



Endowment Fund

2020



A partnership to create a brighter future

Now more than ever, families need a safe, decent place to live. Donors like you make it possible for Habitat for Humanity to address the global housing crisis. Thanks to your generosity, Habitat served more than 7 million individuals through new home construction, rehabs and repairs, housing finance, and disaster recovery in the most recent fiscal year. Additionally, more than 2.3 million people gained the potential to improve their homes through housing finance and training efforts.

As the COVID-19 pandemic has spread throughout the world, people have been forced to stay home to remain healthy. The life-saving reality of the importance of decent shelter has become increasingly clear, so Habitat needs generous partners like you to ensure that families have safe, healthy and affordable homes in the United States and across the globe. Gifts to Habitat's Endowment Fund support our mission in perpetuity. These resources allow us to remain nimble and maximize opportunities to increase the number of individuals we serve. Whether we are building new homes, providing disaster relief, educating communities or advocating for fair and just housing laws, the resources you provide are essential to our mission.

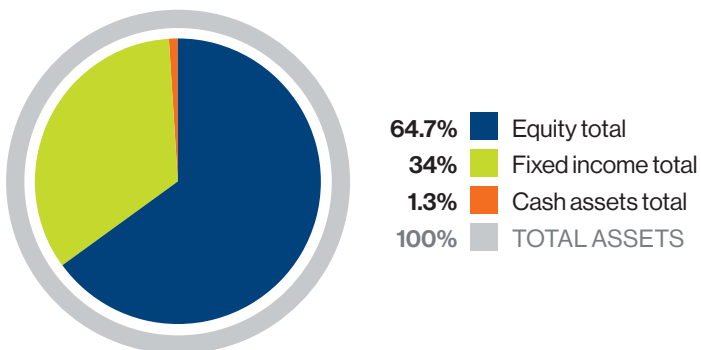
This report provides a few examples of how your gifts to Habitat help families create strong, stable homes and communities. Donors like George and Carmella have witnessed firsthand the impact that a stable home can have not just on a family, but on society as a whole. Both educators, the couple was inspired by the philanthropy of

people in their community. They chose to make a legacy gift to Habitat because they want all children to have the opportunity to grow up in safe, healthy homes.

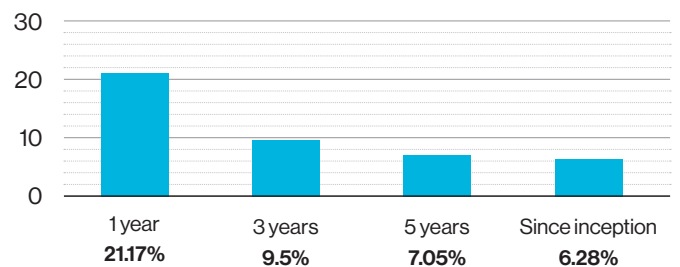
The stories in this report highlight the impact of your generosity on those who need it most:

- A single parent is taking back her independence after moving into a home that can accommodate her wheelchair.
- Habitat partners with a veteran and her three children as they put down roots in their community.
- More than 3 million people in over a dozen countries gain increased access to land for shelter because of improved policies and systems.
- Syrian refugees secure decent living conditions and the chance to provide better futures for their families.
- In the midst of the pandemic, Habitat created a campaign to assist communities with shelter, economic recovery, and advocacy.
- Thousands of dedicated volunteers celebrated International Women Build Week by building homes around the world.
- A water, sanitation and hygiene program in Cambodia enables a community to stay healthy.
- Habitat is advocating to ensure affordable housing solutions include a focus on racial equity.

Thank you for helping make these achievements and so many more possible. Because of your support, we are able to partner with people in need to realize their dreams of living in decent housing. We look forward to continuing to build a world where everyone has a decent place to live.



Endowment Fund average annual returns*



*Endowment Fund numbers as of Dec. 31, 2019

A commitment to helping others and paying it forward

Growing up, George was distinctly aware that his life was made better by the generosity of strangers. As a teenager, he got a summer job through a government anti-poverty program. Later, he was able to attend college thanks to the scholarships he received.

“You get helped along the way,” George says. “I got scholarships. Somebody took care of me. Somebody I didn’t know gave money.”

When he met Carmella, a schoolteacher in Philadelphia, George knew he had found someone just as interested in giving back as he was. Both had grown up in small towns on the East Coast, and both had witnessed firsthand the difference a healthy, stable home can make, particularly to children. Now, when the couple travels the world, they dream of making it a better place for all, from gorillas in Rwanda to their own neighbors in Bryan–College Station, Texas.

Carmella first learned of Habitat through a friend in Bryan. She was so taken with the organization that she started donating her time to her local Habitat office, helping with administrative work to support its efforts in the community. “I was impressed with how enthusiastic the people who did things with Habitat were about their participation in the organization,” Carmella says. When it came time to make their estate plans, George and Carmella were determined to give back as much as possible. They had always been generous. After meeting the philanthropists who funded George’s teaching position at Texas A&M, though, they were inspired to give back in support of the community that has become their home. The couple chose to designate their estate gift specifically to create a permanent fund to help families in Bryan–College Station and the surrounding area.

“What we can do is give some of our resources to a good organization that is efficiently helping millions of people,” George says. “What could be better for creating a stable society than creating a stable place to live? It seemed like a no-brainer, quite frankly.”



George and Carmella have left a gift to Habitat in their estate plans, because they believe in Habitat’s mission and in giving back to their community.

The couple believes strongly in Habitat’s mission, and they feel giving to Habitat is a good investment. They’ve even attended some home dedications in Bryan, where they were able to meet the families who are thriving thanks to the help of others – a feeling to which George can relate. “The homeowners are beaming and proud,” he says. “They have to make a contribution, so they’ve got an investment in this. And they’re seeing their investment pay off. They’ve got a new place in the world. It’s quite exciting and gratifying.”

Thinking back on those who helped him find his place in the world, George feels enormous gratitude coupled with a sense of duty. “We have more resources than we ever thought we’d have,” he says. “People help you. You need to give back. You need to leave the world a better place than you found it.”

Habitat is grateful to work with Carmella and George to create a legacy gift that will allow more families in the United States to access safe, affordable homes. Bequest gifts are essential to Habitat’s future.

Distributions totaling \$162,262 have been made in the following categories:

Building and serving families (U.S.) — \$67,667

Donors

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



Yolanda and her son and granddaughter now live in a home that's accessible by wheelchair, so Yolanda can enjoy the independence she has so desperately wanted.

Taking control of the future

Yolanda wants one simple thing: to be able to get to every room in her home. Since she lost her leg to a diabetes-related infection three years ago, Yolanda has been using a wheelchair that doesn't fit through the small halls and doorways in her cramped mobile home. She can't wash dishes in the kitchen sink, reach her clothes in the closet, or get in the shower without help.

Thankfully, her son CJ and granddaughter Queasia, both 12 years old, help her when they are not in school. During the day, though, she is left to fend for herself. On top of the fact that the space is too small for Yolanda to navigate in a wheelchair, a tornado ripped the roof off the home, causing leaking and mold. Some of the floors are so weakened that Yolanda is terrified the weight of her wheelchair will cause them to collapse. Recently, the heat stopped working too.

Like many people, Yolanda never thought her living situation would deteriorate this badly. Trapped in this unimaginable

living environment, Yolanda and her family feared they had run out of options. Then her sister told her about Habitat. Habitat has offered Yolanda an opportunity to take control of her future. When she thinks about her new house, she imagines having the safety, security and ease that so many take for granted. Yolanda's Habitat home will be designed with her wheelchair in mind, making the space fully accessible and easier to navigate.

"I'm just ready to be in a place where I can cook on my own, I can wash my own dishes, I can get in my closet, I can get in my shower," Yolanda says. "I have to depend on my kids to do a lot for me, and I want to be able to do this stuff on my own."

Because her house will be within city limits, Yolanda will also have access to a special transportation service for people with disabilities, giving her a way to get around town. With greater mobility, freedom and independence, Yolanda can finally live the life she envisions.

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



Ayanah and her children are grateful that Habitat's Veterans Build program helped them gain the home and the stability they've always wanted.

Building security and stability with veterans

Single mother Ayanah has a lot on her plate. Between raising her three children and serving in the Army Reserve, she commutes two hours a day to work at a chemical plant. In her limited free time, Ayanah is pursuing an online bachelor's degree in special education. On top of all that, she is dealing with significant health issues, suffering immense pain from medical conditions in her spine, legs and feet.

When Ayanah first heard about Habitat's Veterans Build program, she was optimistic about how Habitat might help her provide a better future for her family.

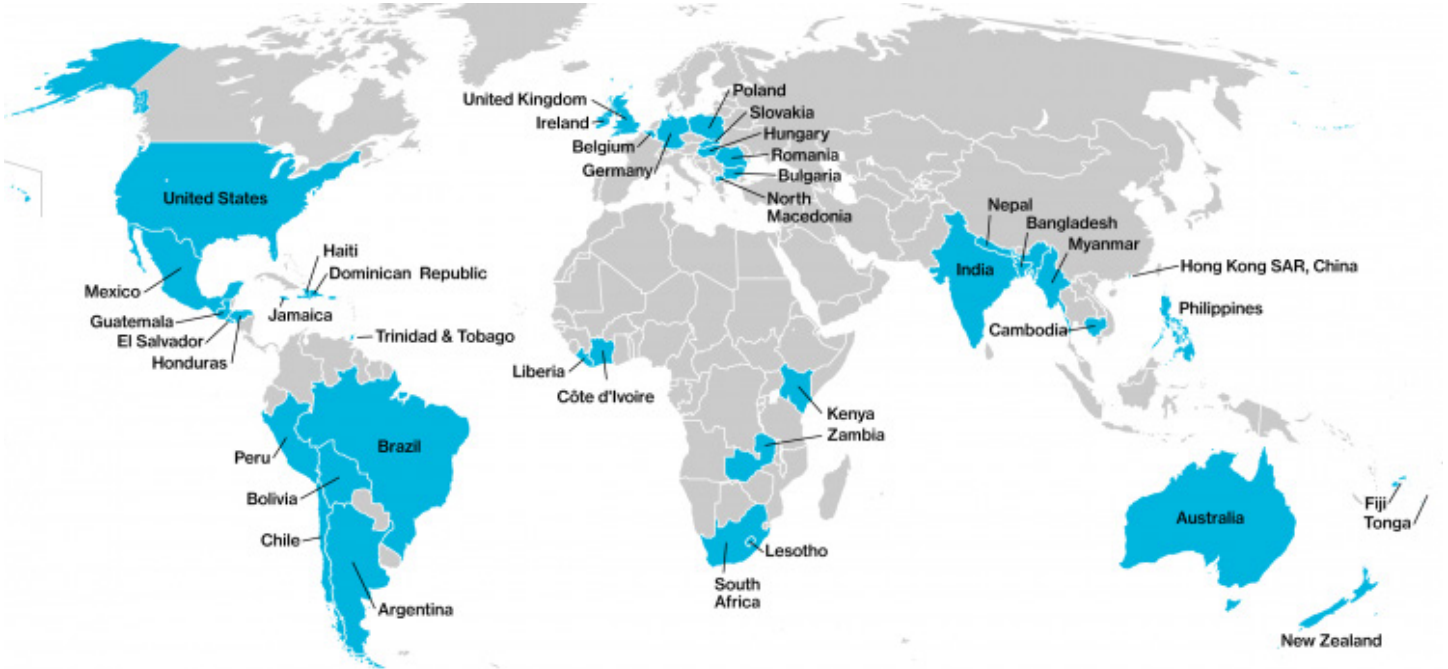
"I am excited about the opportunity," Ayanah said. "I have served our beautiful country for a total of almost 18 years!"

Before partnering with Houston County Habitat, Ayanah was paying very high rent to live in a deteriorating home that wasn't safe for her family. Now, in their new Habitat home, she and her children have the sense of security and stability that they were missing.

"Living in a rental, I prayed to God and believed that one day I would own a home in which I can bring stability to my children," Ayanah says.

The children love cooking dinner with their mother in their new kitchen. Ayanah is thrilled with her home and yard, where she is finally able to grow her favorite plant, lantanas, without the fear of having to uproot them – or her family – anymore.

**Building and serving families
(global) — \$16,104**



Solid Ground was implemented by our national organizations and partners in more than 40 countries around the world, adapting to the specific needs of each location and focusing on our four key areas.

Celebrating our global advocacy campaign

In 2016, Habitat launched Solid Ground, our first global advocacy campaign, aimed at improving access to land for shelter. The four-year campaign influenced land policies and systems; promoted policies and practices that increase access to adequate, affordable housing; and positioned us as a global leader on land and housing policy.

As a result of the Solid Ground campaign:

- More than 3 million people in 12 countries have legal access to land for their homes.
- Habitat national organizations and partners in more than 40 countries committed to influencing policies that help people obtain legal ownership of their land.
- Seventeen global campaign partners helped us share resources and knowledge to increase access to safe and secure land.
- Three policy priorities are reflected in the United Nations' New Urban Agenda that speak to adequate and affordable housing, secure land tenure, and community-led development.
- More members of our global network are engaging in advocacy than ever before.

Advocacy campaigns are proving to be an important tool to our network. Even though this campaign is ending, access to land remains at the foundation of unlocking access to affordable and adequate housing and will stay a central component of Habitat's advocacy work globally.

Building and serving families (global) continued



Bushra is happy to have a safer, more secure place to sleep and play with her mom, Ayesha.

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
- Mulrooney Endowment Fund

Rehabilitating homes with refugees in the Middle East

In the Middle East, the COVID-19 pandemic has only exacerbated the already difficult issues stemming from civil unrest and the ongoing Syrian refugee crisis. International funding for the crisis is decreasing, and relief agencies are grappling with ways to continue their support. With policies and systems in Lebanon and Jordan failing to adapt fast enough to the refugee crisis, Habitat is navigating a complex political and social landscape to deliver on our mission. Habitat's Middle East office has been helping refugees in the region since 2017. Our program emphasizes long-term interventions that lead to permanent solutions. We help refugees and their communities secure decent living conditions through home improvements and communitywide upgrades. Our efforts have been focused on Jordan and Lebanon, where the refugee crisis is particularly dire.

Habitat is working with people like Ayesha to ensure future generations can grow up in safe, stable homes. Before the war in Syria, Ayesha was like most other young Syrian women: intelligent, hardworking and looking forward to a good life. When Ayesha was 25, she married her childhood sweetheart, Haitham. Soon after, the war in Syria began. Ayesha tried to remain hopeful because she had Bushra, her new daughter. Tragically, her hopes for a bright future disappeared when Haitham was killed in a bombing while

visiting family. As fighting intensified, Ayesha fled to Lebanon with her mother and sisters. She moved from house to house, staying with friends and relatives. Ayesha had a hard time finding a job and struggled to care for her young daughter. Eventually, Ayesha married a Syrian man who had the means to help her set up a small place of her own. The cramped home had broken windows and poorly installed doors. There was no proper heating or plumbing, but it was better than moving from one place to another with a toddler.

When Habitat began working on Ayesha's home, installing a proper toilet and water taps in her kitchen and bathroom, she was expecting her second child. Ayesha was excited to have a solid door and windows that closed properly and relieved that her children would be protected from the harsh winter. Habitat also repaired and raised electrical connections to ensure they were safely out of the children's reach. "I am thankful to God that I have a space of my own," Ayesha said. "What Habitat provided in terms of fixing the house and making it safe and functional has been such a blessing. Thank you."

Your support has enabled Habitat to complete more than 703 home repairs and 27 community projects in Lebanon and Jordan since 2017.

Rebuilding and recovery – \$34,216



Donors

Frank E. and Seba B. Payne
Foundation Fund

Amanda and her children, Rodney, Asharri and Cyniah, now have a new Habitat home in Nashville, Tennessee.

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

The message from public health professionals is clear: For the health of your family and that of your community, the best thing you can do is stay at home. But what if home is neither safe nor healthy? We already know that the novel coronavirus pandemic is a housing disaster in the making. As wages for millions are wiped away, rent and mortgage payments remain due. Even before COVID-19 became the dominant topic of conversation and news coverage, we were facing an undeniable housing crisis, with more than 18 million American families paying half or more of their income on their housing costs. The situation is even worse in many other countries. The pandemic only exacerbates this catastrophe.

It is clear that Habitat is needed now more than ever. We must get ahead of the impending housing crunch and help people stay in their homes. To assist families as they navigate this new normal, we created the Homes, Communities, Hope + You campaign, a networkwide fundraising initiative that will support Habitat's work in communities across the U.S. and around the world.

"Housing conditions can literally mean the difference between life and death," says Jonathan Reckford, chief executive officer of Habitat for Humanity International. "In any disaster, it is those with the least who are impacted the most. These are the families with whom Habitat partners. Now more than ever, we need to make sure we are ready and able to answer the call." In the days, weeks and months ahead, our collective advocacy and fundraising efforts will play an important role in ensuring necessary support for those financially impacted by the pandemic and in sustaining Habitat's work to help low-income families secure safe, decent homes. It is critical that governments at all levels hear from Habitat and our communities about the importance of housing and nonprofit stability during this health crisis.

"The order to 'stay at home' may solve this public health emergency," Reckford says. "A decision to build new, better homes may prevent the next."

The campaign is anchored by four areas:

- **Healthy homes.**
- **Access to secure shelter.**
- **Housing market and economic recovery.**
- **Advocacy for adequate, affordable housing.**

Global Impact Fund – \$35,472

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

Women helping women during International Women Build Week

Janice and her husband built their Reynoldstown home with Atlanta Habitat more than 25 years ago. Unfortunately, he passed away four years later, but the house has remained a sanctuary for the family through tough times. Janice's sons, Octavius and Obrian, grew up in the home, and Obrian still lives there with his mother and his 4-year-old daughter. The family loves their home and the vast improvements they have seen in their neighborhood over the years, but the façade of their home had fallen into disrepair and was in desperate need of a face lift.

Once a year, Habitat hosts International Women Build Week, a global initiative focused on building and improving homes while raising awareness of affordable housing issues facing women and their families. On March 1-8, 2020, leading up to International Women's Day, Habitat, Lowe's and thousands of volunteers in 236 communities around the world participated in builds. This year, Janice was one of the thousands of women who partnered with volunteers to improve her home. Alongside volunteers from Habitat and Lowe's, Janice repainted her home's exterior and made it beautiful once again. She is so grateful that Habitat's continued support enables her to maintain her home and thrive as a homeowner.

Habitat's Women Build program was established in 1991 to provide the opportunity for women to take a proactive step in serving their communities. Women Build opportunities are available across the U.S., and any woman who wants to learn how to build and construct a home is invited to join in the collaborative building experience.

Your support helped Habitat's Women Build program accomplish so much in fiscal year 2020:

- Total women volunteers – 5,725
- Total individuals assisted – 1,427
- Total new homes built – 356
- Total home repairs completed – 68



Janice and her son Obrian worked with volunteers from Habitat and Lowe's to repaint their home during International Women Build Week in March 2020.

Global Impact Fund - continued

Working for the health and wellness of communities

In Cambodia, Habitat and our donors are addressing issues that go beyond housing to ensure the strength and health of communities across the country. Much of our focus has been on increasing access to clean, safe water and training families on proper hygiene and use of new sanitation equipment.

As of October 2019, Habitat had completed repair work on 44 homes, trained 13 workers in home maintenance and construction, and built 106 new latrines in six villages throughout the Puok district of Siem Reap. In the village of Kouk Reang, four primary schools each received 20 trash bins and one garbage kiln. Teachers were trained in the usage and maintenance of the kilns, which will also serve the surrounding communities.

Habitat also constructed 24 pump wells that will serve about 940 individuals in Kouk Reang, along with 84 latrines for area families like Chhom's. Chhom lives with her husband and three children in the village and is thrilled with the work Habitat is doing in her community.

"Sometimes, I used to drink raw water because I was too busy with housework and had no money to buy wood or charcoal to boil the water," Chhom says. "I didn't have enough water to grow vegetables and herbs around my house, so I needed to spend money to buy vegetables from the market."

The success of a water tower previously constructed at one of the schools led Habitat to install a communal water filtration station nearby to produce purified water for the entire community, and Chhom's husband, Sam, has started working at the new water station. Since it began operating, the station has produced clean drinking water for approximately 1,300 households across six villages. Employees of the water station are able to sell the safe drinking water at an affordable price to local residents and nearby villages. A portion of the profit made from bottling, transporting and distributing the water goes back into the community to continue developing resources.

An important element in this project has been establishing community groups to disseminate information and maintain the new facilities. With the help of local residents, Habitat Cambodia has successfully formed groups that help facilitate communitywide water usage and sanitation along with water, sanitation and hygiene at the schools. Each group was educated on the regulations and maintenance needed to ensure the new resources will continue to meet each community's needs.

"Before training with Habitat Cambodia, I didn't know the importance of clean water, hygiene and sanitation," Chhom says. "We got many benefits from this open well because we can use the clean water for everything, such as cooking, drinking, washing, and growing vegetables and herbs."



Habitat constructed 24 pump wells in Kouk Reang village to provide families with safe drinking water close to their homes.



We built the five-year Cost of Home campaign to mobilize Habitat organizations, partners, volunteers and community members across the U.S. to find solutions and help create policies that will allow 10 million individuals to have access to affordable homes. In just one year, more than 300 Habitat organizations from 45 states and Washington, D.C., have been working in partnership with local communities, coalitions and policymakers to influence policies to improve home affordability. With the support of Habitat of Greater Charlottesville, the city of Charlottesville, Virginia, has taken innovative steps to improve the neighborhoods and communities of Black residents by investing in these areas and creating a local housing voucher program. In Austin, Texas, Habitat has worked to make land available for affordable homes. In Oregon, the focus has been on increasing access to credit. At the federal level, Cost of Home is focusing on policy priorities such as accelerating zoning reforms that give Black families meaningful neighborhood choice and supporting the Neighborhood Homes Investment Act to invest distressed communities to ensure inclusive prosperity. Cost of Home is helping ensure that all families have access to a stable, affordable place to call home.

Advocacy — \$8,802

Donors

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

As the world changes, the Cost of Home campaign evolves to help even more families

The world has changed since we launched Cost of Home, Habitat’s first U.S. advocacy campaign, in June 2019. The significant impacts of the COVID-19 pandemic and its economic fallout are still unfolding. The number of families struggling to make ends meet continues to grow. And we are in the midst of a long overdue national conversation about racial equity and justice.

We know the disparate impact the pandemic is having on communities of color. Habitat is committed to strengthening our efforts to be a part of the solution to ending racial inequities in our nation. Too many families have worked hard and still come up short because of systemic racism that has often played out in housing policy. Adaptations to the Cost of Home Policy Platform call for advocates and policymakers to acknowledge and address the well-documented historic patterns of racial discrimination in housing and land use policies – at all levels of government – that still impact the makeup and opportunities of our communities.

CATEGORY ACCOUNT BALANCES

Advocacy	\$186,823
Building and serving families (U.S.)	\$1,432,623
Building and serving families (global)	\$342,207
Rebuilding and recovery	\$724,061
Global Impact Fund	\$769,959
TOTAL	\$3,455,673

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



Habitat for Humanity International
Planned Giving Department
285 Peachtree Center Ave. NE, Atlanta, Georgia 30303
(800) 422-4828 plannedgiving@habitat.org