



Changing lives



Program
Milestones
2007

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From the CEO

Jonathan Reckford

Our life-changing ministry continues to reach new heights—and record numbers of families—as we move forward around the world. And it's really no secret why.

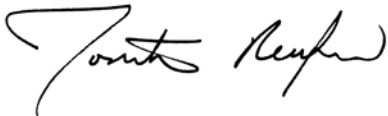
It's because we're focused on our unshakable mission. First and foremost, as our first mission principle compels us to do, we strive every day to live out the love and teachings of Jesus, centering ourselves on the work we're called to do on behalf of God's children—our brothers and sisters—in urgent need of shelter.

As we honor that, while trusting in one another, we're better able to put in place the other pieces that help push this mission ahead. Greater public awareness, for example, puts shelter issues firmly on the hearts of people everywhere, drawing more partners into the solution we're building together. And as we evolve to meet the growing housing need around us, we explore new partnership opportunities—in microfinance, for instance, or through our work with orphans and vulnerable children in Africa. When we increasingly view our work as a spoke in a larger wheel, rather than a hub unto itself, we further create and cultivate relationships with like-minded organizations whose own missions contribute soundly to thorough community development.

When we recognize that we'll never build enough new homes to bridge the housing divide, we look for ways to reach more deeply into the problem. Advocacy, for example, helps us impact housing systems around the world and helps short-circuit the cycle of poverty shelter for many more families and communities.

This edition of Program Milestones illustrates some of the results of those efforts—the successes our commitment, faith and hard work have helped shape. God truly is accomplishing extraordinary things through each of us and through countless Habitat partners in all parts of the world. It's important to celebrate that, even as we dig ever deeper to reach more children and parents—as we help transform their lives and, in the process, forever change our own hearts as well. Thank you for all that you're doing every day in so many ways to be an important part of that.

Blessings,



Jonathan Reckford
Chief Executive Officer
Habitat for Humanity International

Changing lives

For more than three decades, Habitat for Humanity has worked with families, communities and volunteers around the world to build simple, decent housing. We have had tremendous success and can share wonderful stories of changed lives, both for our home partners and the volunteers and donors who give so generously. It has been a wonderful gift for everyone involved in this life-changing ministry.

We had another remarkable year in 2007. Our strategy of a diversified approach, small loans for repairs and incremental housing, and partnerships with like-minded organizations has resulted in many more people living in better housing conditions than ever before: 49,039 new houses, renovations and repairs in the course of one year.

Even as we celebrate the difference that this work has made in the lives of thousands of people, we are aware that millions are living in unsafe, insecure, unhealthy situations. We are aware that the problems of housing are unavoidably intertwined with the problems of entrenched poverty. And we are even more aware that we must work within the context of this broader problem. The work of 2007 can be assessed in the changed lives but also in innovative projects that seek to address these root problems.

Over the last several years, Jennifer Duncan, a lawyer from the United States with a background in land-use policy and reform, has conducted in-depth research on the causes of inadequate housing on behalf of Habitat for Humanity International. Many of the conclusions presented in the next few pages are from her research. Additional information comes from the Joint Center for Housing Studies of Harvard University.

While the research indicates environmental, social and economic factors that are particular to each region, a careful comparison also reveals that certain factors consistently hold true, regardless of the area of the world or the relative affluence of the country.

Global Factor #1

Low household income, unemployment and inequality of wealth distribution are universally root causes of inadequate housing. In Africa, Latin America, the Caribbean and parts of Asia, in particular, the disparity is significant. In most countries in Africa as many as 25 percent to 50 percent of the population lives on less than US\$1 per day. In Latin America one-third of the population lives in poverty and 15 percent (90 million people), in extreme poverty. While the economies of many Asian countries have grown rapidly in the last few years, in 2000 more than 690 million people still lived on less than US\$1 per day, approximately two-thirds of the world's extreme poor. For millions of people, a disproportionate amount of resources are needed to maintain even the most basic shelter with very little left to cover other basic needs. As a result, entrenched poverty deepens.

While perhaps not as dramatic, this income disparity impacts wealthy countries as well. In the United States, Canada, Australia, New Zealand and Japan homelessness is on the rise. Low-income families in these countries also pay a disproportionate amount for housing in relation to income, making it

difficult to save or find housing in neighborhoods that have access to good schools, transportation and community services. According to Bart Harvey, CEO of Enterprise Community Partners, more than 3.5 million people in the United States—many of whom are employed, working at minimum-wage jobs—“experience some form of homelessness” every year.¹

Global Factor #2

Market forces make housing unaffordable to a large segment of the world’s population, particularly in accessing land and housing finance or finding affordable housing in urban centers.

Access to land is an increasing problem, especially with the trends in urbanization. Finding affordable land near jobs and other basic services is impossible for the poor. In urban areas, even middle-income families are squeezed out of the market due to restrictive land use regulations, land speculation and rapid appreciation. The Joint Center for Housing Studies estimates that “almost 15 million American households earning median incomes or less ... pay 50 percent of income for housing. ... This group includes nurses, police officers, janitors, firefighters and teachers.”²

Access to financing is an equally difficult hurdle for the poor. Research indicates that financing institutions favor households with above-average incomes and where the head of household is male and is employed in the formal sector*. In addition, most banks will not give loans that are small enough to be affordable. Traditional mortgages are effective for low- to middle-income groups but not for the very poor. UN-Habitat estimates that “combined public and private investment and official development assistance meets only 5 percent to 10 percent of the financing required to upgrade slums in sub-Saharan Africa, South Asia and South-East Asia.”

In developing countries, the informal settlements that sprawl on the outskirts of large cities are the only option. In many cases, these informal settlements are located on environmentally hazardous sites that further endanger health and safety.

Global Factor #3

Hurricanes, floods, mud slides, earthquakes, tornadoes—all have contributed to thousands of people losing homes and livelihoods over the past year. Regardless of the continent or country, natural disasters create havoc particularly for the poor since they tend to live in unsafe structures that are located in vulnerable areas—on steep slopes, riverbanks, flood plains, by garbage dumps or on hazardous sites. UN-Habitat summarizes: “Substandard housing and construction practices, lack of infrastructure, absence of secure tenure, inappropriate land use and increasingly degraded environments leave large sections of the poorest communities chronically vulnerable.”

Factors in developing countries

At the same time, there are factors particular to developing countries or countries that are struggling with historical, economic, environmental and social transitions that impact the poorer segments of the population even more.

* Employment with regular wages and hours, employment rights and on which income tax is paid.

Discrimination based on ethnicity, gender or religion

The UN Special Rapporteur on Housing lists the Pacific, the Middle East and North Africa as the three regions of the world where discrimination against women's rights to land, property and inheritance is the strongest. However, discrimination based on gender, ethnicity and country of origin is evident in many countries throughout Europe, Asia and sub-Saharan Africa, as well.

In many countries, the rate of poverty is higher for women and ethnic minorities as discriminatory laws and customs set up additional barriers to ownership of property and inheritance rights. Women frequently depend on home-based businesses and subsistence farming—both of which require secure housing and land. This form of discrimination also has a negative impact on the welfare of children since women are the primary caregivers.

In India, Nepal and Pakistan, the Dalits (“untouchables”) are generally prevented from owning land and are forced to live in settlements on the peripheries of large cities. Dalits usually live in the worst-quality houses, often temporary with thatched roofs.

The Council of Europe also cites ethnic discrimination as one of the primary causes for poverty housing in Europe. It has become an even greater problem as governments in Central and Eastern Europe have cut back on public housing due to lack of funds. Particularly vulnerable are the Roma population and women-headed households that have lost jobs and child care support during the transition from communism to a market economy.

War and violent conflict

Violence destroys housing structures and infrastructure necessary for decent living conditions. Extended violence and civil unrest also increase poverty:

- Large numbers of people are displaced and their livelihoods destroyed, making it difficult to return to their homes even after the violence has stopped.
- People migrate to cities where the urban housing stock is insufficient to meet the needs.
- Governments focus on reconstruction and reconciliation with little time or resources to focus on housing policy.
- Banks and investors are unwilling to extend credit or any type of housing finance.

Africa and the Middle East: Thirty percent of all refugees in the world live in Africa. African countries that have experienced political instability or violent conflict record a higher rate of slum growth than similar countries in A/ME, by as much as 5 percent.

Asia and the Pacific: Violent conflicts or civil disturbances have created displaced persons in as many as 10 countries. Although there has been a downward trend since 2001, there were still 2.7 million people displaced by the end of 2005.

Europe and Central Asia: Approximately 1 million housing units have been destroyed or badly damaged due to war in Europe since 1991. War has created at least 3 million internally displaced persons and 1.5 million refugees. Despite an overall decrease in violence in Europe, as many as 2.2 million face long-term displacement.

Latin America and the Caribbean: Armed conflicts and violent displacement of people continue in Colombia, Guatemala, Mexico and Peru. According to the Global Internally Displaced Persons Project, “These conflicts are mostly rooted in economic disparities and unequal access to land affecting marginalized and persecuted communities.”

Ineffective government policies and regulatory frameworks, coupled with rapid urbanization

A 2007 United Nations report on “State of the World Population” verified that in 2008 “for the first time in history, more than half the human population, 3.3 billion people, will be living in urban areas.” In addition, this urban growth is taking place on an “unprecedented scale” in the developing world. “By 2030, the towns and cities of the developing world will make up 81 per cent of urban humanity.”³

As a result, the very locations that are the least able to respond to the problems of rapid urbanization are the ones that are being impacted the most. Local and regional governments struggle for a variety of reasons, depending on the country and the region of the world.

In A/ME, post-colonial governments have maintained high regulatory standards, based on European systems that are inappropriate and exclude the poor from the formal sector. European-based administrative systems exist side by side with traditional systems, making it difficult and expensive to sort through the multiple claims.

In fact, in many countries, regulatory policies discriminate against the poor, including:

- Regulations that restrict growth, making housing unaffordable near city centers.
- Financial regulations that prohibit institutions from lending for plots of land lacking completed housing.
- Municipal restrictions that exclude displaced people.
- Residential zoning that prohibits people from working in their homes.
- Housing standards set so high that the poor cannot afford housing.
- Macroeconomic policies either favoring austerity or allowing for hyperinflation.
- Land registration procedures that are complex, time-consuming and expensive.

In fact, the United Nations highlights government policies and practices related specifically to land as a root cause of ongoing poverty in the developing world. According to UN-Habitat, “the failure to adopt, at all levels appropriate rural and urban land policies and land management practices remains a primary cause of inequity and poverty.”

Forced evictions

In many countries not only are regulatory policies a major roadblock, but governments have resorted to forced evictions and bulldozing as a way to remove settlements that are unsightly or located in hazardous locations. Sub-Saharan Africa has the highest incidence of forced evictions. More than 6 million Africans were forcibly removed from their homes between 2000 and 2006.

However, in many countries around the world, it is common practice to evict the poor from urban areas for redevelopment to increase commercial and middle-class residential use or for the construction of infrastructure for roads or dams. The fear of eviction exacerbates the problem since slum dwellers are discouraged from making improvements to their housing situations. In its Global Campaign for Secure Tenure, UN-Habitat argues: “It is the perceived or real threat of forced eviction that does most to trap an area in slum conditions and a cycle of poverty, as any initiative and investment is inhibited by the threat.”

Government capacity

There is no doubt that the issues are complex and government interventions must navigate the difficult balance between pro-poor policies and policies that ensure the public health and safety. Even if there is the political will to address the problems, many local municipalities lack the financial resources or the expertise in slum upgrading and land tenure reform. Corruption is also a major obstacle. Since bribery is frequently the method for moving through the web of complex regulations, there is little incentive for improving systems.

Enabling approach

In recent years, governments have moved toward a strategy promoted by development banks that depends on the private sector and NGOs rather than government subsidies or public housing. The enabling approach assumes that market forces will deliver more housing options to the poor, working in a way that will actually produce housing incrementally over time through self-help strategies. According to research, the results have been mixed and tend to favor the middle class more than the poor.

Success depends on “existing levels of political will ... governmental competence to implement policy changes, development of efficient, productive private and NGO sectors for housing and a realistic assessment of the resources and capacity of low-income households and communities.”

Are there viable solutions? What can be done?

The problems are complex and the solutions demand a true partnership of government, NGOs and the private sector working with the communities involved. Research also indicates that the most effective programs are based on participatory approaches that engage local communities. Habitat for Humanity has always known that the key is community engagement. We remain focused on working with home partners and local communities, even as we engage with like-minded partners in addressing these root causes.

On the following pages are highlights from around the world—concrete examples of how we are taking action against these entrenched problems that have trapped so many people in substandard housing and poverty.

PRIMARY REFERENCES

The following publications were the basis for the global summary of root causes of poverty and poverty housing. They are available online or through contacting each area office.

Duncan, Jennifer. *Causes of Inadequate Housing in Latin America and the Caribbean*, published by Habitat for Humanity International, Latin America and Caribbean area office, San Jose, Costa Rica. Visit http://www.habitat.org/lac_eng/pdf/causes.pdf

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Duncan, Jennifer. *A Right to a Decent Home, Mapping poverty housing in the Africa and the Middle East Region*, published by Habitat for Humanity International, Africa and the Middle East area office, Pretoria, South Africa. Visit http://www.habitat.org/ame/learn/ame_mapping_poverty_housing.aspx

Duncan, Jennifer. *A Right to a Decent Home, Mapping poverty housing in the Asia/Pacific Region*, published by Habitat for Humanity International, Asia and the Pacific area office, Bangkok, Thailand. Visit http://www.habitat.org/ap/poverty_housing_report.aspx%20-%2020

1. Harvey, Bart, "A Decent Home and Suitable Living Environment for All Americans: Rhetoric or Legitimate Goal?" The John T. Dunlop Lecture, Joint Center for Housing Studies of Harvard University, October 3, 2006, p. 17.
2. Ibid., p. 16.
3. 'State of the World Population 2007: Unleashing the Potential of Urban Growth,' United Nations Population Fund. <http://www.unfpa.org/swp/2007/english/introduction.html>

Africa and the Middle East

Two approaches designed to address specific needs in Africa and the Middle East are an innovative program to provide housing and support for children impacted by the HIV/AIDS epidemic and a disaster response initiative in Lebanon.

Help for orphaned children and their caregivers

The HIV/AIDS epidemic has most severely impacted sub-Saharan Africa, where approximately 70 percent of the estimated 40 million people infected with HIV/AIDS are living. Many countries in Africa, especially in southern Africa, have adult infection rates in excess of 20 percent, which has frightening implications for communities and families.

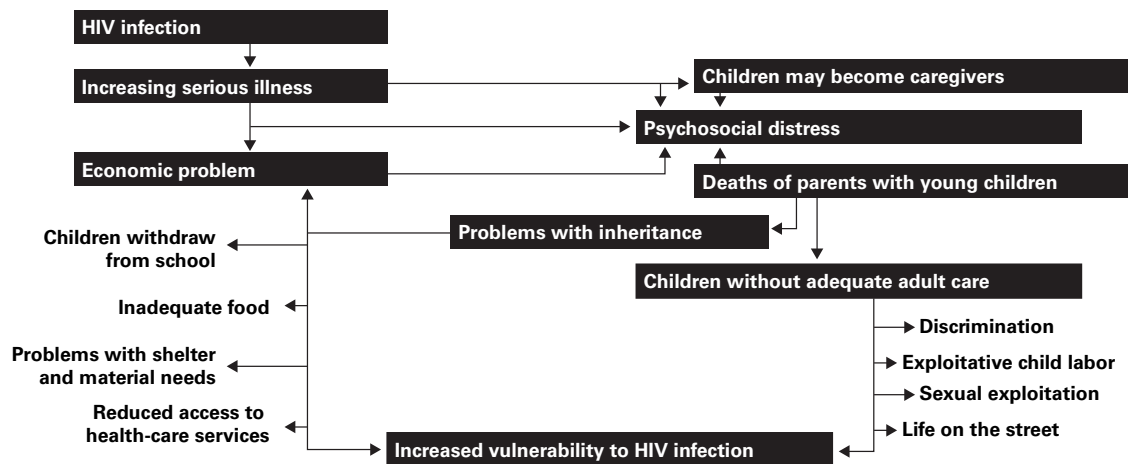
Every day more than 7,000 Africans die from AIDS—many of them parents. The result is an epidemic of orphans. By 2010, 18 million African children under the age of 18 will have lost either their mother or father or both parents to AIDS.

In other words, HIV/AIDS is much more than a public health problem. It sets in place a vicious cycle of vulnerability and poverty which orphans have little hope to escape unless they are assisted. In the past, African families absorbed orphans into the extended family. Now the number of orphans is so great and so many adults have died that the children have become the caregivers. Studies in Côte d'Ivoire showed that family income drops by up to 80 percent in the first year after an adult dies of AIDS. In South Africa, the average income of families with at least one family member infected was half that of non-affected families. Those families with AIDS-related deaths in the previous year spent one-third their average annual income on funerals.

*Habitat for Humanity A/ME
Celtis Plaza, North Block,
1085 Schoeman St.
Hatfield, Pretoria 0083
South Africa*

*Mailing address:
Box 11179
Pretoria 0028
South Africa
Tel. + 27-12-430-9200
AME@habitat.org*

Effect of HIV/AIDS on children



Habitat for Humanity is responding by providing healthy, secure shelter for orphans and vulnerable children and their caregivers. Orphans and vulnerable children (OVC) shelter projects have been developed in Lesotho, Mozambique, South Africa, Uganda and Zambia.

A five-year program, begun in 2006 and funded by USAID, the President's Emergency Plan for AIDS Relief will result in:

- 385 houses in Uganda (by June 2007, 133 houses were constructed or renovated, sheltering 508 OVC)
- 282 houses in Mozambique (by June 2007, 139 houses were constructed or renovated, sheltering 366 OVC)
- 205 houses in Zambia (by June 2007, 138 houses were constructed or renovated, sheltering 443 OVC)
- 4,210 orphans sheltered in total (by June 2007, 1,317 OVC were sheltered)
- 5,000 caregivers trained in total (by June 2007, 3,234 OVC families were trained)

In a separate program, funded by Comic Relief, HFH South Africa built 70 houses for OVC families at KwaXimba in KwaZulu-Natal, mobilized 11 communities and supported 2,600 orphans through community programs. HFH Lesotho worked with World Vision to construct 60 houses for OVC and their caregivers.

A house that is secure with adequate space not only results in healthier living conditions, but is a huge psychological comfort to both the caregiver and the children in his or her care. Theresa, an aunt caring for orphans in Chimoio, Mozambique, now has a new Habitat house. "Thanks be to God!" she declared. "He has helped us a lot. God is great! I'm so happy that the children are living in a good place now. When it was finished, I couldn't stop crying with joy!"

References:

- [Africa's Orphaned Generations](#), UNICEF, 2003
[AIDS Epidemic Update](#), UNAIDS, 2005

Lebanon exceeded goals in disaster reconstruction program

In July 2006, war in Lebanon destroyed and damaged thousands of homes in the southern part of the country. Habitat for Humanity Lebanon's reconstruction project, launched in January 2007, has rehabilitated or repaired more than 350 houses.

In addition, the project stimulated the local economy by using local materials and providing a vocational training component to help offset the loss of livelihoods in the region. "We've been thrilled with the progress," said Dani El Tayar, Habitat for Humanity Lebanon national director. "We have been able to accomplish even more than we had hoped and get more families back into homes."

Working in a disaster situation brings unique challenges, especially when the disaster is the result of war. For instance, so many people were trying to rebuild their homes at the same time that there was a shortage of workers to do construction. Doreen Bourachi, a Disaster Response team member, explained: "We've had some beneficiaries who had delays simply because there was no one to do the job. We had to help them find electricians, plumbers and other construction workers."

Another major challenge was earning the trust of those who had been affected. "When we first arrived, many people were very skeptical," said Dan O'Brien, project manager. "They had been promised a lot by other organizations but, as we started to deliver, they opened up to us." With perseverance, the program began to work with efficiency and has proven extremely successful. Habitat is continuing to work in five villages in the south.

Rami, a Habitat homeowner, is proud to be involved in this project. "It makes me very satisfied to see how much the living conditions have improved," he said. He feels that rebuilding homes helps remove the memory of the war, especially for the children. "Not only giving them a decent place to live, but also helping to remove the image of the destruction caused by the war so it doesn't permanently affect them psychologically," he said. Through this project, Habitat and their partners are working to rebuild homes and lives in a land that has known more than its fair share of conflict and destruction.

Highlights of 2007

- In May 2007, the Desmond Tutu Build in Cape Town, South Africa, hosted 120 volunteers from around the world to build 12 houses in Mfuleni Township. Archbishop Desmond Tutu visited the site to give words of encouragement to the volunteers.
- In Ghana, 40 volunteers from Delta built eight houses as part of the global partnership with Delta Air Lines and Habitat for Humanity International.
- HFH South Africa hosted an NBA build in Katilehong, where two houses were sponsored. The event was attended by big NBA names, including Dikembe Mutombo of the Houston Rockets who was born in Democratic Republic of Congo.
- HFH Ghana celebrated its 20th anniversary and dedicated the 5,000th house built through the Habitat program.
- HFH Kenya celebrated its 25th anniversary with a staff build of three houses in the Bomet region in November 2007.

- In Nigeria, Phase 1 of a construction project sponsored by the Mobile Telephone Network Foundation was completed, building 100 houses.
- A partnership with FinMark trust was initiated to study the housing finance market for the poor in Africa with the hope of using the research for advocacy and program design.
- The Lebanon disaster response program completed its first rebuilding goal and extended the program to reach more families.
- HFH Uganda and HFH Kenya signed microfinance partnerships to begin home improvement loan programs, the first for Habitat in East Africa.
- HFH Malawi completed 250 homes for their Urban Project in Lilongwe.

Asia and the Pacific

In 2007, natural disasters and urban growth played key roles in shaping Habitat for Humanity's efforts to tackle poverty housing in the Asia/Pacific region. Both drivers have required Habitat to plan and work on a larger scale in order to have a significant impact. Challenges aside, there was much to be thankful for and to celebrate as the organization entered its silver jubilee year of operations in the region.

As of June 2007, Habitat and its partners had helped about 12,000 families affected by the 2004 deadly Indian Ocean tsunami to build, repair or rehabilitate their houses in addition to providing other assistance and services.

Habitat responds to natural disasters

Habitat's tsunami-reconstruction programs in India, Indonesia, Sri Lanka and Thailand are on course to ensuring that an estimated 20,000 families will have permanent and secure housing when the programs are completed early in 2009.

Habitat's approach and work, which also involves water-related projects, has been publicly praised. Badan Rekonstruksi dan Rehabilitasi, the Indonesian government's reconstruction agency, has been so impressed that it has suggested a direct collaboration with Habitat.

In India, a key part of the tsunami program is a new disaster mitigation and preparedness program. The program teaches families how to strengthen their homes and how to react in the face of natural disasters such as the frequent cyclones that threaten coastal areas. The program was launched in November 2007 and is expected to benefit 7,500 families living in coastal areas of the southern Tamil Nadu state.

Habitat for Humanity A/P
Q. House, 8th FL
38 Convent Road
Silom
Bangrak, Bangkok 10500
Thailand
Tel. + 66-2-632-0415
AP_info@habitat.org

TSUNAMI RECOVERY TOTALS

	FY05	FY06	FY07	Country Total
Tsunami India	362	1,351	2,730	4,443
Tsunami Indonesia	170	2,143	2,249	4,562
Tsunami Sri Lanka	86	787	941	1,814
Tsunami Thailand	51	316	749	1,116
Total Tsunami	669	4,597	6,669	11,935

To date more than 2,200 new homes have been built in Sri Lanka, often in challenging conditions because of continuing inter-communal tensions. In Thailand, the tsunami program has been completed in Phuket, Phang-Nga, Ranong and Krabi provinces. HFH Thailand's capabilities are now being used to establish a more conventional program in the area.

Natural disasters also left tens of thousands of people homeless in the rest of the region. Habitat has responded to flooding and cyclones in Bangladesh, a mini-tsunami that hit the Solomon Islands, and a typhoon in southern Philippines. Experience in previous response programs, such as rebuilding after earthquakes in Pakistan and later in Yogyakarta, Indonesia, has created a viable model: Habitat has moved from providing transitional shelter to building permanent houses through re-use of salvaged materials, as well as training families to rebuild using earthquake-resistant construction techniques.

In mid-2007 Bangladesh experienced unusually severe monsoon flooding followed later in the year by Cyclone Sidr. Both catastrophes paved the way for Habitat to incorporate disaster-resistant construction technology in its local programs. About 120 bamboo homes on stilts are being built for families affected by the flooding. HFH Bangladesh plans to assist up to 3,000 families made homeless by the cyclone.

Earlier in the year in Jakarta, HFH Indonesia helped 1,000 low-income families to repair their homes after floods deluged the Indonesian capital and the surrounding areas.

Reaching out to families in urban areas

Such disaster-response initiatives form an integral part of Habitat's work in the Asia/Pacific region. But, increasingly, urbanization is also shaping HFH's programs. Rapid urban growth in a country like the Philippines, where 62 percent of the population was urban in 2004¹, has opened the door for more innovative programs. In mid-2007, Philippine President Gloria Macapagal-Arroyo was the guest of honor at a ceremony marking the 1,000-house milestone for the BASECO community. BASECO was home to thousands of migrant families living in shanties built on a former shipyard in the port area in the Philippine capital Manila. Habitat and another nongovernmental organization stepped in to help after a fire devastated the area. The Bagong Buhay village in BASECO now has its own commercial center which provides livelihood opportunities, a community center for strengthening ties and a worship center for the residents' spiritual needs.

In another part of Metro Manila, Habitat's multi-story housing projects showed a practical shelter solution in densely populated Taguig City where land supply is limited and expensive. Partnering with the city government, Habitat has built multi-story homes for 48 families who were previously informal dwellers. Habitat's aim is to serve more than 800 families by building 70 multi-story homes.

In highly urbanized countries such as Singapore and Hong Kong, Habitat has mobilized volunteers to clean up and improve the homes of more than 300 elderly and disabled people who live alone. Singapore's program, Operation Homeworks, is ongoing while in Hong Kong, Habitat plans to carry on with its home improvement and safety programs into 2009. HFH Japan began a similar project in late 2007, enlisting the help of volunteers from its Campus Chapters to clean and repair homes for elderly people living alone.

Housing microfinance continues to be a key means of reaching out to more families. In Vietnam, for example, several hundred families benefited from home repairs and renovations with water and

sanitation improvements through Habitat's partnerships with the state-backed provincial Friendship Unions and Women's Unions as well as the Capital Aid Fund for Employment of the Poor, Vietnam's leading microfinance institution.

Habitat's work in the Asia/Pacific region may best be summed up in the words of a home partner. "Thank you for every brick you have carried, every wheelbarrow of dirt that you have brought through the mud. Even the smallest things have made a big difference to me and my family. ... Even though it is rainy season, I have spring for the first time in 23 years and I am so happy!" said blind former fisherman Bui Duy Kich of Tien Giang province, in southern Vietnam.

Highlights of 2007

- Mongolia celebrated helping its 1,000th family in Erdenet city, northwest of the capital Ulaanbaatar, in November 2007.
- In response to a call by India's goodwill ambassador John Abraham, local financial services company ASK Financials donated more than US\$91,000 to HFH India in October 2007. The money will be used to construct 100 houses in Karjat, western India state of Maharashtra. ASK Financials also sent volunteers to build in Karjat.
- In September 2007, 40 staff and six customers from Delta Air Lines went on a weeklong build in Karjat, helping eight families as a precursor to a 100-house project in western India that is funded by the American carrier.
- Habitat's inaugural Asia/Pacific Housing Forum was held in September 2007. Co-organized by the Singapore Institute of Planners and supported by the U.S. Department of Housing and Urban Development, the forum attracted more than 200 housing professionals who converged on Singapore to share knowledge, housing solutions and best practices.
- In the Philippines' Bicol region that was ravaged by Typhoon Durian, some 800 volunteers braved incessant rain to join the "Bicol Express" blitz build. For the three-day event, volunteers traveled from the capital Manila in a caravan of buses to work on 50 houses in Anislag village, Daraga town.
- In July 2007, HFH Cambodia embarked on a second project to provide housing solutions in shelter, water and sanitation to 400 families in the capital Phnom Penh. The US\$520,000 funding for this project comes from Australia's The Charitable Foundation (TCF) following the success of its first project with Habitat in Phnom Penh. TCF also provided US\$500,000 for another project in Siem Reap, northwestern Cambodia, to house an additional 400 families with water and sanitation improvements.
- Singapore and Indonesia marked the occasion of the 1,500th house built in tsunami-hit Meulaboh, Indonesia, in mid-2007. About S\$14.3 million (nearly US\$8.7 million) of the total S\$88 million donated by the people of Singapore to the Singapore Red Cross Tidal Waves Asia Fund went toward funding the majority of Habitat's tsunami project in Meulaboh. Upon completion of the tsunami program, Singapore Red Cross approved the use of savings for Habitat to build another 200 houses in Meulaboh.

- In earthquake-affected Yogyakarta, Indonesia, Habitat shared the joy of affected families when 1,095 houses were dedicated in mid-2007. In the capital Jakarta, HFH Indonesia helped 1,000 families repair their homes that were damaged by February 2007 floods. Habitat's partners also provided free health treatment, food and relief items to flood victims.
- Habitat earned a place in the Miami, Florida-based World Records Academy for the world's largest paper brick house built for an advocacy and fund-raising event in Singapore. A few hundred students on vacation used more than 45,500 Tetrapak drink cartons to "build" the paper brick house at Singapore's largest shopping mall.
- A fund-raising gala dinner in Hong Kong in April 2007 garnered nearly HK\$5 million (US\$639,510) in support of Habitat's work.
- A photo exhibition, "Out of the Darkness" by photojournalist Mikel Flamm, was held at the Foreign Correspondents Club of Thailand in Bangkok. The images painted a vivid picture of how the lives of leprosy-affected people, most of them elderly, have improved since HFH China and its partners built simple and decent homes in these southern China communities.
- A 12-member team from Dow Chemical's Vietnam representative office took part in the first corporate build in Ho Chi Minh City, Vietnam, in early 2007. The volunteers brought early festive cheer to two Vietnam families by renovating their homes as a run-up to Tet, the Vietnamese New Year.
- In January 2007, HFH Korea put on a fashion show featuring ordinary people modeling traditional clothing by local designers. That event raised more than US\$291,500.

Europe and Central Asia

The privatization of public housing in Eastern Europe and Central Asia has created challenges that are unique to the E/CA region. In the 15-year transition to a market economy, this privatization happened differently in each country, but the effect has been the same: a radical impact on the accessibility of affordable housing and the slow deterioration of existing housing stock.

Privatization was realized either by the adoption of national laws that introduced the “right to buy” (Hungary and Russia), or from municipal decisions to sell the rental housing to — most commonly — the existing tenants. In many countries, state-owned rental property was first transferred to municipalities and then sold at steep discounts. As a result, there is a scarcity of rental property while, at the same time, families who were able to buy at the discounted rates are without the resources to repair buildings that were already in need of major renovations.

To make matters worse, in the years following privatization, house prices and rents increased much faster than the average income. Habitat for Humanity E/CA has responded in two ways: with programs that enhance access to housing credit and in renovating existing condominium-style buildings, working with homeowners to organize themselves and insure continued maintenance of the building.

Microfinance and repairs to existing housing stock

Several home repair-focused microfinance projects blossomed in 2007, most notably in Macedonia, where two thriving microloan partnerships continued to be the leading examples in the region. One earned worldwide honors for its innovation (see “Highlights” on following pages). A pilot microfinance program with Kompanion in Kyrgyzstan served 33 homeowners in its first year, and efforts are under way in Hungary and Bulgaria to develop similar lending programs. In eastern Slovakia, Habitat and the Slovak-based NGO Environmental Training Project focused on home-improvement loans and repair projects primarily to help families of the Roma ethnic group that has been a historic target of discrimination.

In Bishkek, HFH Kyrgyzstan is working with families to renovate a 130-unit apartment block building. The project started with a new roof in late 2006. According to Robin Black, E/CA construction manager, the roof was in such disrepair that there was water running down the walls and onto the floors, mold and mildew in every apartment, and the electrical system short-circuiting due to water in the system. A new roof solved these problems and inspired residents to do further improvements. As Black commented on visiting the building after the new roof was installed, “Children were running through the corridors and playing on the floors. ... The floors became part of the home again.”

*Habitat for Humanity E/CA
Zochova 6-8
811 03 Bratislava
Slovakia
Tel. +421 2 336 690 00
eca@habitat.org*

Advocacy

As another approach, in 2007 HFH Poland began an advocacy campaign that will provide training in social housing management to municipalities, as well as facilitate the exchange of experiences and good practices.

Responding to and mitigating disasters

Like other parts of the world, Europe and Central Asia has also endured natural disasters that leave vulnerable families without decent housing long after the cataclysm. In Tajikistan, Habitat and Oxfam Great Britain completed 130 homes in communities where more than 1,000 people were left homeless after earthquakes in August 2006. After a September flood in the Dolj region of Romania, Habitat implemented a disaster-recovery project with UNICEF that targets 100 homes by August 2008.

But Habitat for Humanity is doing more than working with low-income families after a disaster. It is also working with them to make their homes more capable of withstanding a disaster. For example, in Tajikistan, Habitat and its volunteers are building houses that are more seismically stable by incorporating locally grown mulberry branches into construction. The branches reinforce mud walls to help houses withstand tremors that often strike the area.

Mobilizing volunteers

Many E/CA national organizations are also working to support programs around the world. Volunteers and funds from Great Britain, Ireland, Northern Ireland, the Netherlands and Germany were sent in record numbers in 2007. Nearly 3,000 people participated in the 163 Global Village teams that were sent from Europe, while another 128 teams were hosted in the region, of about 1,700 volunteers.

Money-saving technology

Simple, decent houses are also safe, secure houses with low utility costs, and Habitat for Humanity undertook several innovative efforts in 2007 that demonstrated concern for families' finances beyond the no-profit mortgage. In Comanesti, Romania, Habitat piloted a three-house project using Euroblok technology, a volunteer-friendly building block that can be used in any weather which cuts utility costs as much as 50 percent compared to typical frame-built structures. In Kyrgyzstan, Habitat continued its award-winning technology that combines ancient cane-reed construction with a tubular water-heating system in the floor, an approach that saves families nearly 70 percent in utility expenses.

Highlights of 2007

- In late April, tennis star Nadia Petrova joined Whirlpool Europe employees in a women-only build in Warsaw, Poland, in a highly publicized event held in conjunction with the World Tennis Association's Warsaw Open tournament.
- In September, hundreds of volunteers flocked to Radauti, Romania, for the Euro 2007 Habitat Build, a weeklong blitz build that completed 27 houses — one to honor each of the 27 member countries of the European Union.

- In October, the six-month-long His Holiness Karekin II Work Project in Armenia wrapped up with 26 half-builds and 10 renovations in 10 communities, with the help of 37 churches.
- In November, the Habitat for Humanity Europe and Central Asia office completed its relocation from Budapest, Hungary, to Bratislava, Slovakia, in a move that will save hundreds of thousands of U.S. dollars a year.
- Throughout the year, major corporate partnerships were signed with Consolis, PMI and Citigroup.
- In late 2007, Habitat for Humanity Macedonia and its Opportunity International microfinance partner were among the top three finalists in the World Bank's Global Development Network competition to honor the Most Innovative Development Project of the Year.

Latin America and the Caribbean

Latin America's housing deficit isn't just about numbers of houses. Though 28 million housing units are needed to reduce overcrowding in the region, there are 26 million homes that are inadequate by UN standards — plagued by endemic diseases, festering waste problems and a lack of water supply, among other problems. In addition, the area has a high degree of socioeconomic inequality, high land prices and high rates of urbanization. In 2007, time and energy were dedicated not only to building new homes but also to attacking the region's "qualitative deficit" through incremental building, repairs and advocacy efforts. The combination of activities resulted in a record number of new houses, rehabilitations and repairs.

In addition to putting up walls and swinging hammers, Habitat improved access to decent housing by providing microcredits for home improvements, organizing home improvement workshops for local residents, and establishing valuable alliances with other nongovernmental and government organizations.

About one-third of the Habitat for Humanity offices in the region formed alliances with local governments to subsidize more integral responses to family needs. Around \$7 million is set to be used for these types of projects in 2008.

Incremental home improvements

In an effort to address the qualitative housing deficit, many Habitat programs in LA/C began expanding their construction services to serve families who need help improving existing structures, as opposed to building entirely new structures. From pouring concrete floors over-top of packed dirt; to digging septic systems and including sanitary systems; to adding a new bedroom to alleviate overcrowded conditions, LA/C national offices have found new ways to help families improve their lives through improving their homes.

The new focus on home improvements has allowed Habitat to reach families with much lower income levels, since the monthly payments are much more manageable.

In FY 2007, Habitat partners in Latin America and the Caribbean implemented more than 4,000 homes improvement projects. In El Salvador and Nicaragua, volunteers used market studies to design products that could be put toward home improvements by poor families receiving remittances from family members abroad. There are currently plans to test the effectiveness of the designed products in 2008 and to get feedback from the families. Habitat's Healthy Homes program

*Habitat for Humanity LAC
Del Hotel Irazu 300 Noreste y 100 Este,
La Uruca,
San Jose
Costa Rica*

*Mailing address:
SJO-2268, 1601 NW-97 Ave.
PO Box 25216
Miami, FL 33102
Tel. + 506-296-8120
LAC@habitat.org*

made safe roofs for 50 homes in Tarija, Bolivia, and made sure the homes were free of Chagas—a fatal disease that is transmitted by a beetle that lives and reproduces in shanties.

Disaster response

After hurricanes, floods and earthquakes, among other natural disasters, left devastating results in their wake, Habitat for Humanity was there to rebuild. In El Salvador, 100 permanent residences were built, and another 300 are in the pipeline for families whose lives were shaken after an earthquake that ravaged the Ahuachapán region at the end of 2006. Volunteers helped relocate 70 families still living in temporary rescue shelters after Hurricane Stan swept through Guatemala in late 2005 into permanent residences.

Advocacy

Advocacy efforts took a three-pronged approach:

- Working to strengthen capacities of families and community-based organizations in advocating for housing rights, secure tenure, access to public resources and respect for cultural values of indigenous populations.
- Advancing the roles of civil society networks and local leadership in designing and managing regulatory frameworks and public policy.
- Participating in various forums and conferences that raise awareness and address the root causes of poverty and poverty housing.

These efforts produced tangible results in Brazil, Bolivia, Ecuador, Mexico, Argentina and Chile. For example, HFH Brazil joined forces with the National Forum for Urban Reform (FNUR) to influence the passage of a law that recognizes popular entities as housing promotion agents and provides community-based associations, social movements and popular cooperatives access to state financial resources. Within the framework of this law, the Program for Social Production of Housing was formulated and approved and Brazil's National Fund for Social Interest Housing (FNHIS) was created. The program has designated R\$100 million (more than US\$60 million) to these entities so they can directly implement social interest housing projects and initiatives in the year 2008.

In Honduras, the initiative of the Cooperative Housing Network (REDVISOL), which includes Habitat Honduras, together with the Honduran Council for Cooperative Housing (COHVISOL) created the Program for Cooperative Housing and Credit Solidarity (PROVICCSOL). This program allows NGOs and cooperatives to channel public funds for the self-managed construction of social housing to benefit low-income families.

Habitat volunteers raised awareness of the housing deficit with a public relations effort that included videos about sprawling favelas in Sao Paulo, among other issues. A project with the Swedish Cooperative Center will promote access to adequate housing in urban Honduras, Nicaragua and Guatemala. The project will focus this year on Guatemala.

Financial literacy program

Habitat's Financial Literacy program set out in 2007 to train 2,000 families and 100 Habitat staff in finance and credit. Volunteers ended up exceeding those goals by 279 families and 66 staff. Two hundred volunteers were involved in the effort (83 from Citigroup in five countries) and the program was expanded to Chile, Nicaragua and Panama — bringing the total of participating countries to 13.

Highlights of 2007

- A Spanish translation of “Housing Microfinance: A Practical Guide,” one of the most complete and practical resources on the topic, was published. The guide was written by several authors who are knowledgeable about housing microfinance in diverse contexts around the world and was edited by Franck Daphnis and Bruce Ferguson.
- In August 2006 Habitat Bolivia celebrated its 6,000th house.
- In El Salvador and Chile Habitat introduced new financial literacy models. The first was focused on the use of remittances and the second on savings management. In both cases families were encouraged to invest in assets like housing.
- To help families that are in need of housing improvements, as opposed to entirely new houses, the LA/C area office published the New Guide for Home Improvement, in January 2007. This guide, directed at professionals and organizations in the housing sector, will help communities address local qualitative housing issues.
- During the 2007 season of Lent, February to March, Habitat constructed 40 houses in 40 days in São Leopoldo, Río Grande do Sul, Brazil, in an event called “40 Days of Solidarity.”
- In May 2007 the book “Getting to Scale in Housing Microfinance” was released. ACCION International and Habitat for Humanity joined forces on a study about the experiences of 10 institutions affiliated with ACCION in Latin America, which represent more than 90 percent of the housing portfolio of the ACCION network. In this study, Nino Mesarina and Christy Stickney seek to improve access to housing with housing microcredits.
- In November 2007 Habitat Guatemala built their 25,000th house. Habitat in Guatemala, which has been working since 1979, is the largest Habitat program outside of the United States. And although the first 25,000 houses took nearly 30 years to build, the national leadership plans to dedicate their 50,000 in five years time.
- Habitat Colombia built 35 permanent residences in Sincelejo for families that have been displaced by the country’s violence. Wars and violent uprising are principal causes of inadequate housing around the world. Since the mid-1960s, Colombia has been embroiled in an armed conflict that has displaced more than an estimated 2 million people.¹
- Fifty-seven families in the indigenous communities of Viña del Mar and Cauñicu, Chile, and in the Costa Rican indigenous territory Rey Curré built their new homes with Habitat’s help. Also, more than 100 Chorti families built and improved their houses in Honduras.

- In Brazil, Law 335/06 was approved, which allows 100,000 families who were considered to be living illegally on government land to legalize their situations. In Brazil, Habitat's efforts have focused on pushing for public policies that favor a right to housing.
- In Brazil, Haiti, Ecuador, Mexico, Nicaragua, Bolivia and Costa Rica, Habitat coordinated marches, forums, conferences, seminars and other activities in various sectors at the national and international level to transform legal systems and practices that limit access to housing.

Major awards

- CAIXA, in conjunction with the United Nations, recognized Habitat's work on the Varjada project in Brazil as one of the top 10 best local development practices in the country for 2007.
- In Guatemala, volunteers were awarded the Presidential Medal in November 2007 as well as an Insured Mortgage Institute Award for Excellence in Financing and Housing Development.
- In Trinidad and Tobago, Habitat volunteers helped the company Phoenix Park Gas Processors Limited with a housing project. Phoenix was then awarded the Best Corporate Social Responsibility Program in South America as part of the 2007 Stevie Awards: <http://www.pggpl.com/award.html>
- Habitat for Humanity awarded the Latin America and the Caribbean region an award in August 2007 for strategically aligned practices. The area office also presented awards for projects in Guatemala, Costa Rica and Brazil. In Guatemala, volunteers allied with international organizations, local governments and social organizations to relocate 70 families who had been living in temporary shelters after Hurricane Stan. In Costa Rica, volunteers were able to get \$500,000 worth of credit over a five-year period which will expand Habitat's capacity for social housing projects there. And in Brazil, volunteers helped educate and mobilize citizens and local organizations to demand housing solutions from their government. Habitat's efforts made an impact, and the government ended up dedicating more funds in the budget toward urban development and housing policies and created a national fund for social interest housing.

United States and Canada

United States

Strong growth in the U.S. real estate market in the first years of the 21st century was a boon for some and a bust for others. While many families benefited from the strong market by seeing significant appreciation in their home's value, others were priced out of the market completely — unable to afford adequate housing, paying a large portion of their income on housing or entering into high-risk mortgages. The market has now cooled significantly, which, theoretically, should make housing more affordable. However, with a stagnant economy and costs for necessities such as gasoline and groceries continuing to rise — while incomes do not — many families are still without adequate housing options. According to The State of the Nation's Housing 2007, "affordability problems remain the nation's fastest-growing and most pervasive housing challenge."¹

Also, the early edge of a foreclosure crisis is emerging. As home prices continued to rise in the late 1990s to early 2000s, a plethora of high-risk mortgage options became available to borrowers, including interest-only and adjustable-rate mortgages. Coupled with lenders providing mortgages to high credit-risk borrowers, many families are now — since the turn in the real-estate market — in danger of losing their homes. RealtyTrac's 2007 U.S. Foreclosure Market Report states that in 2007, foreclosures were up 75 percent from the previous year, and some economists predict foreclosures to increase by at least 1.4 million in 2008.²

Leveraging resources

One Habitat for Humanity United States approach to this issue is leveraging significant resources to strengthen U.S. affiliates' capacity to create more affordable housing units in their communities. Multiple layers of support and specialized services are provided through which affiliated organizations can access technical expertise, capacity building and organizational development assistance, as well as training and funding opportunities.

HFH United States is very excited to see current partners, such as Thrivent Financial for Lutherans, increasing their commitment to Habitat and new partners joining the effort to serve more families. The Thrivent Builds Homes program funded 355 homes in 2007 and 100 Thrivent Builds Worldwide teams built worldwide during the year. A new partnership with The Home Depot Foundation will contribute \$30 million over five years to create additional affordable housing units that incorporate sustainable building techniques.

Additionally, HFH's funding offers to affiliates have expanded into previously unseen areas. HFH United States is assembling a Land Acquisition Fund to offer low-interest loans to affiliates so they have quick access to needed capital, thereby

*Habitat for Humanity International
Operational headquarters
121 Habitat St.
Americus, GA 31709
USA
(800) HABITAT
publicinfo@habitat.org*

*Administrative headquarters
270 Peachtree St.
Atlanta, GA 30303
USA*

ensuring a pipeline of buildable lots, which is essential to growth. Another emerging program relates to New Market Tax Credits. The New Market Tax Credits program seeks to spur economic development in urban and rural low-income communities by leveraging investors' capital. In October 2007, HFHI was awarded \$22.5 million for hurricane rebuilding efforts in the GO Zone (Gulf Opportunity Zone).

The expense of building materials has jumped considerably in the last few years and several programs are available for affiliates to reduce construction expenses. Generous gifts-in-kind donations from national corporate partners help affiliates defray out-of-pocket costs, which contributes to additional families served. Through the Softwood Lumber grant program, created when HFHI was awarded \$100 million as part of a Softwood Lumber Agreement, local affiliates can seek reimbursement for softwood lumber building materials. More than 305 U.S. affiliates are currently enrolled in the Softwood Lumber grant program, which is beginning to gain momentum.

Working with partners

Knowing that Habitat for Humanity cannot meet all affordable housing needs alone, HFHI and affiliates are increasingly seeking innovative partnerships and strategic alliances with other nongovernmental agencies and community partners. One partnership example is between Montgomery Habitat for Humanity (Alabama) and Rebuilding Together of Central Alabama (RTCM). While both organizations' mission focus is housing, they serve different niches. "RTCM renovates existing houses for seniors and people with disabilities and [Montgomery] HFH builds new homes for qualifying families," said Tish G. MacInnis, executive director, Montgomery HFH.³ "The partnership provides a continuum of community resources for affordable housing," said Ann McKimmon-Sikes, a Rebuilding Together former board member. The organizations share office space, cross-refer volunteers and collaborate on community projects. Both groups also participate in city- and county-wide affordable-housing groups to increase their overall impact.

In Michigan, Kalamazoo Valley HFH's collaboration with the Local Initiatives Support Corporation (LISC) allowed the affiliate to reclaim a 7-acre, idle plot of land for community benefit. Habitat will build 31 houses in the Market Place Project, a large mixed-income homeownership development in the Edison neighborhood. This property was acquired through a successful community-based planning process led by LISC. Kalamazoo Valley Habitat for Humanity, LISC and Kalamazoo Neighborhood Housing Services will work together to build affordable housing and engage for-profit homebuilders in this creative, multi-party partnership.⁴

Advocacy pilot projects

The Government Relations and Advocacy (GRA) Office is leading efforts to transform the systems that hinder growth in affordable housing as well as promote new systems that foster growth in this area. Domestically, developing a national housing trust fund is a high priority as is working on the issue at the state and local levels. In 2007, two advocacy pilot projects focused on housing trust fund issues: Hawaii HFH State Support Organization at the state level and Metro Louisville (Kentucky) HFH at the local level. Another 2007 GRA initiative is creating a homeownership development tax credit to expand low- and middle-income households' access to the mortgage market.

By utilizing these three very important factors — creating housing, mobilizing capital and transforming systems — HFH United States is positioned to become a significant driver of affordable housing nationally.

Highlights of 2007

- Through a \$125 million alliance between HFHI and Thrivent Financial — Thrivent Builds with HFH — 355 Thrivent Builds homes were funded in 2007 and 100 Thrivent Builds Worldwide teams helped build worldwide during the year.
- In October 2007, HFHI was awarded \$22.5 million for rebuilding efforts in the GO Zone. The New Market Tax Credits program seeks to spur economic development in urban and rural low-income communities by leveraging investors' capital.
- In 2007, \$8.5 million was made available to U.S. affiliates through the Department of Housing and Urban Development's (HUD) Self-Help Homeownership Opportunity Program (SHOP) program and \$2.3 million was available through HUD's Capacity Building grant program.
- In calendar year 2007, U.S. affiliates tithed \$15,834,391, a 17 percent increase in tithe donations over calendar year 2006.
- Three U.S. affiliates reached the prestigious \$1 million tithe milestone in 2007: Indian River County HFH (Florida), Our Towns of Lake Norman HFH (North Carolina) and Milwaukee HFH (Wisconsin).
- HFH of Jacksonville (Florida) and Lee County (Florida) both passed the \$2 million tithe milestone.
- More than 1,300 new houses have been completed or are under construction for families impacted by hurricanes Katrina and Rita. In addition, the Habitat and Church World Service partnership, which began in April 2006, continues to assist with home repairs for more than 680 low-income families in heavily affected communities of the Gulf Coast. Under the repair program 454 houses have been successfully completed.
- HFHI was awarded \$100 million as part of a Softwood Lumber Agreement, which presents an extraordinary opportunity to assist local building efforts around the country.
- The 24th annual Jimmy Carter Work Project brought together thousands of volunteers to sites in South Central Los Angeles and San Pedro, California, to build 30 houses and refurbish dozens of others. During the event, Habitat for Humanity Greater Los Angeles, which hosted the Carter Project 2007, launched their Building a Greater Los Angeles three-year campaign to build 250 homes over the next three years in Los Angeles County.
- Habitat for Humanity's Home Builders Blitz was the recipient of the 2007 Community Service in Contracting Award sponsored by the National Association of State Contractors Licensing Agencies (NASCLA). The national Community Service in Contracting Award was created as a way for NASCLA and its members to recognize the positive impact that contractors and construction-related associations have on their communities.
- The second annual Whirlpool® Building Blocks project, a signature program created by the appliance brand to raise awareness of the affordable housing crisis and to help eliminate substandard housing in the United States, took place May 14 to May 18, 2007. During the event, nine homes were built in one week on a donated piece of land in Guadalupe, a small community landlocked between

Phoenix and Tempe, Arizona. Entertainment icon Reba McEntire, a longtime supporter of Habitat for Humanity, announced the program at a press conference from Guadalupe's City Hall.

- A \$1.25 million grant from the Open Door Challenge Fund enabled affiliates in 50 communities to reach out to new church partners and build homes. One of the great benefits in many of the communities was the relationships that were built between Habitat for Humanity and area churches. Many affiliates partnered with churches that had never supported them before and, in some cases, the new relationships opened doors for greater and more long-term partnerships where both the churches and Habitat found value.
- More than 230 groups participated in Act! Speak! Build! Week 2007, Habitat's international, student-initiated week of advocacy.
- More than 13,000 young people participated in Collegiate Challenge, a year-round alternative break program. Students spent one week working in partnership with one of 228 local affiliates, the local community and partner families to help eliminate poverty housing in the area, and donated more than \$1.5 million in the process.

Canada

In Canada, 1.5 million households — 14 percent of the population — live in housing that is inadequate, unsuitable or unaffordable. These homes are occupied by low-income families, the working poor, single-parent families, minorities, immigrants, refugees, the elderly, ex-psychiatric patients, ex-offenders, the physically and mentally handicapped, substance abusers, youth, and battered women. Often there is nowhere else for them to go, because affordable housing is in desperately short supply across the country. Due to the lack of sufficient social housing, the vast majority of low-income Canadians live in private rental units. However, according to the building industry, private rental construction is no longer financially viable. Furthermore, there is very little affordable housing available for purchase. As a result, people are often forced to stay in inadequate housing, or to just accept whatever is available.

Successive governments have attempted to deal with these problems through myriad social programs. Great strides have been made in the battle to reduce poverty, increase access to medical care and provide equal opportunities in the workplace. However, a significant number of Canadians still lack adequate housing — and Canada still lacks a national housing policy.

Asset building is a poverty-reduction strategy that involves a combination of financial and investment training. Building savings and assets can be a more progressive approach to alleviating poverty and fostering independence. Poor and working-poor Canadians need help to save more money faster in order to acquire assets such as a business, an education, job training or a home. The increased supply of affordable housing must include more opportunities for affordable homeownership, and more assistance for people who are trying to make the huge leap from renting to ownership.

It is in this context that Habitat for Humanity Canada seeks to make an impact on the supply of affordable housing in Canada, but also — perhaps more importantly — to raise awareness of poverty and the dire need for affordable housing, to provide an avenue for people and businesses to get involved, to build community, and to serve as a vehicle for education and advocacy that leads to policy change. In

particular, HFH Canada seeks to promote affordable or assisted homeownership, which is a neglected part of the housing continuum in Canada. Governments need to recognize that the solution Habitat models is a permanent, efficient and sustainable one. With a little help, many more renter households could afford to own their homes and could even be paying less on mortgage payments than they are on rent, while at the same time building assets and equity — without ongoing government subsidy.

Highlights of 2007

- HFH Canada grew to include 72 affiliates.
- Each of the 158 houses built by Canadian affiliates provided a safe, decent and affordable home for a deserving family in need of a hand up. The construction of each of those homes also impacted hundreds of volunteers and thousands of community members in significant, often life-changing ways.
- HFH Canada launched a social marketing campaign aimed at increasing public awareness of the issues created by the lack of affordable housing. Television advertising was aired by major national and cable networks.
- HFH Canada made significant strides in becoming a true green builder, with almost 50 houses built to R2000 and Energy Star standards, resulting in healthier and more affordable homes for partner families and reducing harmful CO² emissions into the atmosphere. The green initiatives also include the application of more sustainable building methods which provide a very efficient building envelope and require significantly less lumber.
- Fourteen homes were built by women through the Women Build program.
- The number of ReStores grew to 60, and each of these locations provided an opportunity to further inform and involve the local community.
- Increasingly, HFH Canada strove to impact public policy at the municipal/regional, provincial and federal government levels. HFH Canada's participation in various housing-related networks and coalitions helped to raise the profile of the issue of affordable housing. In addition, HFH Canada's direct role in providing affordable housing gave them credibility and recognition among other partners.
- HFH Canada's affiliates have partnered with many low-income aboriginal families in the past, but in 2007 they launched a new Aboriginal Housing Program to develop pilot projects and best practices that will serve as a foundation for an expanded effort within this demographic. HFH Canada will be helping affiliates to partner with aboriginal communities and organizations, both off and on reserves, to help them discover the benefits of the Habitat self-help homeownership model.

HFH Canada's role also extended far beyond Canada's borders. HFH Canada has been expanding its international programs, especially over the last two years. In 2007:

- HFH Canada supported the construction of 210 homes in other countries.
- Forty-four Canadian affiliates tithed \$267,611 toward HFHI's international work.

- Nearly 1,000 Canadians volunteered with Canada's Global Village program.
- Dozens of Canadians volunteered for disaster response efforts in the U.S. Gulf states and during the Jimmy Carter Work Project.
- HFH Canada began to receive significant funding from the Canadian International Development Agency in support of major HFHI projects in Lesotho, Nepal and Pakistan. This funding will further raise the profile of HFH in Canada and provide even more opportunities for public education and advocacy.

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Outreach and Technical Assistance

Affiliate Tithe

Habitat's Affiliate Tithe program enables affiliates to have a worldwide impact as they build locally. Each year tithe donations have increased, which, in turn, means more people living in developing countries are able to move from unhealthy and overcrowded, poorly built structures into simple, decent housing. In FY07 donations received from U.S. affiliates reached \$15.4 million, which was an increase of more than \$3 million from FY06. Many affiliates are also going to visit the countries that they support financially and have found that their global involvement enhances their local programs. More countries outside the United States are now tithing than ever before and many of the developing countries that struggle to find funding are still dedicated to sending tithe donations to other developing countries outside of their region. One hundred percent of tithe donations goes to the specific region where affiliates would like their funding to be used.

Christine Odom, director
codom@habitat.org

Construction and Environmental Resources

Construction and Environmental Resources provides information and consulting services to local Habitat for Humanity affiliates, field staff and other departments. With the primary goal of helping affiliates build the best quality housing at the lowest possible cost, department staff provide resources that emphasize best practices on many topics including design, project management, energy efficiency, healthy indoor air quality, safety, ReStores and sustainable building. CAER also forms relationships with diverse organizations and government agencies and sponsors educational events for affiliates across the United States.

The CAER environmental initiative raises awareness of the environmental impacts of house building. As a result, partner families enjoy healthy, energy-efficient and durable housing at the lowest possible cost. This past year a large and growing number of affiliates built housing to Energy Star® standards and to local and national sustainable building standards.

Initiatives that continued through 2007 in the United States were the Affiliate Construction Operations Reviews and Habitat's Healthy Homes Program. While the former teaches affiliates how to run a more efficient construction operation, the latter educates affiliates on how to build sensible, healthy indoor air quality into Habitat homes and provides information for homeowners on healthy home maintenance. The department also provided construction supervision on special projects to rebuild in the post-Katrina Gulf Coast region. This past year CAER refined its national building science recommendations for affiliates in the U.S. Construction Standards Guidance, which will be used as a basis for a multi-year quality building initiative launched in 2008. This guidance establishes the minimum building standards as Energy Star® with additional measures added to improve moisture control and durability and to enhance healthy indoor air quality.

William Hanson, director, Construction Technologies
bhanson@habitat.org

Disaster Response

Earthquakes, massive floods, windstorms and other natural hazards leave thousands of people homeless every year, affecting the poor in a disproportionate way. The combination of disaster and conflict displaces millions and creates an influx of refugees. Many disaster-impacted communities remain at risk and fail to recover before another catastrophe strikes, shattering housing and livelihoods in an unending cycle of poverty. To meet this challenge, Disaster Response facilitates programs that include direct shelter and housing assistance, mitigation and preparedness initiatives, specialized volunteering opportunities (Disaster Corps), and partnership development. Habitat's disaster response programs are designed within a framework of long-term recovery and sustainable development that involves affected populations in community-based disaster response initiatives combined with donor coordination and on-site direct shelter and housing assistance.

Disaster Response also provides services to Habitat national organizations and affiliates by implementing and supporting disaster monitoring, needs assessments, program design, program set up, project monitoring and evaluation, preparedness trainings, risk assessments, and program security.

Highlights of Disaster Response work in 2007 include the support of ongoing disaster response initiatives in Asia (Pakistan, Bangladesh, Indonesia, India, Sri Lanka, Thailand), the Americas (Nicaragua, El Salvador, Mexico, United States) and Europe (Romania) and the launching of a new global Habitat Disaster Response Policy.

Veronica Taylor, senior director, Global Disaster Response
vtaylor@habitat.org

Global Village

Global Village, part of Habitat's overall volunteer mobilization effort, offers short-term house-building trips that provide concerned volunteers the opportunity to get involved with Habitat's work firsthand. In partnership with local affiliates worldwide, GV teams work alongside partner families and local volunteers to build a true "global village" of love, homes, families, communities and hope. All of HFHI's five area offices participate in the Global Village program. In addition to organizing and sending GV teams from their own area, the area offices and the national organizations they represent host GV teams sent to their area from other regions of the world.

In recent years significant collaborative efforts with Global Village and other departments have identified emerging markets for teams of volunteers. Examples include Global Church Partnerships (with Church Relations), Global Village Youth Programs (with Youth Programs) and Follow Your Tithe (with Affiliate Tithe). Other strategic partnerships have developed with like-minded organizations such as Charity Challenge (in the U.K.) and Thrivent Financial for Lutherans (in the United States).

David Minich, director
dminich@habitat.org

International Volunteer Program

The International Volunteer Program places volunteers at Habitat offices worldwide for an average of six-month terms of service in specialized roles that meet specific organizational needs. In FY2007, the

IVP more than doubled its participants from FY2006. International volunteers who began their terms in FY2007 served more than 29,000 hours with 19 different Habitat for Humanity organizations around the world, making a grand total of 45,960 since the program's inception. Habitat organizations collectively saved more than \$400,000 through the contributions of these specialized volunteers.

The program's popularity has continued to spread in LA/C, having placed 21 IVP volunteers in FY07 — up from nine in FY06. In E/CA, the program saw its first returning IVP participant. After having successfully served with HFH Ireland for three months in 2006, Sheila Marie returned as a construction site assistant to Szarvas, Hungary, where she served for six months facilitating Global Village and other volunteers. E/CA also awarded her the Linda Fuller Award for 2007. This annual award recognizes outstanding volunteer service within the E/CA region.

Bonnie Sullivan, manager
bsullivan@habitat.org

Women Build

A decade ago, Habitat for Humanity International created the Women Build department to encourage women to make a difference by building houses and communities. Since then, more than 1,200 Women Build houses have been constructed in the United States and in 14 other countries. Thousands of women have received training and education from their local Habitat affiliate and from HFHI's Women Build department, creating skilled volunteers and informed advocates for Habitat for Humanity.

In 2007, more than 30,000 women volunteers helped construct 209 Women Build houses. First Families Building Homes Across America — a two-year Women Build initiative sponsored by Lowe's — also came to a successful conclusion in 2007, resulting in 52 builds that involved the support of female governors, governors' spouses and other political leaders in each state, Puerto Rico and Washington, D.C. The final build in Washington, D.C., included a satellite media tour in the nation's capital with four current or former first ladies.

As the underwriter for the Women Build program, Lowe's continues to serve a vital role in helping Habitat provide decent, affordable housing for families. Lowe's awards dozens of grants each year and its stores offer free training clinics to affiliates conducting a Women Build.

Home Interiors and Gifts, Inc., is another important Women Build partner. HIG's Home Interiors Charitable Foundation sponsors multiple builds across the nation each year, and raises money for the program through the sale of specific Habitat-related items.

Lisa Nickerson, associate director
lnickerson@habitat.org

Youth Programs

The Youth Programs department is committed to engaging youth, ages 5 to 25, in the mission and work of Habitat for Humanity. With the department's support, thousands of young people around the world are working to educate others on Habitat's mission, raise funds, build decent homes and advocate for the elimination of poverty housing.

- Global Village Youth Program was launched in FY2007. GVYP trips are short-term international mission trips in which youth can travel to another country and build with Habitat for Humanity.
- More than 230 groups participated in Act! Speak! Build! Week 2007, Habitat's international, student-initiated week of advocacy.
- The first Act! Speak! Build! Week Films Contest was held in the spring of 2007. Groups and individuals were encouraged, via information on the Youth Programs department Web site and mailings, to submit a video that advocated on behalf of Habitat for Humanity International's legislative agenda. The 2007 winner was Stetson University graduate Matt Svendsen, who is using the \$1,000 prize money to sponsor a house in Egypt.
- Campus chapters — student-led, student-initiated organizations on high school or college campuses that partner with local Habitat affiliates — reported raising \$3.4 million and donating \$1.2 million to local affiliates. The Youth Programs department continues to provide valuable new resources to 596 chapters nationwide.
- Eighty participants from 21 states, the United Kingdom, Canada and Morocco traveled to five locations for Summer Youth Blitz.
- Ninety-two Youth United groups have funded and built 65 homes nationwide as of the end of FY2007. Youth United is an affiliate-driven program in which community youth come together to completely fund and build a Habitat home. Thirteen Youth United participants also came together to do Hurricane Katrina recovery work with Habitat in the Gulf Coast.
- More than 13,000 young people participated in Collegiate Challenge, a year-round alternative break program. Students spent one week working in partnership with one of 228 local affiliates, the local community and partner families and donated more than \$1.5 million in the process.
- The Clarence Jordan Award was given to the University of North Alabama because of their innovation in building, fund raising, educating and advocating to realize Habitat's mission. For its creativity and commitment, the University of North Alabama Campus Chapter received a \$20,000 scholarship funded by State Farm® to send members on a Global Village trip.
- State Farm® generously became the official National Underwriter of Habitat for Humanity's Youth Programs department. State Farm's support runs throughout the department's many initiatives, helping to strengthen and create a variety of programs.
- The Youth Programs department Web site (www.habitatyouthprograms.org) was transformed into a more interesting and useful resource for our target audiences: Habitat Trekkers (ages 5 to 8), Habitat Street Team (ages 9 to 13) and T2 (ages 14 to 25). Each section has fun activities as well as visually appealing, age-appropriate information about advocacy, education, local involvement and programs.

Desiree Adaway, director
dadaway@habitat.org

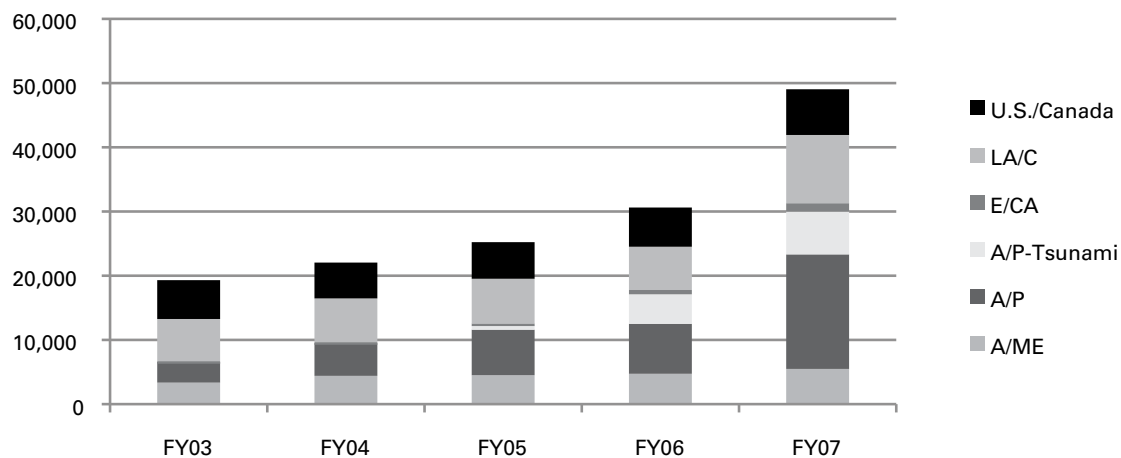
Statistics for FY2007

(July 1, 2006, to June 30, 2007)

New houses, renovations and repairs

In order to reach more families and serve a lower income group, Habitat has diversified its approach to include small loans for repairs, incremental housing solutions and partnerships with like-minded organizations. The result is a considerable increase in the number of new houses, renovations and repairs: a total of 49,039.

Global Trend: Five-year annual numbers by area



	FY03	FY04	FY05	FY06	FY07
A/ME	3,349	4,404	4,505	4,727	5,483
A/P	3,212	5,086	7,091	7,782	17,838
A/P-Tsunami	0	0	669	4,597	6,669
E/CA	137	168	304	669	1,302
LA/C	6,563	6,805	6,958	6,738	10,628
U.S./Canada	6,047	5,583	5,699	6,108	7,119
Total	19,308	22,046	25,226	30,621	49,039

House Sponsorship Costs

The following charts contain statistics for each area by country. In addition, sponsorship costs are indicated for January through December 2008. House sponsorships are calculated annually, based on expenses from the previous year and cost projections for the next year.

The new house or rehab sponsorship represents the average cost of completing a new house (one that will not require additional incremental inputs) and includes all program and administrative expenses associated with producing a full, complete house by the national entity plus 10.4 percent, the amount identified by HFHI for Indirect Cost Recovery.

The incremental housing solution is the average cost to the organization of providing an incremental housing solution (for example: core house, home improvement loan, a micro-finance housing loan or building in stages) and includes all program and administrative expenses associated with providing a family with an incremental housing solution plus 10.4 percent, the amount identified by HFHI for Indirect Cost Recovery.

As part of Habitat for Humanity's covenant, affiliates and national programs tithe a portion of their fund-raising efforts to another Habitat program outside of their country borders. Because this method of sharing resources is core to Habitat's philosophy, the HFHI Indirect Cost Recovery policy does not apply to tithe donations. Therefore, the tithe will support a sponsorship with a donation that is 10.4 percent less than indicated in these charts.

Country	Cumulative Total New/Rehabs & Repairs	FY07 Total	FY07 New	FY07 Rehabs, Additions	FY07 Repairs, Other	Funds Raised Within Country Borders	House Sponsorships for CY2008	
							New House	Incremental Housing Solution
Angola (partnership)	528	96	96	0	0	\$0	n/a	n/a
Botswana	1,509	103	76	0	27	\$23,385	\$4,100	\$900
Burundi (partnership)	2,338	750	0	750	0	\$0	n/a	n/a
Cameroon	232	90	72	17	1	\$3,248	\$3,650	\$1,680
Central African Republic*	532	0	0	0	0	\$0	n/a	n/a
Côte d'Ivoire	466	120	118	2	0	\$100,919	\$3,930	n/a
Democratic Republic of Congo	3,030	165	26	139	0	\$353	n/a	n/a
Egypt	8,745	1,509	1,509	0	0	\$249,517	n/a	\$1,040
Ethiopia	835	184	184	0	0	\$17,288	\$2,640	n/a
Ghana	5,471	538	480	58	0	\$63,883	\$2,850	n/a
Jordan	300	70	53	16	1	\$27,303	\$7,370	n/a
Kenya	2,751	238	153	85	0	\$112,489	\$2,850	\$1,950
Lebanon	626	352	0	57	295	\$61,054	n/a	\$3,950
Lesotho	156	47	47	0	0	\$49,918	\$7,340	n/a
Liberia*	98	0	0	0	0	\$0	n/a	n/a
Madagascar	759	144	144	0	0	\$62,875	\$1,950	\$1,050
Malawi	6,088	348	130	218	0	\$16,007	\$2,520	\$930
Mozambique	272	96	84	4	8	\$97,354	\$2,820	n/a
Nigeria	168	100	100	0	0	\$558,992	\$9,590	n/a
Rwanda (partnership)*	186	0	0	0	0	\$0	n/a	n/a
Senegal	78	30	28	2	0	\$2,284	\$7,470	\$2,090
Sierra Leone (partnership)*	1,146	0	0	0	0	\$0	n/a	n/a
South Africa	1,922	177	177	0	0	\$980,990	\$12,860	n/a
Tanzania	2,187	28	28	0	0	\$167,814	\$3,890	\$1,950
Uganda	4,495	95	95	0	0	\$79,348	\$5,070	\$4,070
Zambia	1465	203	157	46	0	\$110,356	\$3,360	\$2,700
Zimbabwe*	901	0	0	0	0	\$0	n/a	n/a
Totals	47,284	5,483	3,757	1,394	332	\$2,785,377		

* Closed/inactive programs or concluded partnerships

Note: Cumulative total for Uganda was reduced by 6 at beginning of FY07 due to error in previous calculations.

Country	Cumulative Total New/Rehabs & Repairs	FY07 Total	FY07 New	FY07 Rehabs, Additions	FY07 Repairs, Other	Funds Raised Within Country Borders	House Sponsorships for CY2008	
							New House	Incremental Housing Solution
Afghanistan	485	42	42	0	0	\$2,000	\$4,450	n/a
Australia	74	7	6	1	0	\$2,528,660	\$121,900	n/a
Bangladesh	976	424	427	-3	0	\$51,684	\$2,250	\$700
Cambodia	288	179	112	28	39	\$151,953	\$2,250	\$875
China	423	198	198	0	0	\$63,259	\$4,030	\$1,500
Fiji	637	5	5	0	0	\$72,571	\$10,200	n/a
Guam	19	3	3	0	0	\$35,748	\$70,660	n/a
Hong Kong (fund raising)	134	134	0	0	134	\$82,785	n/a	n/a
India	14,957	2,957	2,083	510	364	\$1,182,748	\$2,820	\$560
<i>India (tsunami response)</i>	4,443	2,730	1,454	460	816	\$149,260		
Indonesia	4,725	4,119	2,001	388	1,730	\$1,498,798	\$3,170	\$800
<i>Indonesia (tsunami response)</i>	4,562	2,249	1,976	89	184	\$1,642,732		
Japan (fund raising)	0	0	0	0	0	\$445,517	n/a	n/a
Laos (partnership)	0	0	0	0	0	\$0	n/a	n/a
Malaysia	179	141	116	25	0	\$22,057	\$9,700	n/a
Mongolia	771	217	161	56	0	\$75,968	\$2,510	\$1,620
Nepal	1,855	943	815		128	\$16,030	\$1,550	\$750
New Zealand	292	17	14	2	1	\$1,798,495	\$177,750	\$106,650
Pakistan	3,321	2,691	516	0	2,175	\$542	\$1,530	\$235
Papua New Guinea	1,231	85	32	1	52	\$161,376	\$5,200	\$1,030
Philippines	17,732	3,259	1,640	1,288	331	\$2,263,815	\$4,040	\$1,100
Samoa*	26	0	0	0	0	\$0	n/a	n/a
Singapore (fund raising)	108	108	0	0	108	\$5,679,355	n/a	n/a
Solomon Islands (partnership)	52	0	0	0	0	\$0	n/a	n/a
South Korea	717	228	50		178	\$5,394,980	\$95,330	n/a
Sri Lanka	7,025	733	404	319	10	\$4,639	\$36,810	\$2,620
<i>Sri Lanka (tsunami response)</i>	1,814	941	941	0	0	\$1,022,609		
Thailand	1,094	279	97	161	21	\$317,402	\$5,100	\$2,250
<i>Thailand (tsunami response)</i>	1,116	749	205	191	353	\$565,782		
Timor Leste (partnership)	787	0	0	0	0	\$0	n/a	\$1,125
Vanuatu	94	6	0	0	6	\$35,619	n/a	\$2,810
Vietnam	1,883	1,063	5	0	1,058	\$10	\$2,150	\$1,320
Totals	71,820	24,507	13,303	3,516	7,688	\$25,266,394		

* Closed/inactive programs or concluded partnerships

Note: Cumulative total for Bangladesh was reduced by 618 at beginning of FY07 due to error in previous calculations.

Country	Cumulative Total New/Rehabs & Repairs	FY07 Total	FY07 New	FY07 Rehabs, Additions	FY07 Repairs, Other	Funds Raised Within Country Borders	House Sponsorships for CY2008	
							New House	Incremental Housing Solution
Armenia	329	120	51	69	0	\$62,351	\$11,440	\$3,810
Bulgaria	30	15	0	0	15	\$30,004	n/a	\$3,110
Germany (fund raising)	0	0	0	0	0	\$254,360	n/a	n/a
Great Britain	28	0	0	0	0	\$7,605,257	\$322,700	n/a
Hungary	140	27	16	0	11	\$98,729	\$48,100	\$3,810
Kyrgyzstan	454	288	8	31	249	\$115,039	\$15,150	\$2,410
Macedonia	86	54	0	36	18	\$13,776	\$15,870	\$4,780
Netherlands (fund raising)	0	0	0	0	0	\$1,069,694	n/a	n/a
Northern Ireland	51	2	2	0	0	\$786,994	\$317,400	n/a
Poland	123	29	0	2	27	\$185,170	\$38,030	\$2,780
Portugal	21	2	2	0	0	\$28,505	\$52,910	\$17,970
Republic of Ireland	10	6	0	6	0	\$175,803	\$274,280	\$92,120
Romania	794	320	29	55	236	\$392,979	\$24,340	\$4,900
Russian Federation	21	8	2	6	0	0	\$19,920	\$4,250
Slovakia (partnership)	202	49	20	20	9	0	n/a	\$1,660
Tajikistan	530	382	115	5	262	\$56,586	\$9,140	\$980
Turkey (partnership)	8	0	0	0	0	0	n/a	n/a
Ukraine	0	0	0	0	0	0	n/a	n/a
Totals	2,827	1,302	245	230	827	\$10,875,247		

Country	Cumulative Total New/Rehabs & Repairs	FY07 Total	FY07 New	FY07 Rehabs, Additions	FY07 Repairs, Other	Funds Raised Within Country Borders	House Sponsorships for CY2008	
							New House	Incremental Housing Solution
Antigua & Barbuda*	3	0	0	0	0	0	n/a	n/a
Argentina	192	47	25	22	0	\$103,815	\$13,500	\$1,690
Belize	51	4	4	0	0	\$27,351	n/a	n/a
Bolivia	6,712	575	330	132	113	\$147,953	\$5,770	\$2,500
Brazil	3,110	147	127	0	20	\$170,464	\$8,720	\$2,010
Cayman Islands	0	0	0	0	0	0	n/a	n/a
Chile	1,482	1,019	24	19	976	\$45,325	\$7,770	\$4,270
Colombia	1,976	542	244	163	135	\$10,976	\$5,560	\$1,100
Costa Rica	932	304	65	229	10	\$121,746	\$13,480	\$4,270
Dominican Republic	1,669	239	85	101	53	\$75,713	\$14,300	\$5,290
Ecuador	547	135	134	1	0	\$84,509	\$10,400	\$1,180
El Salvador	5,005	551	538	13	0	\$163,528	\$5,880	\$2,160
Guatemala	24,578	3,286	2,519	379	388	\$669,027	\$4,020	\$2,520
Guyana	406	98	37	0	61	\$34,113	\$14,020	n/a
Haiti	1,149	424	89	24	311	\$9,466	\$7,700	\$2,580
Honduras	6,132	720	473	247	0	\$117,308	\$4,330	\$2,610
Jamaica*	296	0	0	0	0	0	n/a	n/a
Mexico	18,482	1,988	896	603	489	\$1,093,428	\$5,930	\$2,320
Nicaragua	3,749	240	239	1	0	\$22,823	\$8,730	n/a
Panama	66	16	16	0	0	\$176,939	\$10,510	\$1,270
Paraguay	567	72	54	18	0	\$7,718	\$6,340	\$3,110
Peru (partnership)	4,885	189	0	0	189	0	n/a	n/a
Suriname	17	17	12	4	1	0	n/a	n/a
Trinidad & Tobago	105	15	15	0	0	\$401,222	\$21,030	n/a
Venezuela*	19	0	0	0	0	0	n/a	n/a
Totals	82,130	10,628	5,926	1,956	2,746	\$3,483,424		

*Closed program

Latin America and the Caribbean

Country	Cumulative Total New/Rehabs & Repairs	FY07 Total	FY07 New	FY07 Rehabs, Additions	FY07 Repairs, Other	FY07 Tithe
Canada	1,196	161	161	0	0	267,611
United States	74,466	6,958	5,192	427	1,339	15,834,391
Totals	75,662	7,119	5,353	427	1,339	16,102,002

Top tithing affiliates

Top 10 tithing small affiliates (by population served)			
Affiliate name	State	CY2007 tithe	
Harbor HFH	Michigan	\$72,541	
New Horizons HFH of Gtr Sumter	Georgia	\$33,600	
Kearney Area HFH	Nebraska	\$30,048	
Lakes Area HFH	Minnesota	\$28,413	
HFH of Douglas County, MN	Minnesota	\$25,891	
Stillwater HFH	Oklahoma	\$24,285	
Lower Wisconsin River HFH	Wisconsin	\$20,603	
HFH of NW Connecticut	Connecticut	\$20,588	
Lake Chelan Valley HFH	Washington	\$19,431	
Sisters HFH	Oregon	\$16,800	

Top 10 tithing large affiliates (by population served)			
Affiliate name	State		CY2007 tithe
HFH of Jacksonville	Florida		\$683,752
Lee County HFH	Florida		\$665,504
HFH of Charlotte	North Carolina		\$479,244
HFH of Collier County	Florida		\$300,000
Twin Cities HFH	Minnesota		\$202,724
Seattle/South King Co HFH	Washington		\$186,800
HFH of Valley of the Sun	Arizona		\$158,378
HFH of Metro Denver	Colorado		\$144,600
Atlanta HFH	Georgia		\$137,000
Milwaukee HFH	Wisconsin		\$126,430

Top 10 tithing medium affiliates (by population served)			
Affiliate name	State	CY2007 tithe	
Indian River County HFH	Florida	\$294,374	
Our Towns of Lake Norman HFH	North Carolina	\$252,061	
Sea Island HFH	South Carolina	\$151,528	
Charlotte County HFH	Florida	\$86,378	
Clay County HFH	Florida	\$80,561	
Highlands County HFH	Florida	\$73,748	
HFH of Greater Newburgh	New York	\$70,431	
St. Tammany West, HFH	Louisiana	\$64,307	
HFH of the St. Vrain Valley	Colorado	\$62,843	
HFH of Horry County	South Carolina	\$62,313	



INTERNATIONAL HEADQUARTERS: 121 Habitat St. Americus, GA 31709-3498 USA
(229) 924-6935 (800) HABITAT fax (229) 928-8811 publicinfo@habitat.org www.habitat.org