



**Habitat**  
for Humanity®

July 1, 2012 - June 30, 2013

**BUILDING TOWARD  
1 MILLION   
AND SO MUCH MORE**

Habitat for Humanity International  
Annual Report FY2013



*OUR*  
**VISION**

*A world where everyone  
has a decent place to live.*

*OUR*  
**MISSION**

*Seeking to put God's love into  
action, Habitat for Humanity  
brings people together to build  
homes, communities and hope.*

*OUR*  
**MISSION PRINCIPLES**

- 1. Demonstrate the love of Jesus Christ.*
- 2. Focus on shelter.*
- 3. Advocate for affordable housing.*
- 4. Promote dignity and hope.*
- 5. Support sustainable and transformational development.*

**ON THE COVER:**

**SRIMANGAL, BANGLADESH** — Bijoy Das installs a brick floor during the Friendship Build in December 2012. Seventy-six international volunteers worked with local laborers to build 10 houses as part of a major community development project that also includes tube wells, roads, and rainwater catchment and drainage systems. PHOTO BY JASON ASTEROS



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*Habitat for Humanity served 124,946  
families in fiscal year 2013.*

*Since the organization began in 1976, we  
have helped more than 750,000 families  
with their shelter solutions.*



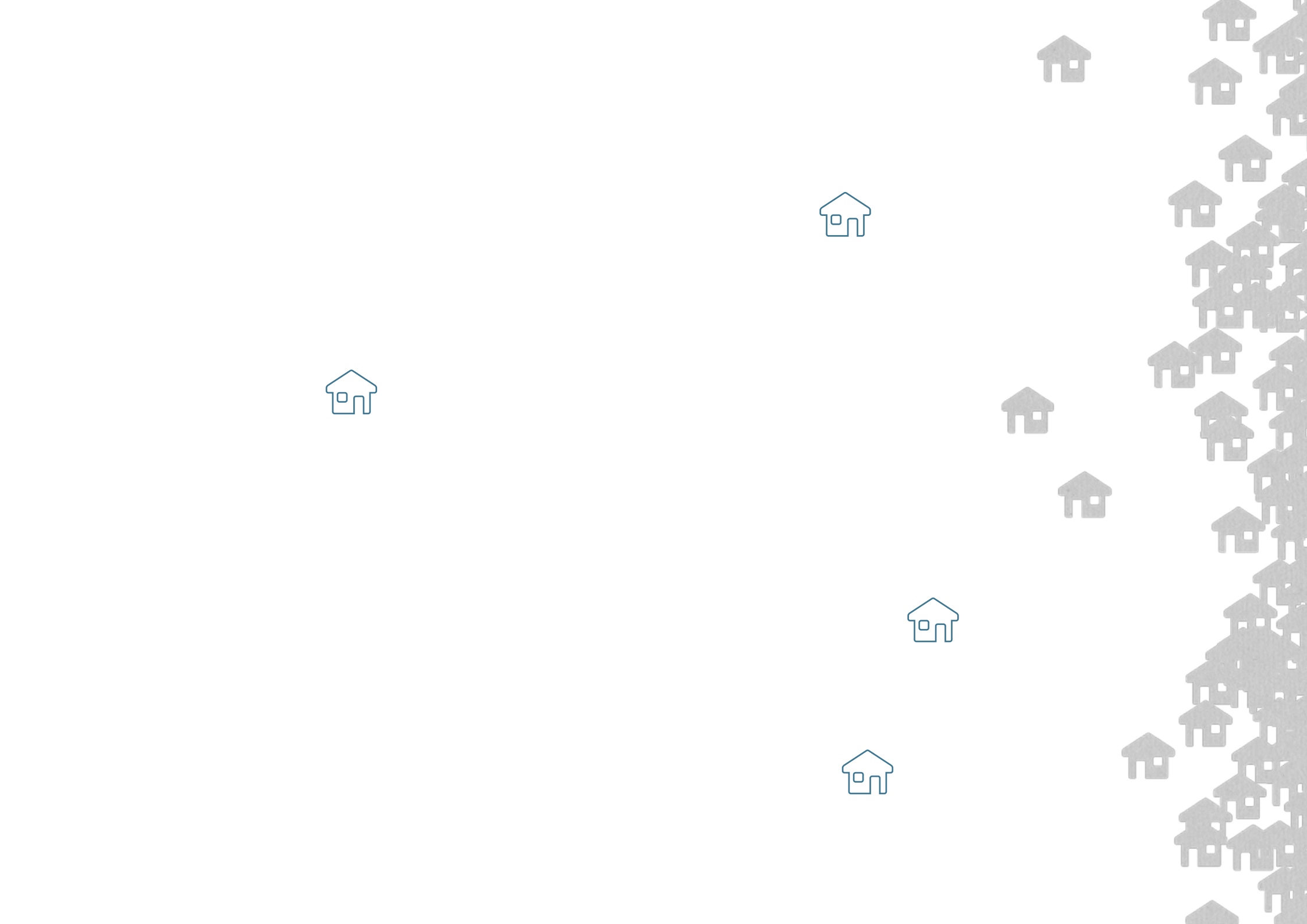


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# **BUILDING TOWARD 1 MILLION AND SO MUCH MORE**

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Annual Report FY2013

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## ***BUILDING TOWARD 1 MILLION:*** *Behind all the numbers are the people we serve*

Back in 2005, when we were preparing our previous strategic plan, we made a giant leap of faith to say we would serve 100,000 families in 2013. It had taken us 25 years to build the first 100,000 houses, but we felt that God was calling us to reach out to more people in need of adequate shelter.

We didn't know how we were going to do it, and we couldn't have foreseen such a crippling economic downturn, but we committed ourselves to that audacious goal. With the help of many generous partners and supporters, we succeeded! In fact, in fiscal year 2013, Habitat for Humanity served 124,946 families around the world.

That means that roughly every four minutes, Habitat helps a family in need of better housing.

Since our founding in 1976, Habitat has helped change the lives of more than 750,000 families, a milestone that we are proud to celebrate. However, the need for adequate and affordable housing continues to grow, so we recently launched a new strategic plan to serve more families and communities and to broaden our impact on the overall housing sector.

We are already working on our next goal: "Building Toward 1 Million."

It would be easy to get caught up in all these numbers, but our mission is about people. Working alongside homeowners, witnessing stories of hope and seeing families and communities succeed are the things that make our work real and inspire us to do even more.

Our efforts also remind us of the crucial role housing plays in the much larger issue of global poverty. For example, families who upgrade or build a new home often also gain access to clean water and sanitation. That means their children are healthier.

Stable housing also creates opportunities for better education. Recently, I talked with a woman in Kenya who took out a series of small loans to build her house one stage at a time, as she could afford it. One of her last projects was to secure a solar kit that would provide one light — a better environment for studying. Her oldest son is going to medical school.

Families who secure affordable housing and feel a sense of belonging often make other positive changes as well. In one Atlanta family I met, both parents are in school seeking advanced degrees, and the husband mentors neighborhood youths. They see themselves in better jobs, and they see neighborhood kids staying in school.

Beyond individual families, we see how better housing affects community health and education and local economies. Those ripple effects then extend to larger communities and regions.

Habitat's goal is to engage more people and to create successful models — like housing microfinance options — that attract more interest and investments. When we can demonstrate that these practices are scalable and replicable, exponentially more families will have greater opportunities for improved housing and better lives.

We know that Habitat for Humanity cannot address all the challenges of poverty around the world, but the massive need compels us to do more. Our history reminds us that we can do more. We will focus on influencing housing policy and attracting others to enter the affordable housing sector as we look forward and build toward 1 million — and so much more.

In partnership,

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



# BY THE NUMBERS

July 1, 2012 – June 30, 2013

*More than 1.6 billion people live in substandard housing, with little hope of breaking the brutal cycle of poverty. That compels us to find new ways to reach more people in need. This is a sampling of what we're up against.*





**783 million**

*The number of people worldwide who lack access to safe drinking water.*

**5.8 million**

*The estimated population of slums in Ghana.*

**5 million**

*The estimated number of displaced people in Colombia, a country that has been experiencing internal armed conflicts for more than 50 years.*

**20.2 million**

*The number of U.S. households that spend more than half of their incomes on housing.*

**120,000**

*The number of new residents per day in Asian cities.*

**\$150**

*The typical annual income in rural communities of Haiti.*

**74**

*The percentage of Zambia's urban population living in slums. Nationwide, 75 percent of Zambians live on less than US\$1 a day.*

**53**

*The percentage of children in Lesotho who are orphans.*

**45**

*The percentage of families in Nicaragua who have dirt floors in their homes.*

**27**

*The percentage of people in Ethiopia who have access to safe drinking water. Only 10 percent have access to sanitation facilities.*



JASON ASTERIOS



AMARANTE, PORTUGAL — Christina Kaye of San Diego, California, works on the roof of a 100-year-old home during a weeklong Global Village build.



## Here are some numbers worth celebrating from Habitat's work in FY2013.

**\$31.3 million**

Amount disbursed in housing microloans in Europe and Central Asia.

**1 million**

Number of people who volunteer each year to build with Habitat for Humanity.

**\$371,000**

Amount raised at the fifth annual Habitat for Humanity-Barclays "Bare Your Sole" walk in Singapore in June 2013.

**309,687**

The number of volunteer hours — including Global Village trips — logged in Africa and the Middle East. It was a record high.

**96,000**

Number of young people who took part in construction and advocacy events for Asia-Pacific's Youth Build in China, Cambodia, India, Indonesia, Japan, Nepal and the Philippines.

**66,990**

Number of loans placed by Financiera Edyficar, a microfinance lender in Peru.





**15,688**

*The number of people who volunteered with Habitat in their own countries throughout Latin America and the Caribbean.*

**10,000**

*In May 2013, the 10,000th Global Village volunteer in Canada traveled to Argentina. Last year alone, 1,718 Canadians volunteered with Global Village Canada.*

**1,246**

*The number of affordable homes in seven U.S. communities built with funds from the second phase of the Neighborhood Stabilization Program.*

**1,000+**

*The number of young builders who took part in Habitat for Humanity New Zealand's first Build Challenge, in October 2012. They constructed colorful model houses with LEGO building blocks.*

**410**

*The number of Habitat AmeriCorps members who helped transform lives and communities in five parts of the United States during the annual AmeriCorps Build-a-Thon.*

**333**

*The percentage increase in the number of microfinance loans made in Europe and Central Asia in FY2013.*

**91**

*The percentage of overall families served through microfinance partnerships in six countries in Europe: Tajikistan, Azerbaijan, Bulgaria, Macedonia, Armenia, and Bosnia and Herzegovina.*

**80**

*The percentage of Habitat homes in Canada built to recognized green-building standards.*

**64**

*The number of homes that will be built as part of Habitat for Humanity Edmonton's Neufeld Landing build. It is Habitat's largest Canadian build ever.*

**10**

*Habitat for Humanity's rank among all homebuilders in the United States. Habitat is the largest private homebuilder.*

**1**

*The first Habitat for Humanity ReStore opened in Northern Ireland in December 2012. It's the first Habitat ReStore in Europe.*

MANAGUA, NICARAGUA — A little boy plays in the doorway of his family's home.



# 'WE ARE ALL NEIGHBORS'



In February 2013, Mauricio Mello traveled more than 7,000 miles from his home in Brazil to help Habitat for Humanity build homes in Alaska, in the extreme northwest of North America. Throughout his Global Village build, Mello shared his experiences on a blog he called “Somos Todos Vizinhos” — “We Are All Neighbors.”

Among all the new and wondrous things he witnessed on his trip, Mello saw snow for the first time in his 45 years. At the end of the week, though, he was most impressed not by the differences in this world, but by the ideals we all share.

“No matter where you are headed, or however long your journey,” he said, “the destination is ultimately the same: home.”

Habitat for Humanity International’s vision is a world where everyone has a decent place to live. When people live in substandard homes, their odds of staying healthy plummet. If they’re not healthy, they don’t get educated; if they don’t get educated, they can’t get decent jobs; and the cycle of poverty continues, one generation after another.

Since its founding in 1976, Habitat for Humanity has helped more than 750,000 families break that cycle by focusing on shelter solutions. Every benchmark in the fight to eliminate poverty housing is a reason to celebrate, but it also is a stark reminder of how deep and intractable the problems are.

And every success is a call to action.

Throughout its 37-year history, Habitat has celebrated each milestone build by starting the next house. In 2005, Habitat marked its

200,000th house, in Knoxville, Tennessee, while building started on House No. 200,001, in Kanyakumari, India. Three years later, the 300,000th house was built in Naples, Florida, as house No. 300,001 took shape in Zacapa, Guatemala. In 2011, Habitat celebrated houses No. 500,000 and 500,001 in Maai Mahiu, Kenya, and Paterson, New Jersey, respectively.

In fiscal year 2013, Habitat built its 750,000th house. And for the first time in the organization’s history, it served more than 100,000 families in one year.

Now Habitat for Humanity is building toward 1 million.

For a grassroots movement that began in southwest Georgia with a handful of volunteers and one bold mission, such numbers are almost unfathomable. It took 25 years for Habitat to serve its first 100,000 families. And now that many families have improved their shelter situations with Habitat’s help in one year.

Behind all these numbers are real people: families who have been transformed. Over three decades, Habitat has seen the long-term, generational impact that decent, affordable housing has on health, education and livelihoods.

A home is the foundation for everything else. Once people have a decent place to live, they can focus on making everything else better. They can shift out of survivor mode and start changing their lives.

Finally, they can begin to look outward, lending a hand to others and helping to revitalize entire communities. Such results are a powerful reminder, time and again, that we are all neighbors.


*ANCHORAGE, ALASKA, USA — Mauricio Mello, who lives in Brazil, chose to go on a Global Village trip to the most different place he could imagine.*





*Chapter 1:*

# *WE BUILD HOMES*



*MULANJE, MALAWI — Susan Chimaliro and her family lived in a one-room, windowless mud hut with a leaky roof before moving into a Habitat home that has mosquito nets, concrete floors and locking windows and doors. The whole family is healthier, and Susan is better able to focus on her schoolwork.*

*'Habitat gave me a stable place to live. As a kid, that's your biggest fear — not having a place to go home to. Once I had that, everything else could change.'*

— Mary Zar of Slidell, Louisiana, USA



Mary Zar was 4 when her family moved out of a dilapidated, rodent-infested house and into a Habitat for Humanity home in Slidell, Louisiana. Now 23, Zar is a senior at Southeastern Louisiana University, where she's studying criminal justice and psychology.

After being born into a legacy of poverty, early pregnancies and brushes with the law, Zar will be the first person in her family to graduate from college. Having a decent place to live didn't eliminate every obstacle in the young woman's climb, but it provided a foothold for change — an opportunity not just to survive but also to thrive.

Success is measured in generations. To see the long-term impact of investing in good homes, we only have to look to the children.

Brandon Thomas was 9 when his mother became a Habitat homeowner in Charleston, West Virginia. Now 25, he is an account executive for a leading public relations firm in New York City.

His mother, Janiece Thompson, said the house made all the difference to her and her three young sons.

"To have a yard where they could invite kids over, and to have a porch they could sit on to do homework — these kinds of things helped shape all of my

sons' self-esteem," she said. "They saw how the house made me happier, and they began to see how they could aspire to things and be driven to get an education and a home of their own someday."

José Tobar was 15 when his family moved into their Habitat home in Los Angeles, California. Before that, he had struggled in school, earning a GPA of "1-point-something," he said. But once he was in the new house, his grades began to climb, and he took on leadership roles at school. By graduation time, he had a 3.6 GPA and acceptance letters from three colleges.

The house gave him a place to study, he said. But more than that, it changed his outlook on life.

"Coming from poverty, people have this mentality that, 'Hey, I'm stuck here for the rest of my life,'" Tobar said. "But when you are given a hand up, when you are given an opportunity, your mind starts to change."

Now 33, Tobar recently left an established career in banking to become a property manager with a company that specializes in affordable rental housing.

"I want to make a difference," he said, "because I saw that difference in my own family."

In the 37 years since Habitat for Humanity was founded, hundreds of

thousands more children around the world have grown up in safe, affordable homes and changed the predictable trajectory of a life in poverty.

In the east African nation of Malawi, teenager Chief Chimaliro had watched in despair as his family dwindled away. His father died of cholera; a younger sister died of malaria; and his younger brother suffered stomach problems that eventually led to his death. All were preventable diseases.

Three years ago, Chief and his only remaining family — mother Annie and little sister Susan — qualified for a house through Habitat for Humanity Malawi's Orphans and Vulnerable Groups program. Since moving into that simple, durable house, the Chimaliro family has not suffered any illness. And Chief has been able to focus on farming, so he doesn't have to leave his family for long stretches to find menial work elsewhere.

Now he dreams of going to vocational school and becoming an auto mechanic. His sister, Susan, now 14, is a voracious reader and writer who wants to be a teacher or a poet or a nurse.

For their mother, the simple fact that her children can dream such dreams is proof enough of a family transformed.



## DISASTER RESPONSE

### 'We know we'll get through this'

"Seeing how much has changed for us and how encouraged my children are, I am even more happy now with this house than when we first moved," she said. "My wish is that this good fortune would not end with us — that other families would experience this as well."

Twelve years ago, Bektur Usonov and his family moved into a Habitat for Humanity house in Bishkek, capital of the former Soviet country of Kyrgyzstan, where a staggering 70 percent of the population lives in poverty conditions.

Usonov paid off his Habitat loan in full in 2010, and since has been able to help with their two nieces' university fees and to build a small guesthouse in the backyard so that other relatives have a place to stay.

He also serves on the board of Habitat Kyrgyzstan, working with new partner families who are just beginning the journey toward homeownership.

"We gained confidence for the future," Usonov said. "Before, our life consisted of uncertainty, concern and troubles. We were just existing and not living."

Everything began with a house.

In October 2012, Hurricane Sandy landed a direct hit on the Northeastern United States, killing 72 people, causing billions of dollars in damage and destroying thousands of homes.

In communities throughout New York, New Jersey and beyond, Habitat for Humanity immediately began assessing the damage, helping with initial cleanup and planning for the long recovery. In addition, Habitat for Humanity International dispatched a fleet of mobile response units — donated by General Motors and outfitted with tools provided by Lowe's and Bosch — to arrive in New York and New Jersey just before Christmas.

"You have no idea how it lifted me to see Habitat yesterday," said Mary Demic, a

homeowner in Breezy Point, New York, who lost everything to the wind and water of Sandy. "We know we'll get through this. And now we know that we have help."

In May 2013, disaster struck the Southern and Midwestern United States in the form of devastating tornadoes, including a massive EF5 twister in Moore, Oklahoma, and an EF4 in Granbury, Texas.

Olga Hernandez was three days away from moving her family into their new Habitat for Humanity home in Granbury when the monster tornado swept it clean off its foundation. More than 50 other Habitat homes in the Rancho Brazos neighborhood were damaged or destroyed.

Little more than a month after Hernandez's house was destroyed, Habitat had started rebuilding it, with a steel-reinforced room in the center to give the family extra security and peace of mind. And on Sept. 29 — four months later than originally planned — the Hernandezes moved in.

Natural disasters are a devastating fact of life around the world, demolishing in an instant what took years to build. Whether responding to tornadoes in Texas, earthquakes in China, flooding in Germany or cyclones in Mozambique, Habitat for Humanity is focused on getting people back in their homes, building back stronger and making families less vulnerable to the inevitable next disaster.



Chapter 2:

# ***WE BUILD COMMUNITIES***



*PHNOM PENH, CAMBODIA — Sin Sambo holds his daughter, Sin Srey Moch, in front of their new Habitat home.*





*‘No community can be whole unless all of its people have access to opportunity. Families in Habitat houses prove every day that decent, affordable housing is a critical step on the ladder of opportunity’*

**— Henry Cisneros, HFHI board member and former secretary of the U.S. Department of Housing and Urban Development**

Part of the success of every Habitat homeowner depends on the community that surrounds the house. Habitat families — like all families — need good neighbors, good schools, clean water and sanitation, safe streets, job opportunities, and a healthy environment.

For years, Habitat has focused on holistic, sustainable shelter solutions that address the specific needs of every community where it works. Because the causes of poverty — and the solutions — vary dramatically from place to place, what works in West Virginia or South Africa doesn’t always translate to Eastern Europe or Asia.

In the United States, the Neighborhood Revitalization Initiative has resulted in community coalitions that tailor their work to the aspirations and dreams of residents, who in turn take leadership roles in the revitalization. The program relies on partners — churches, businesses, civic groups, neighborhood associations — to transform communities into safe and inviting places with decent housing, good schools and well-kept parks.

Although new construction continues to play a vital role in NRI, other housing solutions, including critical home repairs, rehabilitations and weatherization, allow Habitat to serve many more families.

In communities around the world, the Habitat mission has expanded to meet people in need where they are. Water and sanitation improvements in Ethiopia, for instance, have benefited not only new Habitat homeowners



HABITAT FOR HUMANITY MALAWI

**MULANJE, MALAWI — Douglas Asani is learning a marketable skill that will help lift his family out of poverty.**

but also hundreds of their neighbors.

In the Cambodian village of Kor Tro Keat, a Habitat water project has changed the lives of everyone in the community. For years, Chen Phon had to walk great distances to get water to sustain his wife and child and their meager vegetable garden. In 2007, Habitat for Humanity Cambodia saw the need and stepped in to provide cement, construction materials and building instructions for a community well.

Six years later, Chen’s garden provides plenty of food for his family, with enough left over to sell in the village market. The Chens also raise animals and chickens now, allowing

them to build a more secure future. The health of the entire family has improved.

“The life of my family has changed so much,” Chen said. “It has given me hope from my hopelessness.”

Turning small investments into life-changing transformation takes many forms in communities around the world. In Malawi, Habitat’s Orphans and Vulnerable Children project focuses not only on providing decent housing but also on encouraging new livelihoods for families most at risk.

Douglas Asani was 16 when his mother died, leaving him to take care of his 3-year-





old sister, Janet, and 1-month-old baby brother, Ganizani. Douglas dropped out of school and started selling plastic bags in order to feed his family, doing his best to keep them safe and dry in a leaky one-room house.

Habitat Malawi intervened, building a house for the young family and also teaching Douglas a marketable skill. He was given a sewing machine and began his formal training as a

tailor. When he finishes his training, he will be self-employed.

“I will use the money to help my sister and brother so that they can finish school and fulfill their dreams,” he said.

The concept of empowering people to help themselves — teaching them to fish rather than simply giving them fish — is biblical in scope and in durability. It endures because it works.

As Habitat for Humanity approaches the milestone of

servicing 1 million families, we are humbled every day by the transformations we see in communities around the world. Our work is important today, but it is even more important tomorrow and the day after.

That’s why we keep building homes, we keep building communities, and we keep building hope.

## NEIGHBORHOOD REVITALIZATION INITIATIVE

### *New hope has come to New Town*

Habitat for Humanity of Jacksonville (Florida) and three dozen public and private organizations are working alongside New Town residents to transform this once-forgotten neighborhood. Some partners are tackling issues surrounding education, others crime and safety, still others health — New Town once had the highest asthma rates in the city.

Having already built 140 homes in the community a decade ago, Habitat of Jacksonville, an early adopter of the Neighborhood Revitalization Initiative, plans to serve 400 additional New Town families over the next four years, either through new homes or repairs.

“Our focus is on sustainable communities,” said

Mary Kay O’Rourke, president and CEO of Habitat of Jacksonville. “Housing is only one part of that.”

This holistic approach and emphasis on partnerships already is making a difference. In five years, test scores at the local elementary school in New Town have risen while absentee rates have dropped dramatically. Violent and property crimes in the community also have dipped.

“I love the New Town community,” said Shawanda Lundy, the proud owner of a new Habitat home. Partnering with Habitat of Jacksonville and committing to New Town also helped Lundy realize her overarching goal: “My kids always have somewhere to call home.”

JACKSONVILLE, FLORIDA, USA — Shawanda Lundy (center) and her daughters, Teriyana and Kamiyah.



HABITAT FOR HUMANITY OF JACKSONVILLE

*Chapter 3:*

# ***WE BUILD HOPE***



*MANAGUA, NICARAGUA — Felicia Brannon, a volunteer from Los Angeles, California, has been on numerous building trips with Habitat for Humanity.*



*'I am very happy in my new home, not only because now I have a safe place to live, but because now I realize that I can accomplish great things.'*

— Rosario Arauz of Managua, Nicaragua

In December 2012, Rosario Arauz and her children, Sherling and Samuel, moved into a Habitat for Humanity house that she helped build alongside a team of volunteers from Habitat's Build Louder program.

Build Louder adds an educational component to standard Global Village trips. In addition to spending one or two weeks building with families in need of shelter, Build Louder teams learn about poverty and housing policies and become better advocates for shelter issues that affect entire communities.

"When people come on these trips, they not only see the incredible need, but they also meet the people that we serve," said José Quinonez, director of advocacy capacity building at Habitat for Humanity International. "With the right tools and the right information, they can take what they've learned and go to people that can make a difference: government officials,

other organizations and corporations.

"Once they understand shelter issues on a very deep, personal level, they are energized to do whatever they can to change all the policies that trap people in poverty housing."

As soon as Arauz had a safe, decent home for her children, she was able to start running a small business, selling vegetables and fruits to her neighbors and thinking about the future. The new home gave her new hope.

And the members of the Build Louder team returned to their lives, armed with firsthand experience and plenty of information to help them take up the banner of affordable housing in their own communities.

"When you have that family there with you, working side by side, it makes you want to do more," said Felicia Brannon, executive director of community and local government



relations at the University of California at Los Angeles.

Volunteers become committed advocates, and change happens exponentially.

"The click of a mouse can start a chain reaction that really can make a difference around the world," said Amy Miles of Port Huron, Michigan. Miles, a longtime

volunteer for Habitat, has joined a growing legion of advocates who lobby government leaders to keep affordable housing issues in the forefront of public discourse.

In 2013, Habitat's Government Relations and Advocacy office, based in Washington, D.C., advanced affordable housing issues on Capitol Hill and also published a global advocacy





EZRA MILLSTEIN



EZRA MILLSTEIN



**MANAGUA, NICARAGUA** — Rosario Arauz and her daughter, Sherling, are overcome with emotions as they thank the volunteers who helped build their family's house.

**MIAMI, FLORIDA, USA** — Samuel Belton, 3, enjoys the simple pleasure of having a yard where he can play.

guide, a comprehensive how-to manual for Habitat's national organizations in more than 70 countries.

In Bolivia, as in many developing countries, establishing clear title to a piece of land can be difficult, and legal systems and cultural traditions have been weighted against women. If a man dies or leaves his wife or partner, she can find herself

with no home and no recourse.

"The man's name appears on property documents, but the name of the woman doesn't appear. It just says, 'Mr. Jose Torres and lady,'" said Maria Luisa Zanelli, manager of advocacy outreach for Habitat for Humanity International's Latin America and Caribbean region.

But with Habitat's help, women in the Bolivian city of Cochabamba have joined together to secure women's property rights, changing laws and local attitudes.

"We just didn't know what to do or how to ask for help," said Eugenia Marza, a married mother of two children. If you don't know your rights, she said, "you are powerless."



## HOUSING MICROFINANCE

### Empowering homeowners 'Step by Step'

Wilfredo Cohelo lives in Cerro Camote, a mountainous area of Peru, with his wife and three children. "My home was made with mats and plastic and was very dusty," he said. "When it rained, the moisture would come through, and the winds are strong on this part of the hill. This is why my children got sick a lot."

Thanks to two small housing loans from Financiera Edyficar, a microfinance lender in Peru, Cohelo and his family were able to build a new roof to keep their home drier. His family is healthier, and his neighbors tease him that it looks like he won the lottery. Habitat for Humanity

partnered with Financiera Edyficar to create the program "Step by Step," which combines small loans for incremental home improvements with Habitat's technical assistance for homeowners.

By working with local microfinance lenders, Habitat is able to serve many more families. The increasing attention paid to housing microfinance coincides with part of Habitat's new 2014-18 Strategic Plan: "Support market approaches that increase products, services and financing for affordable housing."

In addition to programs like the one that built the Cohelo family's new roof, Habitat has established MicroBuild, a social investment fund that lends money to microfinance institutions around the world. Habitat also partnered with The MasterCard Foundation with a \$6.6 million grant to develop housing microfinance products and services with nine leading financial institutions in Africa.

Habitat for Humanity is currently partnering with microfinance lenders in 30 countries, providing nearly \$144 million in housing loans. These programs demonstrate viable low-income housing products that can be replicated in the market, creating a ripple effect that lasts for generations.



HABITAT FOR HUMANITY LATIN AMERICA AND THE CARIBBEAN



BHAKTAPUR, NEPAL — As part of a seven-nation Youth Build, tens of thousands of young people held hands for five minutes to raise awareness of housing needs worldwide.

## Spreading the message of the mission

Throughout the year, special events help rally the Habitat faithful and attract more attention to the cause. In November 2012, the Jimmy & Rosalynn Carter Work Project — led by Habitat's two most famous volunteers — returned to Léogâne, Haiti, to build 100 more houses with families still struggling to recover from the epic earthquake of 2010.

On an even grander scale, Habitat Asia-Pacific's two-month Youth Build culminated on April 27, 2013, with about 14,000 young volunteers working together on 42 construction sites in seven countries. The overall event served more than 700 families and raised more than US\$665,000. Its greatest impact, though, might have been the publicity it generated, introducing millions of people to Habitat's work.





*LÉOGÂNE, HAITI — Yvalescal Orientus sits on the steps of her family's home, which was built as part of the 2011 Jimmy & Rosalynn Carter Work Project. In November 2012, volunteers returned to the Santo community to see dozens of families like Yvalescal's settled into their new homes.*

In the U.S., a few weeks before Independence Day 2013, veterans, active military personnel and AmeriCorps members framed seven houses on the National Mall in Washington, D.C., to raise awareness of Habitat's Veterans Build and Repair Corps programs. After the event, the house frames were shipped to building sites in metro D.C. to become homes for seven families.

The Veterans Build program supports and honors existing and former military members and their families by offering affordable housing options and critical repair solutions, along with opportunities for volunteering, leadership and employment.

Part of the Veterans Build initiative is the Repair Corps program, sponsored by the Home Depot Foundation, which offers critical home repairs — such as wheelchair ramps, wider doorways and structural improvements — to U.S. military veterans.

Neal Pointer was among the team of military veterans and AmeriCorps

members who built house frames in the shadow of the Washington Monument in June. Pointer was a U.S. Army combat photographer in Vietnam, and two years ago he enlisted as an AmeriCorps VISTA with Dallas Area Habitat for Humanity in Texas to help serve fellow veterans and their families.

“As a Vietnam veteran, it was a remarkably emotional and healing experience to stand on hallowed ground and build houses that will one day provide safe, decent, affordable shelter for families in need,” Pointer said.

“The military has always stressed the importance of serving and the importance of helping your buddy even beyond military service,” he added. “Once soldiers leave the military, they often feel lost because they no longer have a structured way to serve. AmeriCorps gives veterans a new way to serve, a new team to belong to, a new mission to accomplish.”

As we build toward 1 million, there are many ways to serve.



## FY2013 summary of families served

### Global totals

#### CONSTRUCTION

New	24,608
Rehabs	4,902
Incremental	25,729
Repairs	69,707
Total construction	124,946
Disaster risk reduction and response*	32,014

#### HOUSING SUPPORT SERVICES

Land tenure (families)	1,163
Technical assistance (individuals)	214,244

### U.S. and Canada

#### CONSTRUCTION

New	3,598
Rehabs	1,547
Incremental	(-)
Repairs	4,729
Total construction	9,874
Disaster risk reduction and response*	1,170

#### HOUSING SUPPORT SERVICES

Land tenure (families)	(-)
Technical assistance (individuals)	11,322

### Latin America and the Caribbean

#### CONSTRUCTION

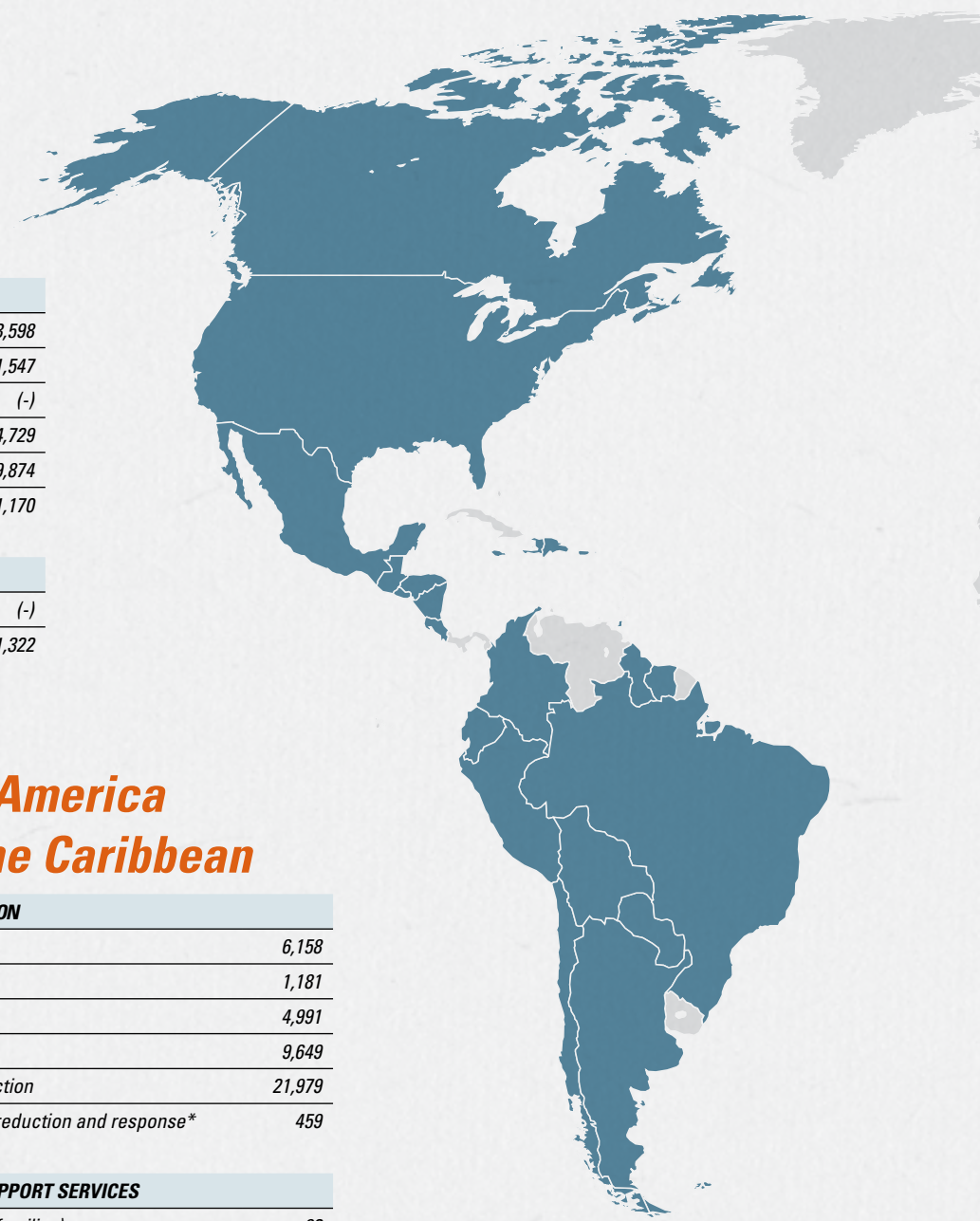
New	6,158
Rehabs	1,181
Incremental	4,991
Repairs	9,649
Total construction	21,979
Disaster risk reduction and response*	459

#### HOUSING SUPPORT SERVICES

Land tenure (families)	83
Technical assistance (individuals)	115,136



JASON ASTEROS



## Europe and Central Asia

<b>CONSTRUCTION</b>	
New	109
Rehabs	1,053
Incremental	1,807
Repairs	18,322
<b>Total construction</b>	<b>21,291</b>
Disaster risk reduction and response*	119

<b>HOUSING SUPPORT SERVICES</b>	
Land tenure (families)	233
Technical assistance (individuals)	12,556

## Asia and the Pacific

<b>CONSTRUCTION</b>	
New	13,948
Rehabs	1,011
Incremental	13,965
Repairs	30,205
<b>Total construction</b>	<b>59,129</b>
Disaster risk reduction and response*	30,230

<b>HOUSING SUPPORT SERVICES</b>	
Land tenure (families)	383
Technical assistance (individuals)	47,588

## Africa and the Middle East

<b>CONSTRUCTION</b>	
New	795
Rehabs	110
Incremental	4,966
Repairs	6,802
<b>Total construction</b>	<b>12,673</b>
Disaster risk reduction and response*	36

<b>HOUSING SUPPORT SERVICES</b>	
Land tenure (families)	464
Technical assistance (individuals)	27,642

\* Numbers for disaster response are already included in the construction total.



EZRA MILLSTEIN



## Seeing the impossible become achievable

Only in the figurative sense, it's time for me to hang up my boots. My tenure as chair of the board of directors of Habitat for Humanity International is coming to a close. The past two years have been a blessing, and I have emerged a different person. I traveled to the Dominican Republic and Indonesia, and I participated in the Jimmy & Rosalynn Carter Work Project in Haiti, which was the most brutal, hot, humid, spiritual, loving, exciting, incredible week of my life.

I now understand so much more clearly the importance of creating a variety of housing solutions to address challenges in vastly different areas around the world. Identifying ways to increase our impact was crucial in the development of Habitat's new strategic plan, which will guide us in helping exponentially more people.

We committed ourselves to this bold new plan because the need is so great. While we celebrate the 3.75 million people already in better housing because of Habitat, we must also consider the 1.6 billion people

worldwide who still lack adequate shelter. Over the past 37 years, we have seen the impossible become achievable, and we are inspired to do even more.

Throughout this report, you have seen glimpses of the many ways in which Habitat creates affordable housing solutions. We are building, renovating and repairing tens of thousands of dwellings around the world, but our work is about so much more than houses. Habitat seeks to develop strategies that will benefit large numbers of low-income families. Through our advocacy efforts, thousands of families now hold secure tenure for their land. Our MicroBuild program is enabling families in many places to access loans for incremental improvements to their homes, and we are partnering with other organizations to transform entire communities.

As we integrate best practices from our global operation, we are learning from one another and engaging more people and organizations to respond to the challenges of affordable housing. I know the results are going to be amazing.

I will soon pass the gavel to the new board chair, but I will not be packing away my work boots. I have worn them to every Habitat project I have worked on for more than 20 years. Long before I received the call to join the board of directors, I was swinging a hammer alongside partner families who told me their stories of how a safe, decent and affordable place to live could so dramatically change their lives.

As I step down, I will miss the interactions with my fellow board members and the incredible staff. But I am looking forward to lacing up my boots and returning to the work site. God has blessed me with Habitat for Humanity.

Sincerely,

Elizabeth Crossman  
Chair of the board of directors  
Habitat for Humanity International



*Chapter 4:*  
**A COMMITMENT TO  
GLOBAL STEWARDSHIP**

*Habitat for Humanity International practices good stewardship with all funds entrusted to its mission of eliminating substandard housing. Using funds wisely allows Habitat to serve more families and communities around the world.*



## Revenue

Habitat for Humanity International is a tax-exempt 501(c)(3) nonprofit corporation supported by people who believe in its work. Support comes in the form of contributions from individuals (cash, stock gifts, estate gifts and an annuity program), corporations (cash, donated assets and services), foundations and other organizations.

Government assistance is also welcome. Habitat for Humanity participates in various government programs from the U.S. Department of Housing and Urban Development, the U.S. Corporation for National and Community Service, and the U.S. Agency for International Development.

Total revenue in FY2013 was \$312.8 million. Total cash contributions in FY2013 were \$154.2 million, \$90.4 million of which came as unrestricted cash donations. Government grants totaled \$74.3 million in FY2013. Also included in revenue were \$49 million in donations-in-kind and \$35.3 million in other income.

A majority of the government grant revenue that was recognized in FY2013 was the result of the receipt of \$44.8 million from the Neighborhood Stabilization Program grant received from the U.S. Department of Housing and Urban Development. Of these funds, \$43.3 million was transferred to target affiliates in FY2013.

## Expense

Habitat for Humanity International classifies expense in three primary categories: program expense, fundraising expense and management/general expense. Program expense is further divided into three subcategories: U.S. affiliates, international affiliates and public awareness/education (advocacy). Total expense amounted to \$335.2 million.

## Program expense

In FY2013, Habitat for Humanity International spent \$284.9 million on program expense, representing 85 percent of total expense. These funds help to achieve measurable results around the world, including direct cash and gift-in-kind transfers to affiliates and national organizations globally for house construction and other expenses. Program expense includes costs for programs that directly benefit affiliates and national organizations, such as youth programs, disaster response, training seminars and information materials. Also included is the cost of evaluating Habitat programs at the affiliate and national organizations, along with providing technical support.

Included in international transfer expense is \$12.8 million in title funds collected from U.S. affiliates and used to support the work of affiliates in other countries. Tithing is a commitment set forth in covenants signed by all U.S. Habitat for Humanity affiliates. Affiliates outside the United States also tithed to support Habitat for Humanity's work in other countries, often making direct contributions that are not reflected in these financial statements.

Habitat's program expense also includes costs associated with public awareness and education, including expenses associated with donated public service announcements, special events such as the Jimmy & Rosalynn Carter Work Project, Global Village work trips, the Habitat for Humanity International website, videos, Habitat World magazine and other costs to respond to the public and media.

## Fundraising expense

In FY2013, fundraising expense incurred to secure vital financial support from the public totaled \$36.8 million, representing 11 percent of total expense. Major fundraising programs include direct mail and telemarketing campaigns and direct contact with major donors, foundations and corporations. In FY2013, a continued emphasis was placed on targeted proposals to major donors, corporations and other organizations. Many of HFHI's fundraising appeals result in donations made directly to U.S. and international affiliates or other national and international organizations. In such cases, HFHI bears the fundraising expense but does not reflect the resulting donations as revenue.

## Management and general expense

For FY2013, management and general expense totaled \$13.5 million, representing 4 percent of total expense. This includes costs necessary to provide:

- Executive and board governance and oversight.
- Financial management, including our internal audit function.
- Enterprise management systems, which process our financial transactions as well as statistical measurement of our program performance.
- Overall planning and coordination of the activities of HFHI.
- General infrastructure costs.







## Consolidated Statements of Financial Position

	Year ended June 30	
	2013 total	2012 total
<b>Assets</b>		
Cash and cash equivalents	\$31,668,340	\$42,263,322
Investments at fair value	46,247,332	43,757,640
Receivables	104,549,459	117,490,492
Other assets	13,363,627	17,025,111
	<u>\$195,828,758</u>	<u>\$220,536,565</u>
<b>Liabilities and net assets</b>		
Total liabilities	<u>\$87,440,860</u>	<u>\$88,519,758</u>
Net assets:		
Unrestricted	19,277,644	9,671,896
Temporarily restricted	87,743,946	120,986,335
Permanently restricted	1,366,308	1,358,576
Total net assets	<u>108,387,898</u>	<u>132,016,807</u>
	<u>\$195,828,758</u>	<u>\$220,536,565</u>

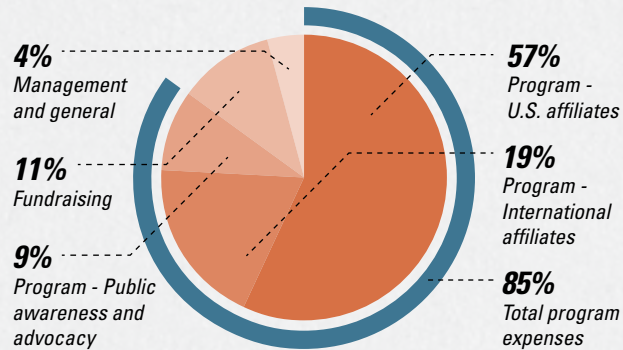
HFHI's auditors have expressed an unmodified opinion on our June 30, 2013, consolidated financial statements. Those financial statements include associated notes that are essential to understanding the information presented herein. The full set of statements and notes is available at Habitat's website, [habitat.org](http://habitat.org).

## Consolidated Statements of Activities and Changes in Net Assets

	Year ended June 30	
	2013 total	2012 total
<b>Revenues and gains</b>		
Contributions	\$154,204,783	\$141,657,751
Donations in-kind	49,015,340	57,240,814
Government grants	74,230,735	77,313,165
Other income, net	35,314,152	23,335,034
Total revenues and gains	<u>312,765,010</u>	<u>299,546,764</u>
<b>Expenses</b>		
Program services:		
U.S. affiliates	192,479,410	176,744,355
International affiliates	63,055,175	73,391,385
Public awareness and education	29,348,293	27,168,400
Total program services	<u>284,882,878</u>	<u>277,304,140</u>
Supporting services:		
Fundraising	36,804,463	38,252,681
Management and general	13,465,761	14,045,584
Total supporting services	<u>50,270,224</u>	<u>52,298,265</u>
Total expenses	<u>335,153,102</u>	<u>329,602,405</u>
Losses on contributions receivable	3,081,125	2,198,918
Total expenses and losses on contributions receivable	<u>338,234,227</u>	<u>331,801,323</u>
Change in net assets	\$ (25,469,217)	\$ (32,254,559)

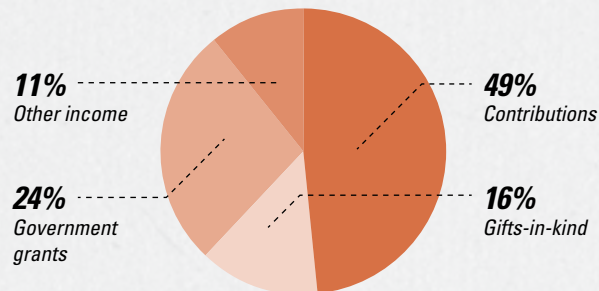


## Audited consolidated financial statements



### FY2013 use of funds

Program - U.S. affiliates	\$192,479,410
Program - International affiliates	63,055,175
Program - Public awareness and advocacy	29,348,293
Fundraising	36,804,463
Management and general	13,465,761



### FY2013 sources of funds

Contributions	\$154,204,783
Gifts-in-kind	49,015,340
Government grants	74,230,735
Other income	35,314,152

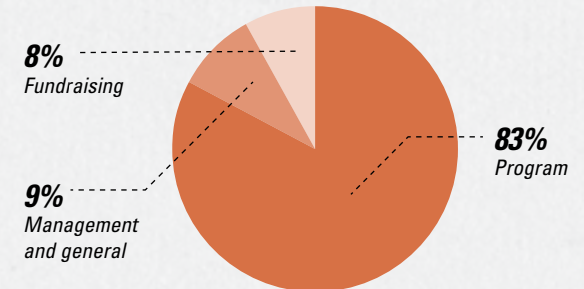
## Unaudited combined financials

The audited financial statements of Habitat for Humanity International reflect only part of Habitat's work around the world. As autonomous nonprofit organizations, Habitat for Humanity affiliates and national organizations keep their own records of revenues and expenditures.

To better demonstrate the magnitude of the movement, HFHI annually compiles combined (unaudited) financial amounts for Habitat for Humanity in total. For the fiscal year that ended June 30, 2012, we estimated the total impact of the entire Habitat for Humanity mission was as follows:

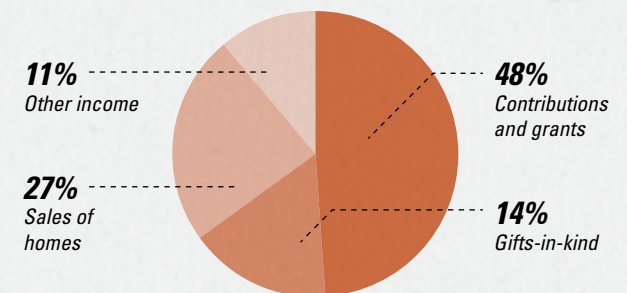
**Total revenue**  
**\$1.5 billion**

**Total net assets**  
**\$2.3 billion**



### FY2012 use of funds

Program	\$1,202,000,000
Fundraising	112 million
Management and general	129 million



### FY2012 sources of funds

Contributions and grants	\$737 million
Gifts-in-kind	212 million
Sales of homes	413 million
Other income	170 million



## Chapter 5:

# GENEROUS PARTNERS DELIVER ON HABITAT'S MISSION

*In fiscal year 2013, Habitat for Humanity's donors demonstrated their commitment to Habitat's mission by contributing cash and gifts-in-kind and engaging employees and consumers through a range of opportunities, from house building to social media. The following pages highlight a small sampling of those partners — corporations, individuals and foundations — whose support helped raise awareness of the global housing problem and build homes with families in urgent need of them.*



## CORPORATE PARTNERS



### ***Dow: Celebrating a 30-year partnership with a new commitment***

In February 2013, The Dow Chemical Company celebrated the 30th anniversary of its partnership with Habitat for Humanity by continuing its commitment to build safe, affordable housing in partnership with low-income families around the world. Dow is Habitat's first national corporate partner, and its more than three decades of working with Habitat have been instrumental in the construction of nearly 39,000 homes in 24 countries on six continents. In addition to financial and product contributions, Dow provides subject matter experts in energy efficiency and conservation in the construction of homes. As part of its anniversary commitment, Dow volunteers are helping to build homes in 30 communities, and the company has pledged more than \$1.3 million in funding and \$4 million of gift-in-kind contributions of STYROFOAM™ brand insulation products.

### **Bank of America**



### ***Bank of America: A new strategic alliance makes homeownership possible***

A partner since 2002, Bank of America bolstered its foundation partnership with a new strategic alliance announced in December 2012. In addition to its other support, Bank of America committed to donating up to 2,000 bank-owned properties to Habitat to convert into affordable housing. Bank of America also contributed funds for demolishing structures, if necessary. By June 2013, 221 affiliates from 42 states had enrolled in the program, stabilizing neighborhoods and making homes available for families who otherwise could not have afforded homeownership.

### **GM FOUNDATION**

### ***General Motors: Revitalizing neighborhoods and responding to disasters***

In fiscal year 2013, the General Motors Foundation granted \$1 million to help Habitat for Humanity revitalize neighborhoods in 12 U.S. cities: Arlington and Austin, Texas; Atlanta; Baltimore; Chicago; Denver; Detroit and Lansing, Michigan; Los Angeles; Nashville; New Orleans; and Phoenix. Funding covered new construction, home repair and rehabilitation, weatherization, and more. In addition, the GM Foundation provided the lead donation of \$500,000 to Habitat for Humanity to kick off a \$5 million fundraising effort to help restore neighborhoods in west Texas, after devastating tornadoes displaced families. In 2012, Chevrolet made possible the first fleet of Habitat Mobile Response Units through a donation of 24 vans that are now deployed to assist U.S. communities with disaster-relief efforts.

### **JCPenney**

### ***JCPenney: Rounding up and changing lives***

Through its charitable giving program, jcp cares, retailer JCPenney raised \$1,145,182 in May 2013 from customers who rounded up their purchases to the nearest whole dollar and donated the difference to Habitat for Humanity. Customers donated at JCPenney's 1,100 stores and online at jcp.com. They also supported Habitat through JCPenney's Facebook page, unlocking an additional \$10,000 donation. A corporate donation brought JCPenney's support to more than \$1.5 million. As one component of the partnership, Habitat for Humanity of Greater Los Angeles will pilot the construction of an accessible house designed by Michael Graves, a longtime advocate for the disabled.

## MARS

### ***Mars: Sweet new partnership raises awareness and funds***

M&M's candy brand announced its partnership with Habitat for Humanity in February 2013 with the launch of its M'Prove America™ campaign, designed to make America "Better With M." As part of the campaign, M&M's pledged \$500,000 to Habitat and promoted a series of activities to help build homes across the United States. The campaign included a volunteer initiative promoted through Facebook that encouraged fans of the brand to donate 1.5 million minutes (25,000 hours) at Habitat home construction sites. In addition, specially marked packages of red, white and blue M&M's promoting M'Prove America were on sale during summer 2013.

## ***Newell Rubbermaid***

### ***Newell Rubbermaid: A new \$1 million partnership***

Consumer products manufacturer Newell Rubbermaid chose Habitat for Humanity as its first international philanthropic partner in 2013, launching a two-year, \$1 million partnership that includes cash and gifts-in-kind from the company's multiple brands. In June 2013, Newell Rubbermaid hosted its inaugural Global Day of Service. Volunteers contributed time and talent at 83 locations in 21 countries, including 39 Habitat sites in 11 countries. The 757 Newell Rubbermaid volunteers who worked on Habitat builds donated 4,799 hours.



### ***P&G: Helping to improve lives around the world***

Consumer goods company P&G, one of Habitat for Humanity's expanding international partners, is helping to build in several countries around the world. In Silao, Guanajuato, Mexico, P&G supported a 35-family project that included training and ultimately will affect the lives of 1,000 families. P&G's support also extended to the Healthy Housing and Microentrepreneur Women project, which empowers and trains women throughout Latin America and the Caribbean in healthy housing practices.



### ***Wayfair: A new partner in the affordable housing mission***

Wayfair, the largest online retailer of home furnishings, became a partner in FY2013, donating building materials and household goods, along with financial and volunteer support to help advance Habitat's work toward eliminating poverty housing. Wayfair.com offers a creative way to support Habitat's mission every day by inviting customers to add a Habitat donation to their purchase at checkout.



## **HILTI** FOUNDATION

### ***The Hilti Foundation: Three-year, \$7.5 million partnership will focus on MicroBuild Fund***

The Hilti Foundation, the charitable organization jointly financed by the Martin Hilti Family Trust and global construction technology and service provider the Hilti Group, announced a new three-year, \$7.5 million global partnership

with Habitat for Humanity. The partnership will focus on Habitat's MicroBuild Fund, helping approximately 18,600 low-income families — or an estimated 93,000 individuals — gain access to affordable financing and housing support services to improve their homes. The Hilti Foundation's support for Habitat began in July 2012, when the company announced plans for a donation of tools and funding to support Habitat

for Humanity Japan's Solar Home Recovery Project, enabling disaster-affected families to save on utility costs and to generate income by selling excess electricity to the regional utility provider. Since 2006, Hilti employees in North America have helped build Habitat homes with 13 families in Tulsa, Oklahoma, and one in Joplin, Missouri.

# INDIVIDUALS

## **Dan and Karin Akerson**

Dan Akerson, chairman and CEO of General Motors, and his wife, Karin, have been involved with Habitat for Humanity since 2012. Their passion for helping others and improving the world around them is evident through their personal generosity: The couple's recent \$1 million gift helped Habitat's Detroit affiliate launch a three-year, \$25 million initiative known as ReBuild Detroit. The Akersons also used innovative means to help Habitat raise awareness and funds by donating a rare 1958 Chevrolet Corvette convertible for auction, where it sold for \$270,000. In addition, Dan Akerson played a key role in securing General Motors' recent donations toward Habitat's initiatives to revitalize deteriorated neighborhoods across the United States in cities like Detroit and Baltimore, and in Habitat's recovery efforts after Superstorm Sandy.

## **Winston Fisher**

Winston Fisher, partner and director of finance, acquisitions and new development at Fisher Brothers, and executive vice chairman of Fisher House Foundation, made a personal gift of \$25,000 to Habitat for Humanity's global mission and was integral in garnering donations totaling \$125,000 from the Fisher Brothers Foundation to help Superstorm Sandy survivors and struggling families around the world in FY2013. In addition to his financial support, Fisher led a weeklong Hope Journeys volunteer trip to Nicaragua in September. The team raised more than \$50,000 for Habitat's work in Nicaragua while building two Habitat homes.

## **Alice Lowe**

Inspired by former U.S. President Jimmy Carter's role with Habitat for Humanity, Alice Lowe began contributing small amounts of money to Habitat in the 1990s and continued her giving pattern until her death in 2011. But Lowe — who spent 50 years as a human resources professional with the telecommunications company GTE — had taken steps to ensure that her generosity would continue after she died. In her will, she bequeathed \$1.7 million to Habitat. Lowe's longtime attorney Steve Sadler said, "One of the things she appreciated most about Habitat was the way you bring communities together through your hands-on approach." He added that Lowe "was always rooting for people to succeed," and she believed in Habitat's housing mission as a way to help.

## **R. Scot and Keely N. Sellers**

R. Scot Sellers, former CEO of apartment developer and operator Archstone, played an integral role in building a partnership between Habitat and Archstone more than 10 years ago. His ability to bring peers, co-workers and family members together in the fight against poverty housing has benefited families and communities on a global scale. Sellers and his wife, Keely, transitioned their relationship with Habitat to a family affair in 2012 by taking a Hope Journeys volunteer trip to Cambodia with three of their five children. Struck by the need for improved living conditions in rural Cambodia, the family prayerfully committed to fund a water and sanitation project with Habitat Cambodia and led a Hope Journeys trip in 2013 to build well and toilet facilities in three different villages, along with a water tower that provides clean, affordable water to an entire village. Sellers also serves on Habitat for Humanity International's board of directors.

# DONATIONS TO HABITAT FOR HUMANITY IN FY2013



## **\$10 million plus**

Bank of America  
Department of Social Welfare and  
Development, Republic of the  
Philippines  
Thrivent Financial

## **\$1 million plus**

All Life Foundation  
Anonymous  
AusAID  
Bank of America Foundation  
Canadian International  
Development Agency  
Citi and Citi Foundation  
Delta Air Lines, Inc.  
General Motors Foundation  
Government Housing Bank  
(Thailand)  
Hilti Foundation  
J. C. Penney Company, Inc.  
Louis W. and Gladyce L. Foster  
Family Foundation  
Lowe's  
Nissan Motor Co., Ltd.  
Nissan North America  
NKD International Trading Corp.  
Pacific Gas and Electric Company  
Robert W. Woodruff Foundation  
San Miguel Foundation  
Schneider Electric  
SK Group  
Stanley Black & Decker  
State Farm®  
The Dow Chemical Company  
The Home Depot Foundation  
Trust of Alice H. Lowe  
United States Government  
Valspar  
Whirlpool Home Appliances  
World Bank  
Yale

## **\$500,000 - \$999,999**

Batteries Plus Bulbs  
Carnival  
Chevrolet  
Darden Restaurants  
Estate of Margot Singer  
Estate of Mary L. Overstreet  
Jorge Bueso Arias  
Kookmin Bank  
Korea International Cooperation  
Agency (KOICA)  
Mars Chocolate North America  
National Housing Authority,  
Republic of the Philippines  
Segal Family Foundation  
Taipei Economic and Cultural  
Representative  
TD Ameritrade  
The Procter and Gamble Company  
The Travelers Companies, Inc.  
TowerBrook Foundation  
Wienerberger AG

## **\$100,000 - \$499,999**

AARP Foundation  
Academy Mortgage  
Aditya Birla Group  
Aktion Deutschland Hilft e.V.  
All Asian Countertrade  
AMK  
Anglo American Group Foundation  
Anonymous  
Archstone  
ASK Group  
Bank of the West  
Barnes & Noble College  
Bloomberg LP  
Cameron and Giesela Purdy  
Cargill  
Chevron Products Co.

Children's Hour  
Crabby Beach Foundation  
Daimler Financial Services  
Dan and Karin Akerson  
Dave and Judy Thompson  
Deerbrook Charitable Trust  
Dig.Drop.Done Foundation  
Discovery Communications  
Duke Energy  
eBay Inc.  
Emily G. and Arthur J. Seaman  
Estate Late VET Auld  
Estate of Adeline Wuslich  
Estate of David Spolter  
Estate of Emma V. Ensminger  
Estate of Frances Mitchel  
Estate of George Mussawir  
Estate of Georgia D. Woodward  
Estate of Gerard Noteboom  
Estate of Grace Johnson  
Estate of Iris C. Willow  
Estate of Joan L. Hempel  
Estate of June Hirsch  
Estate of Margaret A. Goss  
Estate of Mark Robin  
Estate of Mary E. Murdock  
Estate of Robert and R. Ode  
Estate of Robert F. Gudmundsen  
Estate of Veronica Turvey  
Fannie Mae  
Fisher Brothers Foundation Inc.  
Foundation Saint-Gobain Initiatives  
Gap Inc.  
George Djahari  
Give2Asia  
Global Fund  
Google Inc.  
Greif Inc.  
Greystone & Co.  
Guernsey Overseas Aid  
Commission

Harvest Foundation  
Haven Community Foundation  
Hendrick Performance  
HKSAR Government Disaster Relief  
Fund  
Hyundai Engineering &  
Construction  
Hyundai Motor Group  
Iligan Government  
Indo Phil Group of Companies  
Janine Luke  
Jersey Overseas Aid Commission  
Jimmy Masrin  
Kathleen H. Pendley  
Kevin and Jean Kessinger  
Korea Finance Corp.  
Korea Housing Guarantee Co., Ltd.  
Korea Zinc  
Land Bank of the Philippines  
Lee Hysan Foundation  
Lutheran World Relief  
Major League Baseball Charities,  
Inc.  
Mark and Karen Koulogeorge  
Megaworld  
New World China  
Newell Rubbermaid Foundation  
Nissan South Africa  
Nonghyup Foundation  
Novelis  
Old Mutual Foundation  
Open Society Institute  
Owens Corning  
Pacific Resources Benefits  
Advisors, LLC  
Pat and Tom Gipson  
Paul Mitchell Beauty Schools  
(Andrew Gomez Dream  
Foundation)  
Pertamina  
Pfizer Inc.

Pine Tree Foundation  
Posco  
QBE LMI  
Robert Bosch, LLC and Robert  
Bosch Tool Corp.  
R. Scot and Keely N. Sellers  
Samsung Everland  
Seoul Milk  
Simpson Strong-Tie  
Social Housing Unit, New Zealand  
Government  
Swiss Capacity Building Facility  
The Anonymous Fund of the  
Community Foundation of  
Jackson Hole  
The Charitable Foundation  
of the Coastal Community  
Foundation  
of South Carolina  
The Homax Group Inc.  
The PepsiCo Foundation Inc.  
The Sunshine Fund  
The Western Union Foundation  
Tiffany & Co.  
Timken Corporation Ltd.  
Trust of Gordon L. Snider  
Trust of Marguerite Fisher  
Vitol Foundation  
Wayfair  
Whirlpool EMEA  
William Soeryadjaya  
Woolworths  
World Vision  
Xavier University

*Special thanks to these  
legacy partners for their  
generosity and support  
through ongoing  
\$1 million-plus pledge  
commitments in FY2013:*

*Bank of America  
Citi and Citi Foundation  
J. Ronald Terwilliger  
Lowe's  
Nissan  
Schneider Electric  
The Dow Chemical  
Company  
The Home Depot  
Foundation  
Thrivent Financial  
Valspar  
Whirlpool Home  
Appliances  
Yale*

*In order to fulfill its global mission, Habitat for Humanity International relies on gifts of every amount. We are thankful for our many generous partners, who invest in a world where everyone has a decent place to live. Included on this list are commitments from donors whose gifts or grants were made directly to an independent Habitat for Humanity national organization. Thank you!*



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## Habitat for Humanity International

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##### **Mike Carscaddon**

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##### **Elizabeth Blake**

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##### **Chris Clarke**

Senior vice president, Marketing and Communications

##### **Larry Gluth**

Senior vice president, U.S. and Canada

##### **Dave McMurtry**

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##### **Ed Quibell**

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Senior vice president, Human Resources, Learning and Organizational Development

##### **Kymerly McElgunn Wolff**

Senior vice president, Development

##### **Mark Andrews**

Vice president, Volunteer and Institutional Engagement

##### **Sue Henderson**

Vice president, Operations, U.S. and Canada

##### **Gail Hyde**

Vice president, Information Technology; chief information officer

##### **Juan Montalvo**

Vice president, Internal Audit

##### **Steve Weir**

Vice president, Global Program Development and Support

##### **Gregory Foster**

Vice president, Europe, the Middle East and Africa

##### **Richard Hathaway**

Vice president, Asia and the Pacific

##### **Torre Nelson**

Vice president, Latin America and the Caribbean

##### **Tom Jones**

Ambassador at large



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**750,000**

Families served  
1976 – 2013

**600,000**

**500,000**

**400,000**

**300,000**

**200,000**

**150,000**

**100,000**

**50,000**

1976

1996

2000

2003

2005

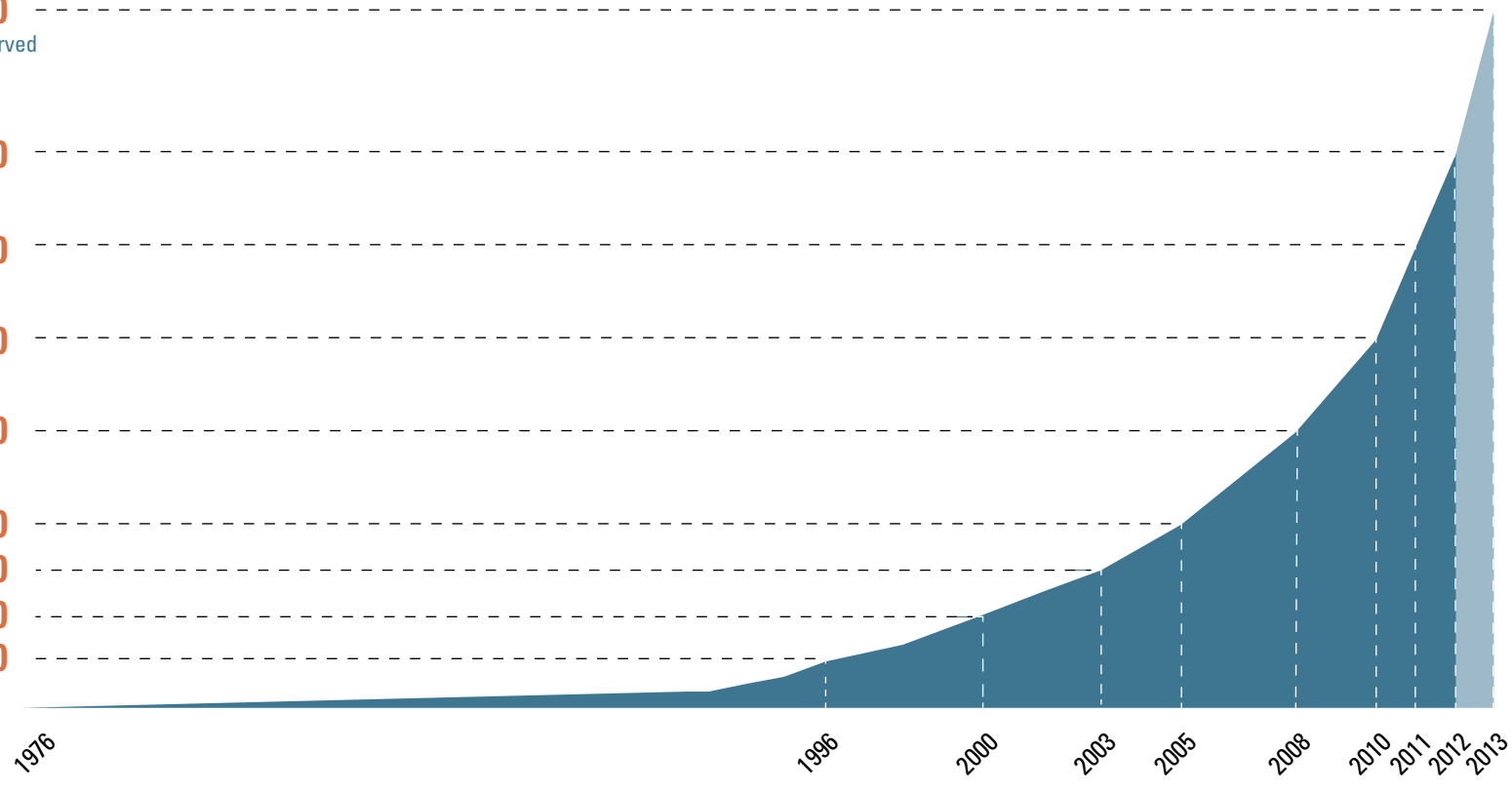
2008

2010

2011

2012

2013





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