



Habitat for Humanity International and Symbiotics join forces to accelerate and scale affordable, inclusive and sustainable housing finance

Habitat for Humanity International, a leading global nonprofit dedicated to innovating new ways of building, repairing and financing safe, affordable homes around the world, and Symbiotics, the leading market access platform for impact investing, have come together to launch MicroBuild® Fund 2, a global private credit fund designed to expand and deepen the affordable housing finance ecosystem in emerging markets.

“One in 3 people on Earth don’t have a safe, affordable home, and the global need has accelerated in recent years as more and more housing markets have broken,” said Habitat for Humanity International CEO Jonathan Reckford. “We must scale innovative solutions to meet this challenge. The MicroBuild Initiative, including the fund, is a cornerstone of Habitat’s impact strategy over the next decade. Through our strategic partnership with Symbiotics, we plan to leverage as much as US\$5 billion in financing globally to expand access to inclusive, affordable, sustainable housing.”

“As Symbiotics celebrates 20 years in impact investing, we see the industry entering a decisive stage where scale and trusted partnerships are key to creating meaningful outcomes,” said Roland Dominicé, managing director, Symbiotics Group. “We are honored that Habitat for Humanity has chosen Symbiotics to align with on the MicroBuild Fund 2, a collaboration that reflects our shared belief that finance must be a catalyst for sustainable development. This partnership underscores our track record as a leading impact investment firm and our ongoing commitment to mobilizing capital where it matters most. Affordable housing is a critical global need and an important theme for Symbiotics, and we are proud to advance this vision together with Habitat.”

The MicroBuild Initiative builds on the success of MicroBuild Fund 1, which leveraged US\$100 million to catalyze more than US\$1.2 billion in affordable housing finance for almost 240,000 families across 33 countries since 2012. As part of the MicroBuild Initiative, the second fund is expected to be significantly larger — in the range of US\$300 million to US\$500 million. The initiative will also incorporate both a technical assistance and innovation platform and an influence and advocacy strategy to help transform housing systems globally. Together, Habitat and Symbiotics aim to directly benefit more than 2.5 million people in emerging and developing economies as they work to improve their homes. We will also crowd in new capital markets actors to create a larger, long-term pool of capital for affordable housing finance.

This joint effort is built on complementary strengths and expertise. Habitat, the sponsor of both MicroBuild funds, contributes expertise in housing finance and shelter solutions through its Terwilliger Center for Innovation in Shelter, which operates at the nexus of affordable housing, climate resilience, gender equity and enhanced livelihoods. Meanwhile, Symbiotics’ focus on global debt funds and proven experience with foreign exchange risk management and attracting private credit to impact vehicles will enable the MicroBuild Initiative to move capital markets and drive impact for poor and low-income households.

For more information, please email MicroBuild2@habitat.org.