

# 2022 ANNUAL REPORT



# BUILD CHANGE





## Over 1 million people made safer since 2004

In 2022 Build Change reached a major milestone: we've now made over 1 million people safer, improved more than 200,000 buildings, and protected \$4 billion of families' assets—essential to building generational wealth and stability.

Since 2004, your support has been enabling us to save lives, support livelihoods, and address inequity for some of the world's most vulnerable people.



## Impact in 2022



SAFER BUILDINGS

2022

**101,924**

2004-2022

**202,050**



SAFER PEOPLE

**509,489**

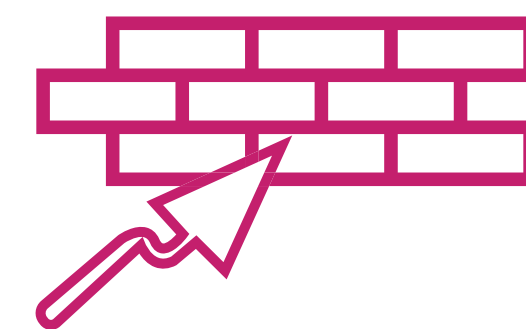
**1,033,641**



PEOPLE TRAINED

**2,987**

**88,205**



JOBS CREATED

**2,664**

**37,143**



ORGS CHANGED

**18**

**168**

# Championing Climate-Resilient Housing Globally

Build Change has pioneered a movement that is spurring governments, investors, and philanthropists to advance policy and investment towards climate-resilient housing. **Our Climate Resilient Housing** campaign, backed by the UN's Race to Resilience, advanced resilient housing advocacy in international forums such as **COP27**, the **World Economic Forum**, and **Latin America & Caribbean Climate Week**.

Highlights for 2022 include:

- Being showcased in the **2030 Adaptation and Resilience Breakthroughs**, a series of climate ambitions for 2030 identified during New York Climate Week;
- Being named as a key partner to deliver climate-resilient housing as part of the **Sharm El-Sheikh Adaptation Agenda**—marking the first time that the UN Climate Change division set a housing-related implementation goal—to reach 3 billion people through safer housing by 2030;
- Participating in the first ever Climate Change and Urbanization Ministerial at a COP, bringing together global ministers of housing, urban development, environment, and climate change.

We also renewed our international commitment as part of the **Clinton Global Initiative**, to increase the resilience of 100 homes in flood-prone areas of Honduras.



*Build Change discusses the Sharm El Sheikh Adaptation Agenda with representatives from the World Bank, Holcim, and Howden Group at COP27.*

## WATCH BUILD CHANGE AT COP27

Building for a Billion:  
The Resilient Housing  
Implementation Lab

Tackling Cascading Risks,  
Losses, & Damages in  
Heavily Interconnected  
Systems

Women Leading  
Decarbonization of the  
Built Environment

# Leadership in Disaster Risk Reduction and Housing Affordability

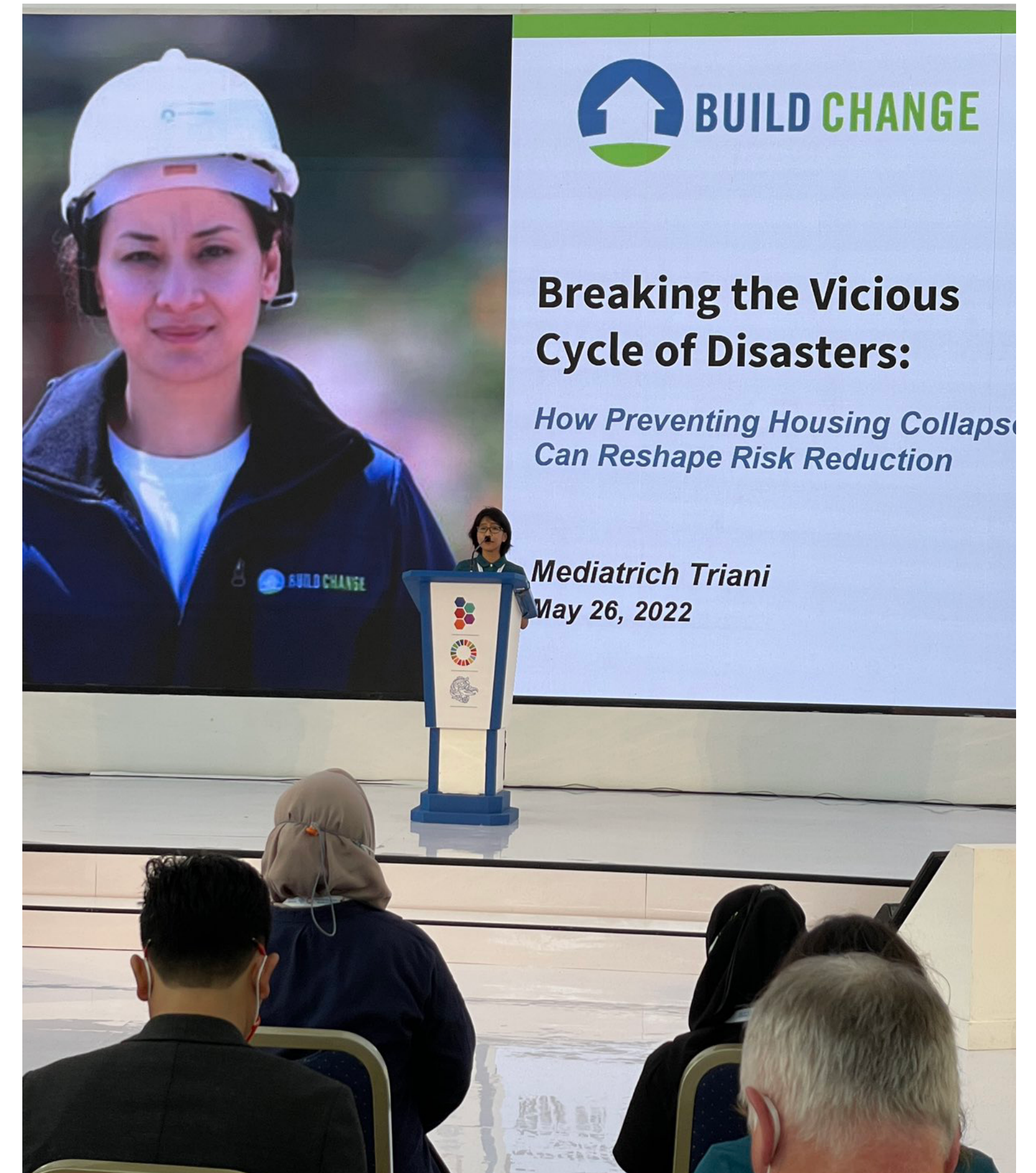
In 2022, we continued to advocate and put resilient housing on the global agenda, including at the UN’s Global Platform for Disaster Risk Reduction in Bali, Indonesia and the World Bank-organized Understanding Risk conference in Florianópolis, Brazil. We also shared our experiences of resilient housing programs across Latin America and the Caribbean at the National Urban Forum in Ecuador.




Build Change won second place at the inaugural **Averted Disaster Award (ADA)**, which recognizes disaster mitigation interventions that go unnoticed precisely because of their success. An exhibition of photos by Hermeilio Miguel Aquino (Kino) shared the experiences of three families we have supported in the Philippines, and debuted at the Understanding Risk conference in Brazil in November.

“The use of digital technologies for scaling is critical to support rapid progress in reducing disaster risks and can broaden the scope of what is possible across the construction value chain.”

— *Build Change Indonesia Partnership Manager  
Mediatrich Triani speaking at the Global Platform  
for Disaster Risk Reduction in Bali in May.*



*Mediatrich Triani presenting at the UN’s Global Platform for Disaster Risk Reduction in Bali, Indonesia in May 2022.*



*Build Change lead engineer Sofia Andrade with homeowners Nubia Esperanza and her father in Guacamayas, Bogota. Nubia and her family received financial and technical support to retrofit their home through the Plan Terrazas program.*

## 110,000+ homes more resilient in earthquake-prone **Colombia**

Exponential progress in Colombia has led to the improvement of over 110,000 homes nationally to date. Build Change's critical contributions since 2014 have helped develop, implement, and scale housing programs that better incorporate disaster resilience, while driving essential policy changes, permitting and subsidy reforms, and hundreds of millions of dollars in public investment.

In 2022, the construction phase of the Build Change-supported program **Plan Terrazas** got underway, to support 1,250 low-income households in vulnerable informal housing in Bogota with risk management and poverty

alleviation through a combination of structural home improvement and expansion.

Building on the learning and success of our work in Bogota, we also launched a program with the housing authority of Bucaramanga, a city situated above one of the highest concentrations of seismic activity in the world. Build Change is supporting the city to integrate resilience into its existing home improvement programs, to initially make 560 homes more earthquake resilient.

## Climate-resilient homes for families in flood-prone areas of Honduras

In Honduras, damages from climate hazards are expected to double in the next twenty years. Build Change's program with the Honduran Red Cross has been helping families in the flood-prone Sula Valley to adapt their homes against hurricanes and flooding while also addressing relevant seismic risk.

By supporting vulnerable families to make critical home improvements and safely build a second story, we're creating safe, autonomous living spaces for refuge during times of need, while reducing involuntary climate-fueled migration. We're also demonstrating to local stakeholders how adaptation can be a cost-effective, sustainable alternative to temporary shelters, new construction, or relocation.

The first homes were completed in time to successfully protect families from severe flooding that hit the region in September 2022. Find out more [here](#).

*"Before" and "after": This home in Lupo Viejo was strengthened and expanded for hurricane, flood, and earthquake resilience as part of our climate-adaptation program in Honduras.*



## Rebuilding and long-term economic recovery for earthquake survivors in Haiti

In what remains a challenging political and economic environment, in 2022 Build Change was one of the only organizations successfully rebuilding housing in Haiti following the 7.2-magnitude earthquake of August 2021—a testament to our homeowner-led model, 100% local team, and our experience working in Haiti over a decade.

Build Change applies a whole-system approach to help prevent future disasters in Haiti. As we work with earthquake survivors to repair and rehabilitate their homes, we train block-making businesses to ensure a supply of high-quality building materials, and train builders in disaster-resilient retrofitting and construction. This is supported by training the local government on the principles that incentivize safer construction and spur economic recovery.

*“Before” and “after”:* Sylviana (pictured) is the head of one of several Haitian families that we supported in 2022 with conditional cash grants and technical assistance to incrementally repair and rebuild their earthquake-damaged homes. Our local team guided Sylviana to select a builder, purchase high-quality building materials, and supervise construction.





“Build Change built something really strong, with good blocks, and good construction training. This is something very valuable, and the house will be more resistant ... If people want to build a house in Les Cayes they should come and see this one so they can build like this.”

— Auribert, a homeowner who Build Change supported to retrofit his earthquake-damaged house in Les Cayes, Haiti.

“Before” and “after” of Auribert’s home, which has been upgraded for earthquake and climate resilience.



# Philippines & Indonesia:

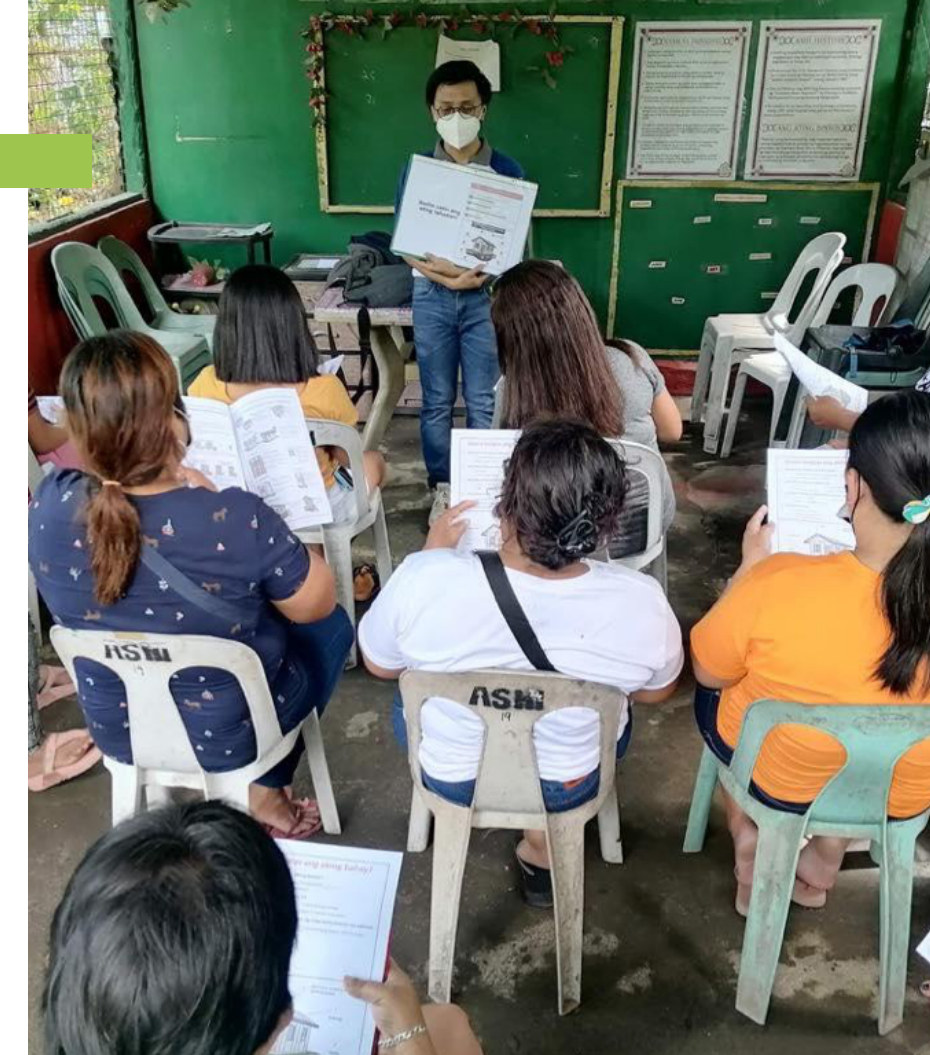
## Hundreds of women accessing new, affordable loans for disaster resilience

Build Change is working with local microfinance partners to incentivize preventative home strengthening and make it accessible to low-income families. In 2022 our innovative home strengthening loans with technical assistance enabled hundreds of women in the Philippines to make critical structural improvements to their homes before the next disaster.

A new partnership with microfinance institution KOMIDA will enable us to start offering similar financial and technical support for resilient housing to families in Indonesia. A pilot phase was completed in 2022.



*Maria, a client of ASA Philippines and one of the hundreds of women accessing affordable finance for home strengthening.*



Training microfinance clients in the Philippines, prior to starting construction.



“We can now sleep comfortably at night. It’s not too hot anymore ... We are no longer scared.”  
— Carmela, Cebu Province



Build Change and microfinance partner ASA Philippines supported Deoclesa (right) and Carmela (above) to retrofit their homes in Carcar City, Cebu.

## **Philippines:** Building local capacity for sustainable post-disaster recovery

Build Change delivered training to 300 homeowners and 45 builders in Cebu and Bohol provinces as part of our post-Typhoon Odette assistance work with the Philippine Disaster Resilience Foundation (PDRF).

## **Indonesia:** Safer Schools Program revived following Cianjur earthquake

Build Change has restarted its Safer Schools Program to strengthen vulnerable schools so that children can learn and play in safer environments, with one school retrofit already underway. This decision comes following the devastating earthquake in the Cianjur region of West Java province in November, which revealed the significant vulnerability that continues to prevail in school infrastructure across Indonesia.

## **Nepal:** Government partnership to reduce risk and help prevent future disasters

Build Change partnered with the National Disaster Risk Reduction and Management Authority to provide continued technical assistance for resilient housing in Nepal. As part of this we carried out critical risk assessments for homes at risk of landslides following two magnitude-6+ earthquakes in Khotang and Doti in 2022. We continue to provide materials, training, and technical support that will help the government to prevent buildings from collapsing in future disasters.

The team also conducted assessments of home-based businesses in 2022 in preparation for a pilot demonstration program for disaster prevention planned in 2023.



*Builder trainer Raquel Lagramada trains builders in Cebu on how to build stronger roofs using the roofing kits donated by the Philippine Disaster Resilience Foundation.*

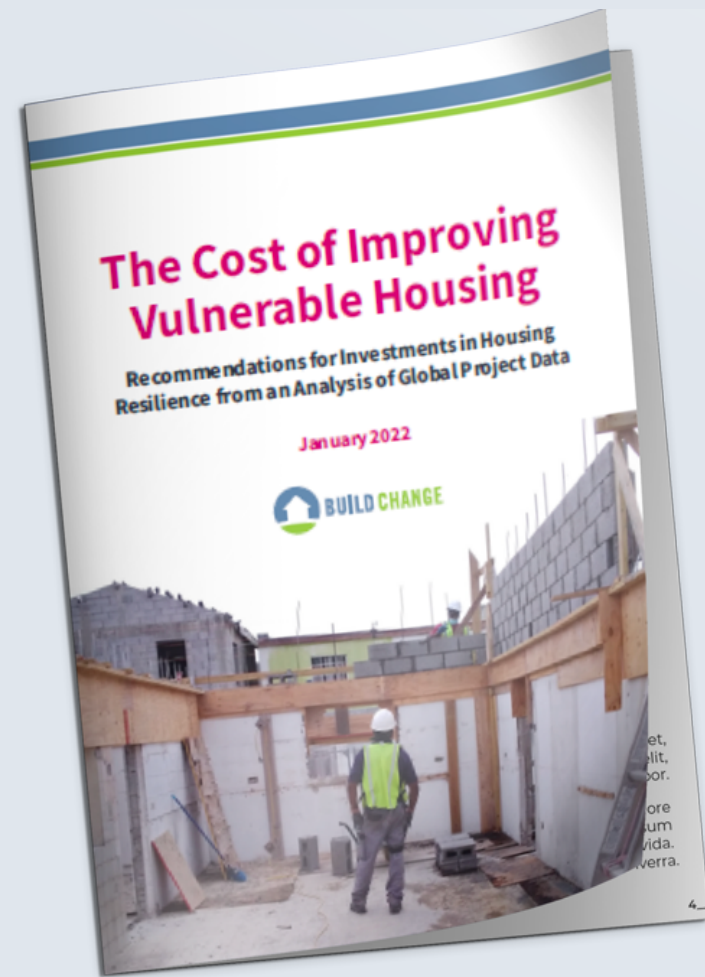


*Build Change carried out post-disaster assessments in schools like this one in Cianjur, which was heavily damaged by the 2022 earthquake.*



*Build Change engineers supported the post-disaster assessment of earthquake-damaged houses such as this one in Khotang district, Nepal.*

# Thought Leadership for Resilient Housing



## New study shows retrofitting costs over 75% less than new construction

**The Cost of Improving Vulnerable Housing: Recommendations for Investments in Housing Resilience from an Analysis of Global Project Data** (Build Change, January 2022).

A new study published by Build Change revealed the massive cost saving of retrofitting homes compared to new construction, to show why improving existing vulnerable housing should be prioritized to address the gap in the global supply of adequate housing.

Through comprehensive analysis of direct construction costs for different kinds of home improvement work, this first-of-its-kind study provides detailed insight into housing investments for a range of housing typologies around the world. Drawing on data from 1500 retrofit designs, the average cost of improving vulnerable housing was 23% of the cost of building new housing in the same locations.

## Leading discussions on climate-resilient housing

- Build Change hosted **Driving Policy Action for Climate Resilient Housing**, a discussion around issues of global policy, balancing recovery and prevention, and how to channel investments in housing with speakers from the UN Environment Programme, International Finance Corporation, and the South Carolina Office of Resilience.
- Build Change Founder & CEO Dr. Elizabeth Hausler spoke at FEMA's **"Alliances for Inclusive Resilience"** annual forum in October, when leaders from the private,

public, and nonprofit sectors came together to explore competing priorities in the decision-making process for advancing climate adaptation.

- Build Change's VP of Engineering Lizzie Collins presented before the Florida Housing Coalition following Hurricane Ian in September on "Integrating disaster prevention and resilience into the housing ecosystem at the household level for Florida's frontline communities."



# Amplifying our Reach

In 2022, the Engineering, Design, and Technology team expanded Build Change’s capacity and position as a trusted advisor and innovator for other development agencies, donors, governments, and organizations for resilient housing through excellent, client-focused program solutions. Key achievements include:



Developing “Resilient Housing in a Box” (RHIAB): a complete tech solution embedded with our award-winning approach to delivering high-quality programs for housing resilience, both before and after disasters. RHIAB’s customizable, standardized management information system, workflow, and toolset for housing projects will be available to partners in 2023.



Supporting the Institute for Building Technology and Safety with the development of a regional capacity-building strategy for building professionals, and a cost-benefit analysis to identify the most cost-effective retrofitting and resilience measures for hurricanes.



Providing continued remote system support and technical capacity building to the Dominica Housing Recovery Project, for the Build Change-developed Management Information System that is facilitating the rebuilding of hurricane-damaged homes.

*The Build Change Colombia Engineering, Design, and Technology team training officials at the Institute for Social Housing and Urban Reform (INVISBU) in Bucaramanga, Colombia.*



# Partners and Donors

## ENTREPRENEURSHIP

Ashoka  
Draper Richards Kaplan Foundation  
Echoing Green  
Schwab Foundation for Social Entrepreneurship  
Skoll Foundation

## COMPANIES & CORPORATE FOUNDATIONS

Airbnb  
AmazonSmile Foundation  
Amherst LLC  
Autodesk Foundation  
Building Minds  
Cardno  
Carrington Risk Consulting  
CISCO Foundation  
Computers and Structures Inc. (CSI)  
Degenkolb Engineers  
Holcim Philippines  
IBM  
ICONIQ Impact: Climate Equity Co-Lab  
Kasagana-Ka Development Center Inc., Philippines  
LeapStep  
Moody's RMS  
Riyan Private Limited  
Rural Bank of Gattaran Inc., Philippines  
Simpson Strong-Tie  
Thornton Tomasetti Foundation  
VMware Foundation

## GOVERNMENTS & MULTILATERALS

Asian Development Bank  
Global Alliance for Buildings and Construction (GlobalABC)

Global Facility for Disaster Reduction and Recovery (GFDRR)  
International Finance Corporation  
Race to Resilience  
Shelter Cluster  
United States Agency for International Development (USAID)  
World Bank  
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ARISE Philippines  
Badan Nasional Penanggulangan Bencana (BNPB), Indonesia  
Caja de Vivienda Popular – Secretaría Distrital del Hábitat, Bogotá, Colombia  
City of Makati, Philippines  
Comisión Nacional de Vivienda (CONAVI), Mexico  
Dominica Housing Recovery Project  
Instituto de Vivienda de Interés Social y Reforma Urbana de Bucaramanga (INVISBU) – Alcaldía de Bucaramanga, Colombia  
Kementerian Pekerjaan Umum dan Perumahan Rakyat (Kemen PUPR), Indonesia  
Ministère des Travaux Publics du Bâtiment, Transports et Communications (MTPTC), Haiti  
Ministerio de Desarrollo Urbano y Vivienda (MIDUVI), Ecuador  
Ministerio de Vivienda, Ciudad y Territorio (MVCT), Colombia  
Municipality of Chantal, Haiti  
National Disaster Risk Reduction and Management Authority (NDRRMA), Nepal  
National Home Mortgage Finance Corporation, Philippines

Unité de Construction de Logements et de Bâtiments Publics (UCLBP), Haiti  
United States Federal Emergency Management Agency (FEMA)

## MEDIA

Averted Disaster Award  
Call for Code  
David Clark Cause  
Hermeilio Miguel Aquino (Kino)  
Nikon  
WaterBear Network

## MICROFINANCE

Ahon Sa Hiras Inc. (ASHI), Philippines  
Alalay Sa Kaunlaran (ASKI), Philippines  
ASA Philippines Foundation Inc., Philippines  
Kasagana-Ka Cooperative, Philippines  
Koperasi Mitra Dhuafa (KOMIDA), Indonesia

## NONPROFITS

Airbnb.org  
Asociación Colombiana de Ingeniería Sísmica (AIS)  
Association of Structural Engineers of the Philippines  
Center for Disaster Philanthropy  
Clinton Global Initiative  
Corporación Organización El Minuto de Dios  
Disaster Risk Reduction Network Philippines (DRRNetPhils)  
FairBuilding Network  
Good Today  
Honduran Red Cross  
IDEO.org  
Institute for Building Technology and Safety (IBTS)  
Microfinance Council of the Philippines

Mindanao Microfinance Council, Philippines  
National Community Reinvestment Coalition (NCRC)  
Philippine Disaster Resilience Foundation (PDRF)  
Philippine INGO Network (PINGON)  
Philippine Institute of Civil Engineers  
Philippine Red Cross  
Philippine Shelter Cluster  
Resilient Cities Network

## UNIVERSITIES

Escuela Colombiana de Ingeniería Julio Garavito, Colombia  
Polytechnic University of the Philippines  
Pontificia Universidad Javeriana, Colombia  
Tribhuvan University, Nepal  
Universidad de la Sabana, Colombia  
Universidad EAFIT, Colombia  
Universidad Militar Nueva Granada, Colombia  
Universidad Nacional Autónoma de Honduras (UNAH)  
Universidad Nacional de Colombia  
University of California, Berkeley  
University of Colorado Boulder

# Partners and Donors

## FAMILY FOUNDATIONS

Argosy Foundation  
The Elmo Foundation  
Eucalyptus Foundation  
Flora Family Foundation  
Hutton Family Foundation  
Keough Family Foundation  
The Renaissance Foundation

## INDIVIDUAL DONORS

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Lydell Wiebe  
Sarah Wissler  
Alice Woolley  
Barbara Wuchte

*We would also like to thank those donors who choose to remain anonymous.*

# Financial Report

## STATEMENT OF FINANCIAL POSITION\*

### ASSETS

#### Current Assets

Cash	\$2,336,727
Accounts Receivable, Net	\$ 67,851
Prepaid Expenses	\$59,249
<b>Total Current Assets</b>	<b>\$2,463,827</b>

#### Property and Equipment

Software and Equipment	\$839,068
Less: Accumulated Depreciation	\$(491,205)
<b>Total Property and Equipment</b>	<b>\$347,863</b>

#### Other Long-Term Assets

Deposits	\$ 723
Other Assets	\$7,031
<b>Total Other Long-Term Assets</b>	<b>\$7,754</b>

<b>TOTAL ASSETS</b>	<b>\$2,819,444</b>
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### LIABILITIES AND NET ASSETS

#### Current Liabilities

Accounts Payable	\$32,769
Credit Card Payable	\$50,853
Payroll Liabilities	\$207,135
<b>Total Liabilities</b>	<b>\$290,757</b>

#### Net Assets

Without Donor Restrictions	\$1,856,725
With Donor Restrictions	\$671,962
<b>Total Net Assets</b>	<b>\$2,528,687</b>

<b>TOTAL LIABILITIES and NET ASSETS</b>	<b>\$2,819,444</b>
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## STATEMENT OF FINANCIAL ACTIVITY\*

### REVENUE AND SUPPORT

Grants and Contributions	\$3,430,091
Contract Income	\$215,575
Other Income	\$1,853
Gain on Extinguishment of Debt	\$ 195,700
Interest Income	\$680
<b>TOTAL REVENUE AND SUPPORT</b>	<b>\$3,843,899</b>

### EXPENSES

#### Program Services

Indonesia	\$128,134
Innovations	\$662,935
Haiti	\$229,656
Philippines	\$ 381,335
Latin America	\$635,908
South Asia	\$32,577
Caribbean	\$65,386
United States	\$201,300
Advocacy	\$254,837
Housing and Finance	\$165,833
<b>Total Program Services</b>	<b>\$2,757,901</b>

#### Management & General Services

Fundraising	\$972,646
General and Administrative	\$817,607
<b>Total Management &amp; General</b>	<b>\$1,790,253</b>

<b>TOTAL EXPENSES</b>	<b>\$4,548,154</b>
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<b>CHANGE IN NET ASSETS</b>	<b>\$-704,255</b>
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Net Assets - Beginning of Year	\$3,232,942
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<b>NET ASSETS - END OF YEAR</b>	<b>\$2,528,687</b>
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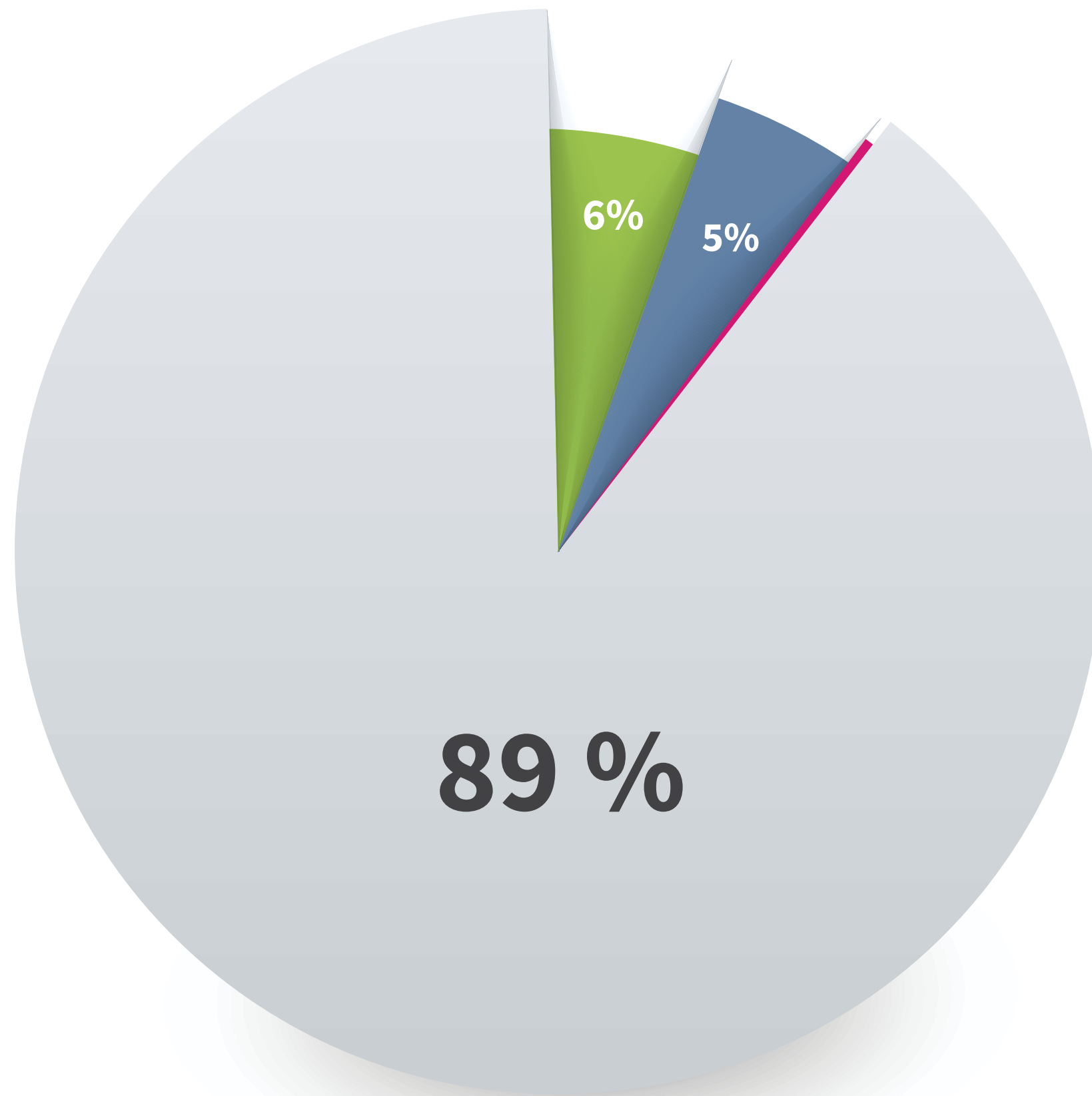
\* Unaudited financial statement for the year ended December 31, 2022



# Financial Report

## REVENUE & SUPPORT

TOTAL REVENUE 100%



89 %  
Grants and Contributions

6 %  
Contract Income

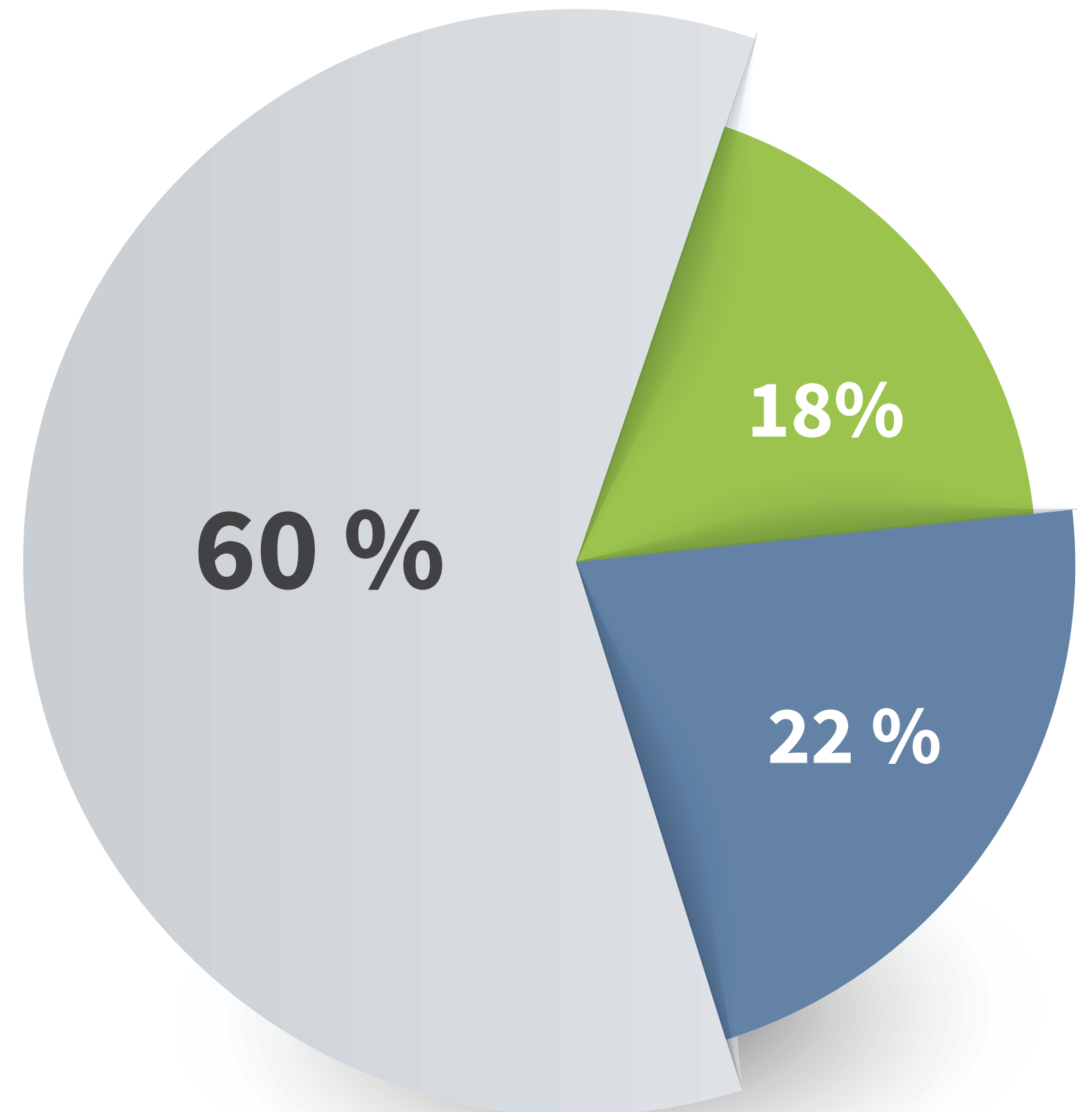
5 %  
Gain on Extinguishment of Debt\*

0.1 %  
Other

\*Forgiveness of Paycheck Protection Program Loan

## EXPENSES

TOTAL EXPENSES 100%



60 %  
Program Expenses

22 %  
Development

18 %  
General and Administrative

# Board of Directors



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Interim Board Chair



**Grace Hanson, J.D., MBA**  
Board Chair Emeritus



**Erin Bradner, Ph.D.**  
Board Member



**Martin Fisher, Ph.D.**  
Board Member



**Hemant Shah**  
Board Member

“Shift **control of capital, change policy**, and listen to and **put the power in the hands of the people**: these are high-level actions organizations must take to support more climate-resilient and inclusive solutions for the most vulnerable populations.”

*Dr. Elizabeth Hausler speaking at the World Economic Forum in 2022 on the panel “**Investing in Climate Change Adaptation in Fragile Contexts.**”*





Builder training in the Philippines



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