

2021-2022 ANNUAL REPORT

What We're Made Of

Habitat for Humanity of Puerto Rico



Habitat
for Humanity®
of Puerto Rico

Our Vision

A Puerto Rico where every person has a decent place to live, a place to call home.



FREDDIE HERNÁNDEZ

Former President of Habitat for Humanity of Puerto Rico Board of Directors



AMANDA SILVA

Habitat for Humanity of Puerto Rico Executive Director

Mission

At Habitat for Humanity of Puerto Rico, we help individuals and families achieve stability, self-reliance and a better future through affordable housing and capacity building programs.

I have had the extraordinary honor of being the Chairman of the Board of Habitat for Humanity of Puerto Rico for the last 8 years. What started in Puerto Rico as a modest non-profit organization helping a few families find affordable homes is now a powerful and sophisticated entity helping hundreds of communities across the island.

While hurricane María wreaked havoc in Puerto Rico, it also generated greater awareness of the need for affordable housing on the island. It also attracted large donors who helped us achieve our mission. The help of corporate and individual donors was instrumental in helping underprivileged communities on the island in times of great need.

After 25 years, Habitat for Humanity of Puerto Rico is stronger than ever. The strategic plan completed in 2022 lays the foundation for the path we must follow in the future. Our strong leadership has the knowledge and expertise to continue working effectively with the government, communities, and donors to implement home-building and reconstruction projects.

I thank Habitat for Humanity of Puerto Rico for allowing me the opportunity to serve and for showing me the faces of thousands of families in Puerto Rico who strive to have a better future. For them, having a safe, affordable, and dignified home is a tangible symbol of security and hope. There's no greater satisfaction than giving a family the keys to their first home. Join us to continue making it possible!

For 25 years, Habitat for Humanity of Puerto Rico has worked with communities, volunteers, and sponsors to help hundreds of families to have safe and dignified homes. For residents of the island, the last five years have been especially challenging due to the hurricanes, earthquakes, and the COVID-19 pandemic. These complex situations made us step up to the plate and show what we're made of -- a commitment to our mission, respect for our communities and participants, and a passion for making things right.

Obtaining the keys to your first home is probably one of the most exciting moments in one's life. It is even more so for people who struggle to make ends meet and come from disadvantaged socioeconomic backgrounds. At Habitat for Humanity of Puerto Rico, we believe

in collaborative efforts to help individuals across the island surpass the hurdles of homeownership and look to the future with hope.

This Annual Report will give you a glimpse of the programs that Habitat for Humanity of Puerto Rico implements in the island and their impact on the lives of people and communities. We also highlight the contributions of volunteers and donors who make our mission possible: help individuals and families achieve stability, self-reliance, and a better future through affordable housing and capacity building programs. Let's continue working together to show what we're made of.

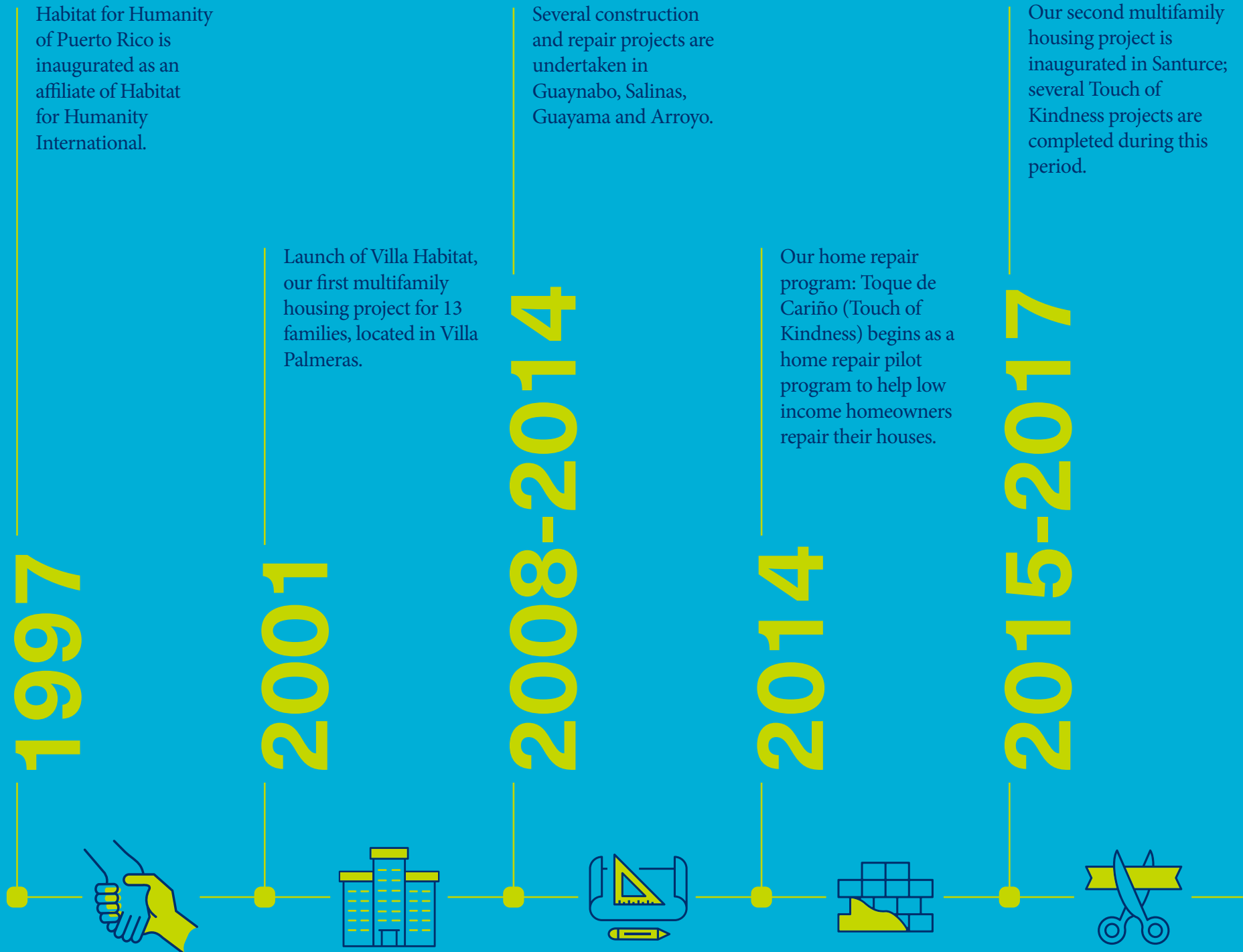


Habitat for Humanity of Puerto Rico, a non-profit organization affiliated with Habitat for Humanity International, commemorates 25 years of presence and commitment to Puerto Rico, an archipelago made of warm waters, lush mountains, vibrant communities and open-hearted people.

- We help low- and moderate-income individuals and families in need of housing who desire to excel, build capital, and achieve financial stability and self-sufficiency.
- With the support of donors, government agencies, and volunteers, we build and rehabilitate homes on land and structures donated or acquired.
- We support individuals interested in becoming homeowners, guiding them throughout the process of obtaining a home.
- Participants are chosen based on their housing needs and ability to pay a low-cost, interest-free mortgage, and willingness to invest hours of sweat equity, distributed between the rehabilitation of their future home and participation in educational workshops.



25 YEARS of Habitat for Humanity of Puerto Rico



2017



Developed a disaster response initiative after hurricanes Irma and Maria, distributed more than 2,000 shelter repair kits throughout several municipalities. Created the Puerto Rico Recovery Program to assist families whose homes were impacted by the hurricanes. Expanded Women Build PR, aimed at training women in construction skills.

2019



Awarded the keys of three new construction housing units located in Rio Piedras.

2020



Habitat Builds Puerto Rico, our workforce training in construction skills program, was launched at the University of Sacred Heart in Santurce. Continued training initiatives for program beneficiaries, and established new collaborative alliances with local organizations and communities on ownership initiatives and community support.

2021-2022



Handed the keys to 12 families of our 4th multifamily project and completed three home rehabilitations in Peñuelas and Vega Baja.

2022



Launched Habitat Builds Puerto Rico in the Albergue Olímpico in Salinas, which provides masonry, carpentry, plumbing, electricity and soft skills training. Work continued in our Home Repair Program, impacting over 500 homes.

OUR PROGRAMS

Homeownership



Habitat for Humanity of Puerto Rico has helped transform the lives of hundreds of families across the Island, who today enjoy stability and peace of mind by having a safe home of their own.

Our Homeownership Program seeks to provide low and moderate income individuals and families the opportunity to acquire decent and safe housing. We work on the acquisition, rehabilitation, construction, and sale of properties to families in need of their own homes, with the support of donors, government agencies, and volunteers.



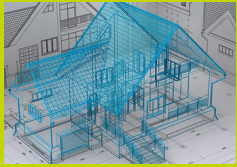
The beneficiary families are chosen based on their housing needs and ability to pay a low-cost, interest free mortgage. Monthly mortgage payments are deposited into a revolving loan fund in order to help more individuals.

Participants pay an affordable mortgage of 0% interest and 0% APR. They complete hours of sweat equity in their future homes and financial and home buyer trainings that will help them become successful homeowners.

HABITAT MODEL for the Homeownership Program

BUILD

With the help of donors, volunteers, and community leaders, we generate the necessary support to build or rehabilitate homes.



ACQUIRE

Owners of Habitat housing acquire their homes and pay an affordable interest free mortgage.



REINVEST

Mortgage payments are reinvested in a revolving loan fund to help more families and individuals in Puerto Rico.



"I had been looking to buy a house for years because I did not want to rent anymore. But there is no affordable housing, let alone on a single mother's salary. The day I received the news that I had qualified to buy the house, it was a sign that everything was going to be okay. When we first entered, my son ran around the house and hugged me. Volunteering with Habitat Puerto Rico was a beautiful and rewarding experience. The workshops helped me understand the process of buying a home in Puerto Rico. I thank God and then Habitat for this dream come true."

Anet, beneficiary from Peñuelas, Homewonserhip Program



Families join Habitat for Humanity of Puerto Rico, investing 70 hours of sweat-equity in working on their new homes or those of partner families. They perform tasks such as: cleaning, painting, and gardening and participate in financial and homebuyer educational workshops that help them succeed in their new role as homeowners.

Puerto Rico Recovery Program



"I was born here and stayed living here with my parents. I have a whole life of memories in this house. I didn't feel safe, so I stayed at a relative's house during the Hurricane. The Hurricane ripped the roof in the front part of the house, the bathroom and the bedroom. Everything was flooded and destroyed - it was pretty bad. Thanks to Habitat, I could repair the house, and they let me choose the paint color, so I chose yellow because mom always painted it yellow, that's the color she liked. It turned out pretty."

Héctor, beneficiary from Patillas, Puerto Rico Recovery Program

Habitat for Humanity of Puerto Rico joined forces with its parent organization, Habitat for Humanity International, to develop the Puerto Rico Recovery Program. The five-year program (2018-2023) aims to contribute to Puerto Rico's reconstruction and resilience efforts after hurricanes Irma and Maria by revitalizing communities and helping affected families address their housing needs.

It combines resources and knowledge to achieve the implementation of diverse projects that address the housing problem holistically through four main pillars that arise from the need for reconstruction after hurricanes:

1. Housing construction, rehabilitation, and repair
2. Workforce, community, and family training
3. Title Clearance: The Legalization of Property
4. Knowledge exchange with government and stakeholders to improve public policy and develop social interest housing solutions





Housing construction, rehabilitation, and repair



According to an article published by El Nuevo Día in February 2022, the Puerto Rico Housing Department stipulated that 5,200 homes in Puerto Rico continue to have blue tarps. Five years after Hurricane Maria, 3,719 homes have been rebuilt and there are still about 10,000 homes pending reconstruction.

The Home Repair Program helps advance the repair of homes affected by hurricanes, turning them into resilient structures against future atmospheric events. Home repairs can include:

- Repair or replacement of roof, doors, and windows
- Repairs and fixes to the exterior of the main structure
- Electrical work
- Replacement of cabinets and railings
- Plastering and painting



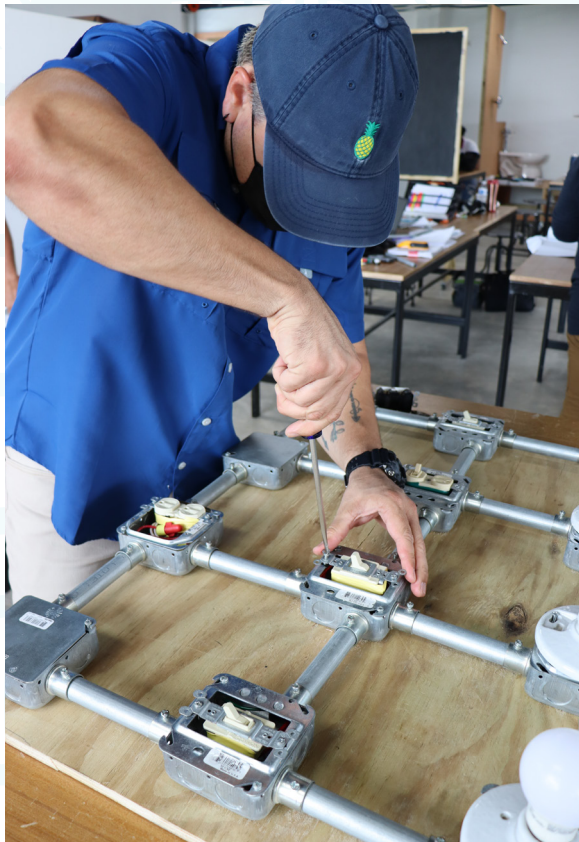
Workforce, Community, and Family Training

Habitat Builds Puerto Rico

According to the Bureau of Labor Statistics, Puerto Rico has a deficit of about 40,000 workers for nearly 2,000 construction projects. FEMA estimates the Island needs up to 89,000 construction workers. To help meet this need we developed Habitat Builds Puerto Rico, a 5.5 week construction skill training program, free of charge, for individuals to gain skills and possible employment.

"I became unemployed just before the pandemic started. Habitat Builds Puerto Rico was a great experience. I liked everything, especially the willingness of the staff and instructors to help. I already had some knowledge, and the training helped me perfect my skills and clarified my doubts about carpentry, masonry, plumbing, and electricity."

Héctor, participant of Habitat Builds Puerto Rico. He now works for a home construction company.



As of June 2022, Habitat Builds Puerto Rico had trained 138 individuals; our goal for 2023 is for 620 participants to complete the training and to have more women applying to the program, supporting gender equality in the construction sector.

 **138**
individuals

2022

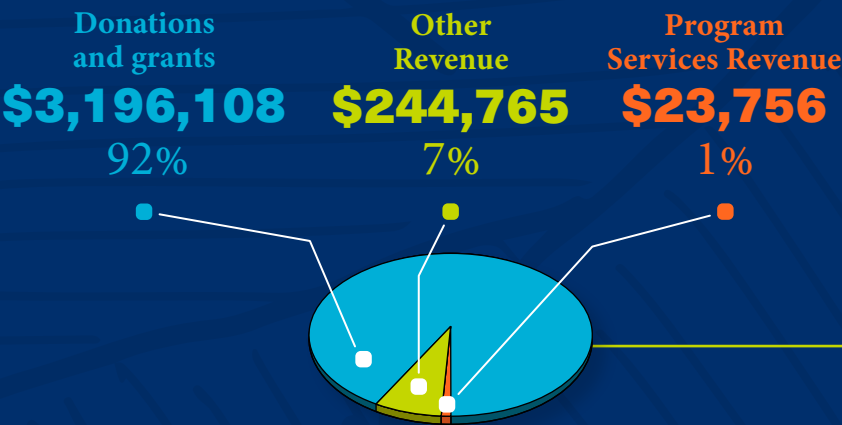


620
participants

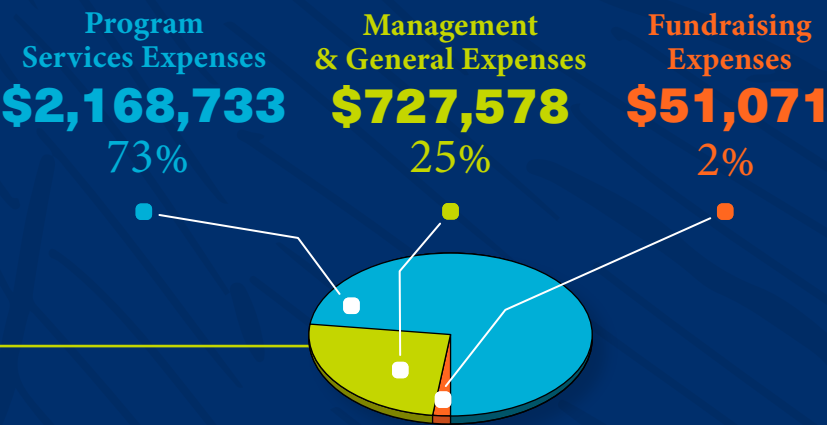
2023

FINANCIALS for Fiscal Year 2022

REVENUE



EXPENDITURES



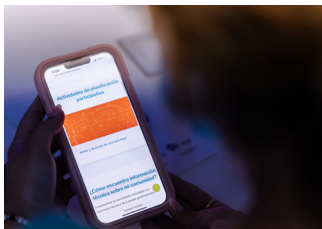


Community and Families Training

- OSHA Construction 10-hour and 30-hour trainings: seek to instill a culture of safety in the construction sector due to the significant participation of unskilled workers and contribute to the economy by investing resources in local labor, improving the quality of their work, and allowing them to earn higher salaries.



- Our Home Maintenance Program educates on safe repair/construction practices, financial literacy, and disaster preparedness, among others.



505

OSHA interventions 10/30
as of June 30, 2022

312

Home Repair
Program

Owners trained as of
June 30, 2022

21

Homeownership
Program

Owners trained as of
June 30, 2022



Community Risk Training

- It is a collaborative project with the organization El Enjambre to help community groups to identify hazards and vulnerabilities of structures and homes in communities and develop potential strategies to improve their safety.

850

Estimated number of
community residents benefited
as of June 30, 2022

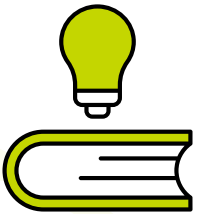


Title Clearance The Legalization of Property

- Homeownership security, or the legal rights a person has over their land or property, is a persistent housing problem in Puerto Rico, exacerbated by hurricanes Irma, Maria and Fiona, and the earthquakes. According to the Puerto Rico Planning Society, approximately 260,000 homes (housing 1.3 million people) on the Island lack proper permits or property titles. The absence of secure tenure affects the owner's ability to rebuild, receive aid for the damage caused by natural disasters, and gain legal access to essential services such as electricity or running water.



- After more than 85,000 families in Puerto Rico were initially denied federal assistance to repair homes affected by hurricanes Irma and Maria, in 2019, Habitat for Humanity of Puerto Rico established a partnership with Fundación Fondo de Acceso a la Justicia, Inc. to create the Title Authorization Program. Its purpose is to help low-income families formalize their title or any other proof of tenure as their legal right to property.



Knowledge exchange with government and stakeholders

- Through collaborations with residents, communities, businesses, policymakers, and leaders, we share best practices and knowledge gathered to increase and scale housing recovery and long-term resilience. We inform individuals in Puerto Rico about the importance of a resilient reconstruction and recovery to facilitate information exchange and coordination within and between municipalities and the state government and its agencies.

Achievements

Research on tenure, guidelines and referral process. Study by Professor Ana Cristina Gómez of the University of Puerto Rico School of Law.

Direct authorization of deeds through association with Fundación Fondo de Acceso a la Justicia, Inc.

489 | **387**

Deeds settled
as of June 30, 2022

Titles

"Based on legal research, Habitat for Humanity of Puerto Rico seeks permanent solutions for thousands of Puerto Ricans who do not have a legal title to their home. After natural disasters, the most vulnerable populations are the ones who take the longest to access recovery funds. By analyzing the latest experiences in Puerto Rico, they propose different approaches to this problem."

Ana Cristina Gómez, Professor at the University
of Puerto Rico School of Law



THANKS TO OUR DONORS & COLLABORATORS!

We thank the following individuals
for their donations in 2022:

Jacqueline Ballester
Christopher Kunzelman
Usha Surapaneni
Hari Surapaneni
Joan Kirchheimer
Ben Liao
Katie D'Amore
Patrick Taggart
Juan José Román
Christopher York
William Schulz
Camilla Moraes / Brian Lavertu
Ali Badday
Henok Tekle
Lori Krell
Paul Clip
William Lambert
Vimal Patel
Cynthia Morales
Tyler Reynolds
Yannick Monye
Ron Charnis
Josh Tieman
Alberto Cruz
Daniel Ortiz
Edward Kim
The Handza Family Mike Pahe and Noah
Shirai - Mitrakos Family Fund
Marwin Fund
Charles Carpenter
Kevin Campbell
Raphael Muñoz Carreras
Rachel Harrison
Daniel Ortiz



FOUNDATIONS & COMPANIES

We thank the following Foundation
for their donations in 2022:

The 20/22 Foundation Inc.

We thank the following companies
for their support:

Anderson Trucking Services Inc.
Trailer Bridge
Sachs Chemical Inc.
Servimetal LLC
ABF Freight
Julio Rodriguez US Customs Broker
Monserate, Simonet & Gierbolini
Oscar Logistics
Magic Transport Inc.
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Premier Logistics, Inc.
Estrella Home LLC
CBX Global
Caribe Freight Forwarding
First Bank
Dupont
L'Oreal
Oriental Bank
Bayer





INDIVIDUAL & CORPORATE VOLUNTEERING

Volunteering at Habitat for Humanity of Puerto Rico can take many forms - from working in our offices to supporting community development and construction work in our projects.

We partner with companies and organizations that invite their employees to contribute their time and talent and help individuals and families needing decent and safe housing.

Whether they are community members, individuals, or company work team, volunteers are the heart and hands of our organization. With their time and talent, they improve the living conditions of many families and contribute long-term changes for the benefit of Puerto Rico.

"Habitat for Humanity of Puerto Rico made it possible for Liberty employees from different areas and towns in the Island to come together in pursuit of the common good: to contribute to the rehabilitation of a house that will become the home of a family that otherwise could not afford it."

**Yadira Valdivia, Executive Director
Liberty Foundation**

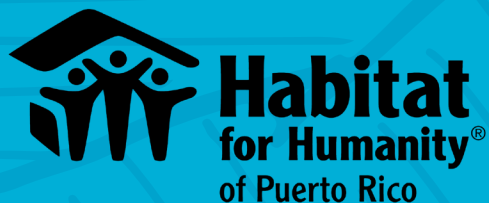


"Given the exceptional work Habitat for Humanity of Puerto Rico does to provide affordable and safe homes for such deserving families in the community, ATS is especially grateful for the opportunity to work alongside the HOHPR team. Habitat for Humanity's mission aligns perfectly with the core values of ATS, and it's a mission we are proud to support for years to come."

**Jay Thomassen | Managing Director
ATS International Services, Inc.**

"We are incredibly grateful to serve alongside Habitat for Humanity of Puerto Rico again in 2022 to preserve home ownership opportunities and generational prosperity for our neighbors on the island. Trailer Bridge was founded on serving the people of Puerto Rico and giving back to the community in this way is just an extension of that commitment and our company's culture of service."


**Jacob Wegrzyn, Vice President
Trailer Bridge, Caribbean**





Habitat for Humanity of Puerto Rico helps individuals and families transform their lives through homeownership, empowering them to achieve the stability and independence they need to make their goals a reality. Over the past 25 years, we have become a beacon of hope for local communities, witnessing the transformative power that comes when the different sectors come together, selflessly, to build a better future for those who need a roof over their heads.




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 787-368-9393

 www.habitatpr.org

How can you help?

Volunteering - You can help families access adequate housing, improving their health, education and living conditions.

For more information about corporate or individual volunteering access:
habitatpr.org/volunteering

Monetary Contribution:
habitatpr.org/dona-ahora

Creating housing opportunities to transform lives.