



# Endowment Fund

2019

## Helping families around the world in perpetuity

Donors like you made it possible for Habitat for Humanity to assist more than 8.7 million individuals with home construction, rehabs and repairs, housing finance, and disaster recovery in the last fiscal year. In addition, our global advocacy efforts impacted another 2.2 million people in the same year.

The support of generous partners like you enables Habitat to offer effective, proven and sustainable solutions that make housing healthier, more stable and more affordable for people in the United States and around the world. Gifts made to our endowment fund provide permanent support to our mission. These resources are essential tools that position us to help people build new homes, repair and rehabilitate existing homes, mobilize volunteers to improve communities, partner with communities recovering from disasters, and advocate for fair and just housing laws.

Habitat is grateful for your support, which enables us to do so much great work around the globe.

This update report provides a few examples of how gifts to our endowment fund are helping families create brighter futures. One such donor is Mike Powers. Mike spent a great deal of time researching organizations before deciding to make a legacy gift to Habitat. After realizing that Habitat operates efficiently – with 86 cents of every donated dollar going toward the mission – Mike decided to

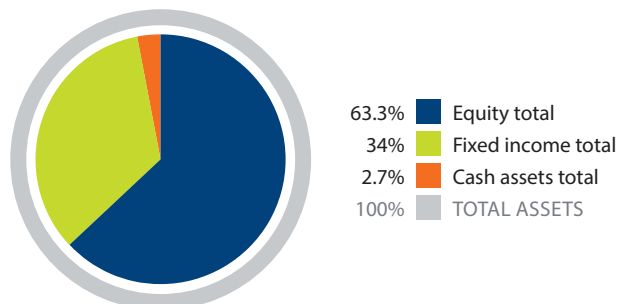
invest in our mission. Thanks to Mike's gift, families across the United States will have the resources to create strong, stable, healthy homes and communities.

The stories in this report are great examples of the work that your generosity has made possible:

- An Army veteran, raising her granddaughters, moves into a healthy home in a safe neighborhood.
- Habitat uncovers and addresses life-threatening issues while assisting an older homeowner with repairs.
- Vulnerable families in Zambia are building new homes that are healthier and safer with Habitat's help.
- Modern-day slaves in Nepal – recently freed by their government – have the chance to create strong, happy futures for their families.
- Habitat is leading efforts to make the cost of home affordable for families across the United States through advocacy.
- Hundreds of dedicated volunteers spent a week building and celebrating Habitat's RV Care-A-Vanner program's 30th anniversary.
- Habitat is facilitating more efficient and inclusive housing market systems that increase access to affordable, innovative solutions to help low-income families expand or improve their homes.

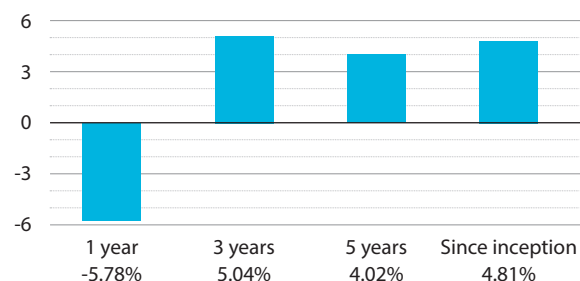
Thank you for helping to make all of these stories and more possible. We look forward to working with even more people in need of proper housing with your support of Habitat's endowment fund for years to come.

## By the numbers\*



\*Endowment Fund numbers as of Dec. 31, 2018

## Endowment Fund average annual returns



## A deliberate approach to help families in perpetuity

As a young man, Mike Powers read an article in which President Jimmy Carter discussed his volunteer work with Habitat. Mike found the article about our most famous volunteer intriguing. Later in life, his career in corporate leadership showed Mike a great deal about the value gained by empowering individuals. He was drawn to the principles of an organization that works with people to help them build their own safe, decent, affordable homes. Our motto of giving people a “hand-up, not a hand out” resonated with Mike.

Mike first noticed that he was getting the philanthropy bug after he started working in the purchasing department at Darden Restaurants. As he traveled the world for work, Mike saw how people outside the United States lived. He realized the importance of giving back to people and our planet. Mike supported programs and initiatives that helped countless families and communities through his gifts to the Darden Foundation; which supports ocean conservation, food programs, training initiatives and disaster relief.

Newly embarked on his career as a corporate retiree, Mike is continuing to help others in need. When he decided it was time to plan his estate, Mike’s primary consideration was that his philanthropic investments have maximum impact. He did a great deal of research to determine how his endowment gifts could assist as many people as possible. Mike remembered how impressed he was with what President Carter said about Habitat all those years ago, so he looked into how we handle our operations. The fact that Habitat has low overhead costs, is transparent with our spending and is a top-rated charitable organization grabbed Mike’s attention. He especially liked that Habitat provides the option of a perpetually endowed gift that has a long-term effect on affordable housing. Mike decided to invest half of his estate to help Habitat homeowners throughout the United States. “I want to give back to people in the U.S. who don’t have as much opportunity to buy a house in the traditional way as I do,” says Mike.

In addition to his financial giving, Mike recently spent some time on a Habitat Orlando build site. In his time living in the Orlando area, Mike has noticed a lack of truly affordable housing in Orlando – and this really concerns him. “People in



Mike shows off the beautiful view from his mountain home in Suches, Georgia. Not everyone’s house will have a view like this but, with Mike’s help, Habitat is working toward a world where every person has the opportunity to live in decent, affordable homes.

the United States shouldn’t have to deal with not being able to afford a home,” he says. While on the Habitat Orlando build site, Mike worked alongside other volunteers to help build a house with Whitney, a local single mother. Hearing Whitney talk about how hard she is working to support her children really stood out to him. Knowing that she is contributing sweat equity hours on the build site and taking financial training classes with Habitat was inspirational. Mike is looking forward to working on other Habitat build sites in the Orlando area and hopes to attend the Jimmy & Rosalynn Carter Work Project in 2020.

Habitat is thankful for the opportunity to work with Mike. We look forward to helping families across the United States create safe, healthy, affordable homes of their own in the years to come thanks to his generous giving.



## Distributions totaling \$152,776 have been made in the following categories:

### Building and serving families (U.S.) — \$64,332

#### Donors

- Antoinette Stabile Endowment
- Avis Goodwin Memorial Fund
- Joseph E. Logan Jr. Fund
- New Hampshire State Fund
- Ruth E. Russell Trust



Gloria and her granddaughters, Zoe and Winter, look forward to living in a safe neighborhood in a new, healthy, affordable home.

### Raising up the next generation

Gloria, an Army veteran, is raising her granddaughters, Zoe and Winter. Gloria considers it a joy to be her granddaughters' full-time caregiver. "I am blessed to be here with my granddaughters. They are energetic, very smart and very sweet girls. They just keep me going," she says.

Unfortunately, Gloria's house is in an unsafe neighborhood and in poor condition. "Our house has black mold in the basement, and my COPD and bronchitis make it difficult for me to do the laundry. And I have no idea what the mold may be doing to my girls. They can't go outside and play in the fresh air because we live in a high-crime neighborhood. We have a front porch, but we don't dare sit on it," she says. After hearing about Habitat from a neighbor, Gloria applied to become a homeowner with her local Habitat affiliate in Tuscaloosa, Alabama. When she first told the girls they would soon have a new home in a better neighborhood,

they were so excited they immediately started packing their favorite things.

Habitat's program is perfect for Gloria. Like many people who have served in our armed forces, she isn't looking for a hand out or charity. Gloria just needed the opportunity to lift up her family. She tells us, "I love the construction work. You get to meet the people who are going to be your neighbors as you work together building each other's houses. I love the way Habitat does that!"

Gloria, Winter and Zoe will soon have a new front porch where they can safely sit and play and daydream. The girls have already decided what color each of their rooms will be and where each toy will go. And Gloria is happy she will be able to do laundry in a mold-free basement.

*Building and serving families (U.S.) - continued*



Carol stands in front of her home, which Topeka Habitat recently helped rehabilitate.

### **Aging in place in a healthier, safer home**

Carol lives by herself in an older home in the Likens-Foster neighborhood of Topeka, Kansas. She loves her home and feels fortunate that she has been able to stay in the community where she feels comfortable and knows her neighbors. Unfortunately, Carol had trouble maintaining her home. The 78-year-old retiree tried to keep up the house, but bigger jobs were too much for her to handle. And, when friends or family offered to help, sometimes the repair costs were too high.

For example, running the water in the bathroom would cause her hallway to flood. Every time she ran the bath water, Carol knew there would be more water damage to deal with. She realized there was a serious issue but could not afford to fix

the plumbing. At the urging of her family, Carol reached out to Topeka Habitat. She's thankful she did.

Topeka Habitat assessed Carol's home and found the plumbing in her bathroom was not connected properly. While Habitat was completely re-plumbing Carol's home, an even bigger problem was discovered that she had no idea about. Carbon monoxide had been steadily leaking into Carol's home from a faulty water heater. Topeka Habitat installed a new energy efficient water heater that was donated from a local contractor. Now her home is safe and water tight. "It would have killed me," Carol says. "I can't say enough what their help means to me. It was a godsend."



## Building and serving families (global) — \$14,617

### Donors

- Joseph E. Logan Jr. Fund
- Mulrooney Endowment Fund
- Shirley Brabson Memorial Fund



Christina, Lucy and a Habitat Zambia staff member stand outside Lucy's home. Lucy is grateful that Christina introduced her to Habitat and helped build her family's new home.

### Assisting the most vulnerable families and strengthening an entire community

After her parents died, Lucy took on the responsibility of raising her two brothers in the Makalulu community of Kabwe, Zambia. Many of the homes in the village are composed of hand-made mud bricks, with rusted aluminum sheets or thatch serving as the roof. During the rainy season, the mud bricks absorb water, causing them to swell and cave in on top of one another. Families living in the mud homes risk injury or death if the walls collapse on them. The rainy season also adds to the families' troubles, as their few belongings can be ruined when the shack floods or the roof leaks. Additionally, most of these huts have open holes where doors and windows should be. This creates added hazards such as lack of security and insects and vermin infesting the homes. Lucy struggled to provide necessities for her family by selling homemade bread. The cost of improving or upgrading their tiny mud hut seemed out of reach for her.

Fortunately, one of the community leaders in Makalulu, Christina, stepped in to help Lucy. Christina knew about the great work Habitat Zambia has done in the area, and she helped connect us with Lucy. Habitat built a home with Lucy that has enough space for all three family members to sleep, study and eat. And, best of all, the new house is sturdy, healthy and affordable. Their new home has concrete block walls, a solid roof, proper doors and windows, an equipped kitchen, a hygienic latrine, electricity and plumbing.

Lucy is very proud of the new home and has big plans. She is using the new kitchen and extra space in the home to expand her baking business so she can provide a stronger future for her brothers.

## Rebuilding and recovery — \$32,828

### Donors

- Frank E. and Seba B. Payne Foundation Fund

### Helping former slaves rebuild their lives

The Haliya system was a bonded-labor system that existed in Nepal until it was outlawed in 2008. This modern-day slavery affected more than 100,000 people in the region (UN Human Rights Office of the High Commissioner). The slaves were indebted to their landlords for generations, receiving little or no pay for their back-breaking agricultural and domestic work. Most of them were at the bottom of the caste system, considered untouchables and targets of discrimination. Even though the Nepali government made this system illegal and canceled the debts of the bonded laborers 11 years ago, many of the former slaves still struggle to afford healthy, safe homes for their families.

Habitat Nepal is working with the Nepali government to assist people like Dhani, born into generational slavery, to build new homes and repair dilapidated shelters. Dhani's father was a slave. He wanted a better life for his children. Unfortunately, like other Haliya parents, he was unable to afford nutritious food, medical bills or school fees. When there was a medical emergency, Dhani's father had to take out a loan to pay the doctor and buy medicine. He thought he had time to repay the loan. He thought he would eventually get ahead. Sadly, Dhani's father died when Dhani was only 12-years-old. Not even in his teen years, Dhani inherited every cent of his father's debt. "I had

to start working the day after my father's funeral. We feel so angry when we remember the past, but now we feel better. We have land ownership, we have a house, and we have freedom," says Dhani. Once he was free from the landlord, Dhani still struggled to pay for a decent, secure home for his family. That is, until he built a healthy, sturdy brick home with Habitat's help. The new home has enough space for Dhani's family to play, sleep, study, cook and eat. For the first time ever, the family has running water, a hygienic toilet and a solid roof over their heads. What might seem like a small home in the United States, feel spacious to Dhani's family.

Dhani's home is part of a neighborhood of other similar Habitat homes built with former slaves. Dhani and his neighbors are grateful for the opportunity to create a strong community made of decent homes, proper sanitation and neighbors who support one another. Neighbors like Saraswati who lived in a mud hut with thatch, cloths and plastic sheets for a roof before building a home much like Dhani's with Habitat's help. Saraswati was one of the lucky ones who had a roof over her head and walls surrounding her belongings. Some didn't even have that. "In this community, there is love and support for each other. I will be happy here, everyone loves me, and I love them," says Saraswati.



Dhani and his wife Sita with their son, Manesh, in the house they built with Habitat Nepal's help. They are happy to finally have a decent, sturdy home of their own.



RV Care-A-Vanner volunteers pose for a special photo during the 30th anniversary celebration week.



## Global Impact Fund — \$32,604

### Donors

- Anonymous Fund
- Jimmy and Rosalynn Carter Fund
- Judith L. Cherwinka Memorial Fund
- Joseph E. Logan Jr. Fund
- Rose L. Shure and Sidney N. Shure Memorial Fund

### Celebrating 30 years of travel-volunteerism

Habitat's RV Care-A-Vanner program was formed in 1989 when a group of recreational vehicle owners traveled from Habitat's headquarters in Americus, Georgia, to help with local building efforts in Florida. The program is completely managed and administered by our committed, well-trained and seasoned volunteers. In addition to helping with construction-related projects, the program trains Disaster Rebuild Specialists and Habitat Construction Safety Trainers, who use their knowledge to assist affiliates across the United States. We also help with various programs at our international headquarters such as rehabilitating our Global Village and Discovery Center in Americus, Georgia, and providing administrative support to Habitat for Humanity International's U.S. Construction Safety program.

The RV Care-A-Vanner program celebrated its 30th year of service in April 2019 with the 30 Years of Purpose event. Since the program began, it has grown extensively. In the last year alone, volunteers worked more than 120,000 hours training others, advocating for more affordable housing and helping families improve their living conditions – this equates to more than 3,100 full-time work weeks. In that same year, Care-A-Vanner volunteers completed approximately 250 projects across the United States to help build, rehab or repair homes; train Habitat staff members; assist with disaster recovery efforts; etc.

To commemorate this year's special anniversary, approximately 217 volunteers from all over the United States drove about 120 RVs to Fort Meyers, Florida, for a week-long build with the Hendry & Lee Counties affiliate. In addition to helping 23 families improve their homes, Care-A-Vanner Safety Trainer volunteers led the house leaders in a 2-day training session and the other volunteers attended a 4-hour safety training session to help ensure everyone had a safe and fun week.





RV Care-A-Vanner volunteers attend a safety discussion before work begins on the first day of the RV Care-A-Vanner 30th anniversary build.

Our Care-A-Vanner volunteers are dedicated to helping others. In fact, we host Care-A-Vanner builds all over the contiguous United States year-round. These volunteers go beyond construction services offering training sessions for local Habitat staff members, reaching younger generations by leading Collegiate Challenges, and assisting families during some of their darkest times with disaster rebuilding efforts.



Jonathan Reckford, chief executive officer of Habitat for Humanity International, speaks at the 30 Years of Purpose program during the RV Care-A-Vanner 30th Anniversary build.

*Global Impact Fund - continued*

## Providing innovative financial and construction products

Suman and her four children were living in a tiny, rundown home with mud blocks and a rusted, hole-filled roof. Her husband lives and works over 700 miles away and sends money home when he can. They try to put a little money in savings, hoping to build a better home for their children one day. However, like many families across India, they felt it would be years before that dream could come true. Their old home leaked and flooded in the rainy season and it was unbearably hot in the summer months.

Approximately 1.6 billion people around the world live like Suman's family in over-crowded, unhealthy, dilapidated homes. Donations to our Global Impact Fund help accelerate the legacy gifts that support Habitat's Terwilliger Center for Innovation in Shelter. TCIS is fighting the global housing crisis by encouraging and investing in pioneering housing solutions. India's housing need is tremendous, which makes it a good match for TCIS and our partners to offer out-of-the-box housing products. In Suman's case, we combined traditional and innovative solutions. Her new home is made of limestone brick, which is commonly found throughout India. The sturdy bricks naturally help keep the home's interior noticeably cooler, and they cost less than other types of bricks. In addition to the limestone bricks, Suman's house has a solid durable roof and a new kind of floor tile made of recycled, durable plastic. The new home also has electricity and, finally, enough space for the family of six to live comfortably. TCIS also used this project as an opportunity to train local masons to use the different building materials. This increases job opportunities for the masons and prepares them to help even more people in need of affordable, healthy homes.



Suman stands in the doorway of her new home that was built with help from Habitat India and the Terwilliger Center for Innovation in Shelter. The new home uses innovative materials that are sustainable and eco-friendly.

Your support is helping Habitat in the fight against poverty housing by encouraging companies that offer innovative solutions and training workers to provide groundbreaking home-related products and techniques that help families around the world like Suman's improve their homes.



Since moving to the Washington Park neighborhood, Robert has become an advocate for his community. He works with neighbors and the city to implement improvements that make the community safer, more comfortable and cleaner.



## Advocacy — \$8,395

### Donors

- Thomas Laird (Tom) Jones Advocacy Toward Overcoming Global Poverty

## Increasing access to affordable housing across the United States

Over 18 million households across the United States pay half or more of their gross income on a place to live. That means 1 in 6 families are forced to make difficult choices between having healthy, affordable and safe homes; nutritious food; proper health care; access to good schools; reliable transportation; etc. Rents and homeownership costs are skyrocketing, but wages fail to keep up. Everywhere you look in major cities, suburbs, rural areas, etc. the stability that home brings remains out of reach for too many families.

Habitat understands the struggle, stress and pain of many families in our communities, and that those with the fewest resources are forced to make the hardest choices. Our Cost of Home advocacy campaign was launched in the summer of 2019 and will ensure that more families can afford decent, healthy homes. Building on our strong record of advocacy achievements and on the unparalleled reputation of Habitat's

network of over 1,200 U.S. affiliates and approximately 30 state support organizations. We are committed to mobilizing local organizations, partners, volunteers and community members to find solutions and help create policies that will increase access to affordable homes for 10 million individuals.

People like Robert in Milwaukee, Wisconsin, who built a new home with Habitat in the Washington Park neighborhood a little over a year ago. Since moving in, he has seen a lot of changes in his neighborhood with residents leading the way. "I feel like I'm part of this community," Robert says. He enjoys lending his voice to local issues and volunteering his time. Robert also appreciates that organizations working in the community actually listen to him and his neighbors and that they are involved in the planning process. For example, speed bumps were installed on a busy street because Robert and his neighbors raised the issue and made sure the city followed through with a solution.

Robert will continue giving his input and being a part of the changing Washington Park community because it is his home. "I'm trying to set a good example for my children and just make it a little better for them," he says.

### CATEGORY ACCOUNT BALANCES

Advocacy	\$161,995
Building and serving families (U.S.)	\$1,242,235
Building and serving families (global)	\$296,729
Rebuilding and recovery	\$627,838
Global Impact Fund	\$667,636
<b>TOTAL</b>	<b>\$2,996,433</b>

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

- Antoinette Stabile Endowment
- Avis Goodwin Memorial Fund
- Frank E. and Seba B. Payne Foundation Fund
- Jimmy and Rosalynn Carter Fund
- Joseph E. Logan Jr. Fund
- Judith L. Cherwinka Memorial Fund
- Mulrooney Endowment Fund
- Rose L. Shure and Sidney N. Shure Memorial Fund
- Ruth E. Russell Trust Fund
- Shirley J. Brabson Memorial Fund
- Thomas Laird (Tom) Jones Advocacy Toward Overcoming Global Poverty

**everyone**  
needs a place to call home



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18-65290/PDF/PG/01-2019