to Habitat for Humanity International's endowment in their will, Tom and Charmaine are proud that they will be able to create a legacy at La Crosse Area Habitat for Humanity and around the world.

Giving to Habitat's endowment "is one of the best opportunities to support people in need," Tom says. "You can feel like your money is going to an important cause."

Tom and Charmaine also love that the future homeowners build alongside the volunteers and have some "skin in the game." The couple plan to continue their work with Habitat for years to come.

"You can help people with a basic need: safe and affordable housing," Charmaine says. "Habitat is giving families a chance to live in a safe environment. It is a win-win for everyone."

Growth of Habitat's Endowment Fund



*Endowment Fund numbers are as of Dec. 31, 2021.

Distributions totaling \$224,307 have been made in the following categories:

Building and serving families (U.S.) — \$98,394

Habitat builds its first 3D-printed homes in Arizona and Virginia

Anyone who has built a home from the foundation to the roof knows that it is not a short process. The planning and construction can take anywhere from a few weeks to a few years, and any number of issues can delay the process.

Habitat for Humanity is once again disrupting the established home-building and buying rules with homes that have been 3D-printed and can be assembled in less than two days. Using extruded concrete ribbons a few inches wide, giant printers swiftly layer interior and exterior walls around a foundation that has already been poured. The machine lays one strip of concrete on top of the next to build interior and exterior walls, inch by inch. When the walls are complete, a traditional, wood-framed roof is added.

Habitat's first 3D-printed home was built in Tempe, Arizona, and was designed by Candelaria Design. It is a 1,738-square-foot single-family home with three bedrooms and two bathrooms. Seventy percent to 80% of the home is 3D-printed, including all internal and external walls.

"This was really a moonshot opportunity for Habitat for Humanity Central Arizona," says Jason Barlow, president and CEO of Habitat Central Arizona. "When we consider the housing issues facing Arizona, the need for affordable homeownership solutions becomes clear. If we can deliver decent, affordable, more energy-efficient homes at less cost, in less time and with less waste, we think that could be a real game-changer. Think of the implications."

In February 2022, new homeowners Marcus and Shawn moved into the innovative home. Marcus works for a bank, and Shawn works for a doctor's office, but they found themselves priced out of the expensive Tempe home market. Thanks to Habitat and German-based 3D construction company PERI Group, the couple now has an affordable, sustainably built home in the community they love.



Habitat's first 3D-printed home was built in Tempe, Arizona, from layers of extruded concrete.

Meanwhile, in Williamsburg, Virginia, Habitat for Humanity Peninsula and Greater Williamsburg partnered with Alquist, an Iowa-based 3D-printing company, to build their version of a 3D-printed home. Alquist estimates that 3D printing can save up to 15% per square foot in building costs. Concrete also confers additional long-term savings because it better retains temperature, saving on heating and cooling costs, and it is resistant to tornado and hurricane damage.

Just before Christmas 2021, April and her son moved into the 3D-printed home in Williamsburg, and Alquist gave April a 3D printer that will enable her to make small home repairs, such as replacing cabinet handles, by reprinting them.

"This technology, compared to traditional construction work, is different because you use less people to build," says Yannick Manciejewski, a project manager with PERI Group. "It's safer because the labor for the work is less physically demanding. It's also a cool technology, so young people are more interested in the construction field. I am 100% sure that we will be faster, cheaper and provide a more sustainable way to build houses in the future."

DONORS

Avis Goodwin Memorial Fund
The Bauer Foundation Endowment
Joseph E. Logan Funds
Ruth E. Russell Trust Fund
Ted & Joan Bear Family Endowment

Building and serving families (global) — \$29,180

Habitat helps Ukrainian refugees on the move and those needing housing

As millions of refugees flee violence in Ukraine, Habitat for Humanity continues to respond in neighboring Poland, Romania, Hungary and Slovakia to help meet the shelter needs of both families on the move to other destinations and those seeking a place to live for at least the next few months.

Marina, her husband, and her daughters – Kristina, 10, and Alisa, 5 – are one of those families in need of shelter. After loud explosions jolted Marina and her husband from their sleep just before dawn outside Dnipro, a central Ukrainian city, they realized that bombs had hit the airport, just five kilometers away.

In the ensuing days, Russia’s invasion of Ukraine intensified, and the nearby bombings continued. Each time the air raid sirens would go off, Marina and her family would crowd into the hallway of their two-bedroom apartment. The building is made of prefab slabs, meaning that, if anything were to hit it or even land nearby, the building would collapse. Marina and her husband decided she would need to leave with the children, even if their final destination was unclear, and he would stay behind and continue his job as an industrial engineer to support Ukraine’s economy.

Marina and the girls headed to the city of Lviv, then to a smaller town farther west. Along the way she was in touch with relatives, frantically trying to determine where they should go. Then friends of the family called to tell her about a housing help desk at the Warsaw East transit station run by Habitat for Humanity Poland.

Habitat Poland is helping secure shelter for refugees in partnership with the city of Warsaw, which has a database of more than 4,000 residents who have agreed to open their homes to refugees. Habitat runs a kiosk at the Warsaw East transit station, helping refugees get settled into apartments, both those available through the city database and those secured by Habitat Poland through other means. Habitat also arranges hotel rooms for refugees who are headed to other destinations in Poland or other parts of Europe and simply need a day or two to regroup.

“This is some miracle,” Marina says from inside the one-bedroom Warsaw apartment where Habitat Poland placed her and her two daughters for at least the next six months.

Habitat Poland’s ReStore in Warsaw is preparing to deliver a bunk bed for the girls, along with other furniture and household supplies. Habitat Poland checks on her and the girls regularly, as does the woman who owns the flat. Marina also is in contact with her husband often.

“We were looking for a safe place, because, well, like all mothers who are taking their children away, they simply worry and want their children to stay alive,” Marina says.



Kristina, 10, and Alisa, 5, eat lunch in their Warsaw apartment.

Habitat has addressed shelter needs in Central and Eastern Europe for decades, working in Poland since 1992 and in Romania and Hungary since 1996. Habitat’s regional offices for Europe and the Middle East are based in Slovakia.

Habitat for Humanity seeks to raise US\$10 million in support of our Ukraine crisis response.

Those who wish to support Habitat’s disaster response efforts in the countries bordering Ukraine and in other communities around the world can donate to our [Disaster Response Fund](#).

DONORS

- Joseph E. Logan Fund
- The Bauer Foundation Endowment
- Mulrooney Endowment Fund
- Shirley Brabson Memorial Fund

Rebuilding and recovery — \$41,015

Rebuilding amid the rubble in southwestern Haiti

Shortly before 8:30 a.m. on a Saturday in August 2021, as Princile was having a quiet moment at home with the youngest of her six children, she heard a strange, unfamiliar sound.

“At first I thought it was the wind,” says Princile, 49, who lives in the rugged, mountainous terrain of southwest Haiti. Then everything started shaking violently. Princile was able to get out of her home in time, and all her children also survived, uninjured. The magnitude-7.2 earthquake killed 2,246 people and injured 12,763 more, as homes, churches and schools crumbled to the ground in and around towns such as Les Cayes, Jérémie and Anse à Veaux.

In all, 54,000 homes were destroyed. An additional 84,000 homes, including Princile’s, were severely damaged. Her rock-and-cement walls could not withstand the shaking of the earth and collapsed, leaving only the wooden frame and the roof standing. Like many in the area, Princile’s family slept outside, as heavy winds and rains from Tropical Depression Grace lashed the region days after the earthquake.

Habitat for Humanity Haiti, which has worked in the country for nearly 40 years, was prepared to respond. The team’s engineers based in the region quickly began fanning out and, in coordination with the government, assessing structures to see if they were safe. Habitat Haiti sent in reinforcements from the capital, Port-au-Prince. Among them was Jean Frenel Tham, Habitat Haiti’s national director, who grew up in southwest Haiti and knows the reality of homes there.

“Unfortunately, these structures — many with large openings on the ground floor, little or no reinforcements, and low-quality materials — often suffer serious damage in earthquakes,” he says. “And as we saw for far too many families in August, they can collapse entirely.”

In close coordination with the government and local communities, Habitat Haiti initially distributed hygiene kits containing soap, toothpaste, toothbrushes, masks, towels and other items. These were followed by distributions of shelter kits — 797 kits in collaboration with Start Fund and 1,990 kits in partnership with ShelterBox.



Princile and her family were fortunate to make it out of their home alive after a devastating earthquake struck Haiti in 2021. Thanks to Habitat, Princile is able to rebuild the home she loves.

Princile and other program participants also received a cash transfer of \$150 through Habitat’s partnership with ShelterBox. The families could spend these funds any way they wanted. Some used them to meet immediate food needs, and others invested in improvements to their homes or are saving the funds to help cover school fees. Many have purchased livestock. Princile opted to buy sheep. “Once you have animals,” she says, “you can breed them and improve your finances for the future.”

Habitat is offering technical expertise in housing and seeking alliances with organizations that specialize in other areas of recovery in order to provide holistic support to the most vulnerable communities. Local officials and families are eager to partner with Habitat on more disaster-resilient homes.

With decades of experience in the country and deep connections with local officials, families and organizations, Habitat’s response is part of a network. Together, we and our partners are committed to helping the people of Haiti do the incredibly hard work of rebuilding so that they are safer and more secure in their homes the next time disaster strikes.

DONORS

Ellwood A. Coppess Memorial Endowment

Joseph E. Logan Funds

Frank E. Payne and Seba B. Payne Foundation Fund

Advocacy — \$12,177

Five policy solutions to advance racial equity in housing

Housing inequality is a primary culprit behind the large racial wealth gap between Black and white households in the U.S. Mobilizing public and political will to craft and implement remedies necessary for a more just future is critical to rectifying the years of unjust housing policies that continue to impact families today.

Habitat’s Cost of Home campaign provides a vehicle for advocating for anti-racist housing and land use policies at the local, state and federal levels. The following is a non-exhaustive list of housing policy solutions that we can all push forward to redress the nation’s legacy of discrimination against people of color — especially Black Americans — and to help our nation begin to heal.

- 1. Increase opportunities for Black homeownership.**
To start, we must set a goal of closing the Black homeownership gap within a generation. We can achieve that in several ways, including increasing access to down payment assistance; increasing access to affordable credit; investing in affordable homeownership; and retargeting the mortgage interest deduction.
- 2. Invest in distressed, racially segregated communities.**
Reinvestment and tax incentives targeting formerly redlined and segregated neighborhoods would help spark recovery and opportunities. These investments must be carefully designed to ensure they don’t price out existing residents and businesses.
- 3. Stop perpetuating segregation.** Today’s economically exclusionary zoning perpetuates segregation. Governments at all levels are obligated to increase opportunities for Black households to live in neighborhoods with good schools and safe streets. They can do this by reforming zoning to allow mixed-income communities; building and preserving affordable homes in communities of opportunity; and increasing the mobility of families with federal housing choice vouchers designed to help low-income households afford modest rental homes in every U.S. neighborhood.
- 4. Invest in affordable rental housing.** Public investment in rental affordability is critical to addressing the disproportionately high cost burdens and housing

instability experienced by Black households. Housing choice vouchers are one of the most efficient tools for increasing affordability for very-low-income renters. The federal government can quickly alleviate housing cost burdens for hundreds of thousands of Black renters by expanding voucher availability.

- 5. Minimize the damage of COVID-19 on Black households.** A crucial, immediate step for remedying racial housing disparities is preventing eviction and foreclosure during and after the pandemic. On average, Black renters and homeowners are at higher risk of losing their homes, having entered the health and economic crisis with less access to stable and affordable homes. Foreclosure prevention assistance targeting low-income homeowners, emergency financial assistance for renters facing eviction, and extended repayment options for renters and homeowners alike are key to their — and our — recovery.



Shawnee and her daughter Miracle, 9, recently moved into their home in the Towns at Ivy City development in Washington, D.C. “It’s space to feel comfortable — to achieve more, faster,” says Shawnee, who is going back to school to become a registered nurse. “And it’s space we can call our own.”

The time for racial equity is long overdue. Join us in helping to ensure that all families have access to a stable, affordable place to call home.

DONORS

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

Global Impact Fund — \$43,541

Habitat India's Mundar Redevelopment Project helps rebuild lives after floods

Since floods devastated the Mundar region of Kerala, India, in August 2018, Habitat for Humanity India has served 176,052 families in a phased approach to recovering and rebuilding called the Mundar Redevelopment Project. In the first phase, we provided immediate relief to the families through humanitarian aid kits, tools and conditional cash transfers. In phase two, we supported families by helping them build transitional shelters. In the third phase, we helped families build disaster-resilient homes and sanitation units, conducted home repairs, restored citizens' livelihoods, trained families on disaster risk management, and provided shelter-related solutions through housing support services in collaboration with local administrations.

The Mundar Redevelopment Project was launched in January 2019 in partnership with HSBC Bank India and Swayam Shikshan Prayog, a nongovernmental organization that supports female entrepreneurs. Over the following 2½ years, Habitat India fostered the holistic growth of the village by building new disaster-resilient homes, repairing damaged houses, rebuilding community infrastructure and providing women with livelihood opportunities.

On Dec. 27, 2021, representatives from Habitat India, HSBC Bank India and Swayam Shikshan Prayog held a dedication ceremony to officially hand over newly built disaster-resilient homes to families and to mark the completion of the project.

"Healthy homes and economic recovery are crucial in a post-pandemic world," says Dr. Rajan Samuel, managing director for Habitat for Humanity India. "Through the Mundar Redevelopment Project, we have rebuilt the lives of people by building disaster-resilient homes and empowered them to become entrepreneurs."

Twenty-six flood-affected families who now live in their new disaster-resilient homes have already experienced the safety and security a home provides during the 2021 monsoon season. All newly built homes are equipped with sanitation units.

An additional 141 damaged homes have been repaired, and redevelopment of the village includes providing families access to solar energy through 286 household lighting



Habitat's Mundar Redevelopment Project helped nearly 200,000 families in the Mundar region recover with home repairs, community infrastructure, and opportunities for new and improved employment.

systems, 120 water purifiers and 41 overhead water tanks. Habitat India has also trained 362 individuals in community-based disaster risk management, health and hygiene.

Providing livelihood opportunities for the villagers – and for women in particular – is a unique aspect of this holistic project. Women were identified and empowered as leaders to form successful microbusinesses such as catering, tailoring and grocery shops. Habitat also provided training in masonry, tailoring and summer crop farming and assisted with the distribution of chicks, quails, goats and cows to 223 families.

"In addition to a new home, we were provided with livelihood support," says Saraswathy, a Habitat homeowner from Mundar. "The income we receive is a great support to look after our needs and my children's education."

DONORS

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

Making a trailblazing impact in Mexico

Camilo first heard about Habitat's work in the early 1990s when Habitat Mexico was helping families construct safe and durable homes near his village in the southern Mexican state of Chiapas. Cut off from phone service in this remote area, he regularly made the long journey on horseback to the work site to learn about Habitat's construction program and try to persuade the organization to expand its work to his hometown. His persistence paid off in 1995 when Habitat Mexico partnered with Camilo and his wife, Manuela, to build the first Habitat project in their community.

The home they built together not only allowed Camilo and Manuela to realize their long-held dream of homeownership, but also has had a huge ripple effect in their community over the past 25 years. Camilo explained in Tzotzil, his native Maya language, that his payments toward the home have been reinvested by Habitat so that more farming families in his village can also build homes.

"If we pay on time, that means the program will continue in the community, and that means that other families will have a proper place to live," he says.

Since his inaugural build, more than 30 families have built a home of their own alongside Habitat – each one spurring the next.

"We are the example of the seed," Camilo says. "We grow it, and we need to care for it to grow more and more."



More than 25 years ago, Camilo dreamed of having a home of his own. With help from Habitat, his dreams and those of his community have come true.



Habitat built a new ramp outside Robert and Teresa's home to ensure they can remain in the home and safely welcome family members.

Enabling older Americans to safely age in place

Home provides a strong sense of security and comfort, especially for older adults. A 2018 survey by AARP found that 76% of adults over age 50 want to remain in their current residence. But for many older Americans, their current housing isn't suitable for their changing needs and abilities.

Through our Aging in Place program, older adults partner with Habitat for Humanity to address the issues preventing them from aging safely and comfortably in their homes. After performing a thorough holistic needs assessment, the homeowner, health professional and Habitat's staff collaborate on a plan.

In Georgia, the ramp built by Greater Dalton Habitat for Humanity transformed Robert and Teresa's home from one of isolation to one of inclusion. The improved access has made it safer for them to care for their 9-year granddaughter, Abigail, who lives with them. It has also made it possible for the couple, both in their mid-60s, to welcome more family and friends.

"We were expecting the steps to just fall through at any moment," Teresa says. "And because we weren't in a spot – either physically or financially – to fix it, we felt like we had no way of stopping it from happening."

A partnership with Habitat means Robert and Teresa can stay in their home as they grow older and provide consistency to their granddaughter as she does, too.

The ramp gives Robert and Teresa the ability to watch out for and greet their granddaughter when she comes home from school, which is the highlight of their day.

Habitat for Humanity of Long Island creates affiliate endowment

When Lee Silberman became the chief executive officer of Habitat for Humanity of Suffolk on New York's Long Island, he knew he wanted to ensure the organization would continue to thrive and help people in the community. In April 2022, Habitat Suffolk merged with Habitat for Humanity of Nassau to become Habitat for Humanity of Long Island, forming one of the largest affiliates in the country. Habitat Suffolk also brought a \$3.75 million donation from MacKenzie Scott. With the merger and the largest gift in the affiliate's history – by far – Silberman decided it was time to make a strong investment in the future.

Habitat Long Island is the first local Habitat organization to invest in the Habitat Endowment, a move that ensures the long-term sustainability of that affiliate.

“If we're one of the largest affiliates, we have a responsibility to be a leader within the network,” Silberman says of his hope that Habitat Long Island's investment will encourage other affiliates to establish endowments as well. “This, in my mind, was one of the ways we could be a leader. Investing through the Habitat vehicle will ensure the investments align with the mission and values of Habitat.”

The Habitat Endowment Fund creates a perpetual funding stream to support the mission. As the endowment grows thanks to individual gifts, corporate donations and affiliate investments, it generates return on investment. These funds are then deployed to help families achieve their dreams of homeownership.

“An investment in the endowment is an invaluable tool in securing the long-term success of our mission,” explains Bryan Landry, senior director of Planned Giving at Habitat for Humanity International. “The perpetual income stream generated by an endowed account provides resources that



Lee Silberman (third from right) wants to encourage other affiliates to establish endowments with Habitat to support the future of their organizations.


could be used to fund positions or establish new programs with funds that are guaranteed over the long term. This is an incredible resource opportunity for most of our affiliate partners. The secure resources endowments provide create a dependable income stream, enabling us to accomplish manageable, practical, pragmatic goals.”

Affiliates can create an endowment with Habitat with an initial investment of just \$50,000, which can be paid over a period of five years. Affiliates can also make legacy gift appeals a cornerstone in their strategy to grow the affiliate's endowment.

“Psychologically, having the endowment, having the mechanism for money that we put aside for a rainy day is important,” Silberman says. “And you can't take it with you. Hopefully, we will be one of the organizations you think of when you want to make a legacy gift.”

“ We have a responsibility to be a leader within the network. ”

– Lee Silberman, Chief Executive Officer of Habitat for Humanity of Long Island



“ In this house, we’ve started to build our dreams. ”

– Emily, a Habitat homeowner

Emily’s family is one of the beneficiaries of Habitat for Humanity Philippines’ Typhoon Haiyan Reconstruction Program. Before moving into their new home, her family lived in an informal settlement without security and safety for decades. Now, with a home to call their own, they can peacefully sleep at night and live a safer, more comfortable life.

everyone

needs a place to call home



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