



Habitat for Humanity[®] International

THE MARKET

Habitat for Humanity International is at work in 100 countries worldwide. Through autonomous local affiliates in every state of the United States, every province of Canada, and in communities around the world, Habitat for Humanity builds and renovates simple, durable houses with people who otherwise could not afford decent shelter.

Habitat is not a giveaway program. Habitat homeowners are selected on the basis of need, willingness to partner with Habitat, and ability to repay a modest monthly mortgage. Future homeowners invest sweat equity in helping to build their own homes or the homes of other future Habitat home partners. Then, they buy the homes through a no-profit, zero-interest mortgage. This interest-free mortgage, combined with volunteer labor and simple designs, keeps houses affordable for those with low incomes. Monthly payments go into a local Fund for Humanity to help build more houses.

Habitat for Humanity International and its North American operations are headquartered in Americus, Georgia, where the organization started. Area offices are in San Jose, Costa Rica; Bangkok, Thailand; Pretoria, South Africa; and Budapest, Hungary.

ACHIEVEMENTS

When the 200,000th Habitat for Humanity house is completed in 2005, about 1 million people will



be living in Habitat homes. While house numbers help measure the work, the families served and the lives touched are how Habitat for Humanity gauges its true value.

It is important, of course, that a family have a secure, affordable place to live — a place where children aren't ashamed to bring their friends. But the benefits of good housing extend well beyond that. Without the worries of get-by living in a decrepit

shack, rundown apartment, or leaky hut, a family's health improves, children's grades go up, and parents often return to school or have the confidence to seek better employment. Tax rolls benefit; neighborhoods and entire communities improve.

The partnership between future homeowners and Habitat volunteers also brings some remarkable results. In Northern Ireland, for example, Habitat for Humanity projects have united Catholics and Protestants, breaking down longtime barriers. In South Africa, where apartheid divided the races for generations, blacks and whites now work side by side building Habitat homes.

HISTORY

The idea for Habitat for Humanity was born at Koinonia Farm, a Christian farming community founded in 1942 in rural southwest Georgia to be a "demonstration plot for the kingdom of God." Millard and Linda Fuller made their way to that demonstration plot in 1965.

By the time Millard Fuller turned 29, he had earned his first million dollars as an

entrepreneur and attorney. But as his finances flourished, his health and marriage crumbled. To save their marriage, the Fullers decided to begin anew. They sold all that they owned, gave the money to the poor, and in their searching, landed at Koinonia, where they began soaking up the teachings of farmer, theologian, and community founder Clarence Jordan. His message resonated with them:

"What the poor need," said Jordan, "is not charity, but capital; not caseworkers, but coworkers."

In time, Jordan and Fuller launched a program of "partnership housing," building simple houses in partnership with rural neighbors who were too poor to qualify for conventional home loans. They sold the houses to the neighbors at no profit and no interest — what they called "the Bible finance plan."

The first house was dedicated in 1969, and others soon followed. In 1973, the Fullers took the concept of partnership housing to Africa. Within a few years, simple concrete-block homes were replacing unhealthy mud-and-thatch homes . . . and Millard Fuller had a bold idea. If partnership housing could improve lives in Georgia and Zaire, why not the rest of the world?

In 1976, the Fullers returned to the United States and launched Habitat for Humanity International. By the organization's 25th anniversary, tens of thousands of people were volunteering with Habitat, and more than 500,000 people were living in Habitat houses.

THE PRODUCT

In the belief that God's love extends to everyone, and as a demonstration of the love and teachings of Jesus Christ, Habitat for Humanity's ultimate



goal is to eliminate poverty housing and homelessness from the face of the earth by building adequate, basic housing. Habitat seeks to accomplish its goal by putting shelter on the hearts and minds of people everywhere in such a powerful way that substandard housing and homelessness become socially, politically, and religiously unacceptable.

RECENT DEVELOPMENTS

Two programs that promise to significantly expand Habitat's impact are the 21st Century Challenge and Save and Build.

The 21st Century Challenge helps communities develop an achievable plan to eliminate substandard housing within a certain number of years. Habitat affiliates collaborate with other community groups, businesses, churches, and local governments to tackle the problem. The program has experienced proven success.

Sumter County, Georgia, where Habitat for Humanity International is headquartered, was like many rural Southern counties: dotted with dilapidated shacks. Finding that unacceptable in its own backyard, Habitat in 1993 organized the Sumter County Challenge. By 2000, collaborative efforts had resulted in several hundred new homes being constructed, and no one in the county was forced to live any longer in substandard housing. The 21st Century Challenge invites other communities to embrace that goal.

Habitat for Humanity's Asia-Pacific area pioneered Save and Build to serve the very poor — those who cannot afford even the typical Habitat house.

Through the program, a dozen families join a savings group, each family committing to save about 25 cents (U.S.) per day. As they save, they gather building materials. After six months, the group has saved sufficient money to build one house. Habitat for Humanity, through donor contributions, then provides money for two more houses.

In this way, each family is able to build a basic, but secure and affordable, house within two years.

Savings group members — like all Habitat homeowners — invest sweat equity in building their houses and pay for them in full. With many savings groups operating at once, even the poorest village can rebuild itself in a few years.

PROMOTION

Because the need for decent housing is so widespread, Habitat for Humanity believes the response must be equally widespread. Habitat actively seeks to engage in its work everyone who wants to be involved. Religion is no barrier. Age is no barrier. Neither is race, nationality, gender, building experience, nor station in life.



Former U.S. President Jimmy Carter has been Habitat for Humanity's most famous volunteer. Each year since 1984, he and his wife Rosalynn,

joined by thousands of other volunteers, have devoted a week of time, sweat, and skills to building houses during the Jimmy Carter Work Project. More than 1,000 houses have resulted from those efforts.

Habitat also has attracted thousands of other notable names from the worlds of music, film, sports, business, television, and politics. From actors to agents, comedians to cornerbacks, singers to senators . . . all have been eager and frequent participants on Habitat building sites throughout the world.

Corporate partners are vital to Habitat for Humanity's work, contributing dollars, products, professional services, and house-building labor. Whirlpool, for example, donates stoves and refrigerators for Habitat homes built in the United States, Canada, and Europe. Lowe's underwrites sponsorship of

Habitat for Humanity's Women Build program.

Andersen Corporation committed to build 100 houses to mark its 100th anniversary. The Lions Clubs International Foundation provides grants to affiliates to build homes with those living with physical and mental disabilities. Scores of other corporate partners help in a wide variety of ways.

Everyday people are the backbone of Habitat's building efforts. Retirees travel in their RVs to help build homes; high school and college students give up their breaks to build; women build houses through special Women Build projects; people use vacations to go on Habitat for Humanity Global Village trips to build houses elsewhere in the world; church congregations sponsor

and build homes; offenders help build houses through the Prison Partnership program.

The stories of those efforts and the need for housing are told in Habitat for Humanity's award-winning magazine, *Habitat World*; on its highly trafficked Web site, www.habitat.org; and through videos, photos, public service announcements, news releases, and newsletters. Special-event builds, such as the Jimmy Carter Work Project, Hollywood for Habitat for Humanity Build, Congress Building America, and Building on Faith Week also help bring visibility to the organization.

BRAND VALUES

Habitat for Humanity is a people-to-people partnership based on the belief that everyone, everywhere deserves a simple, decent, secure place to live — and that everyone benefits when that happens. The organization views itself as a "partnership of possibilities." Homeowners are partners in the work. Volunteers are partners. Individual donors are partners. Corporations and foundations are partners. Churches are partners. Governments are partners. All see the possibility of building a better world . . . one house, one family at a time.

THINGS YOU DIDN'T KNOW ABOUT HABITAT FOR HUMANITY

- The average size of a Habitat house in the United States is 1,100 square feet, compared with the 2,324-square-foot average for all new homes built in the United States.
- About 40,790 nails, 600 pieces of lumber and 50 gallons of paint are used in constructing the typical three-bedroom Habitat home in the United States.
- On average, U.S. Habitat homeowners pay \$266 a month for mortgage principal, insurance and taxes. The average mortgage length is 20 years.