



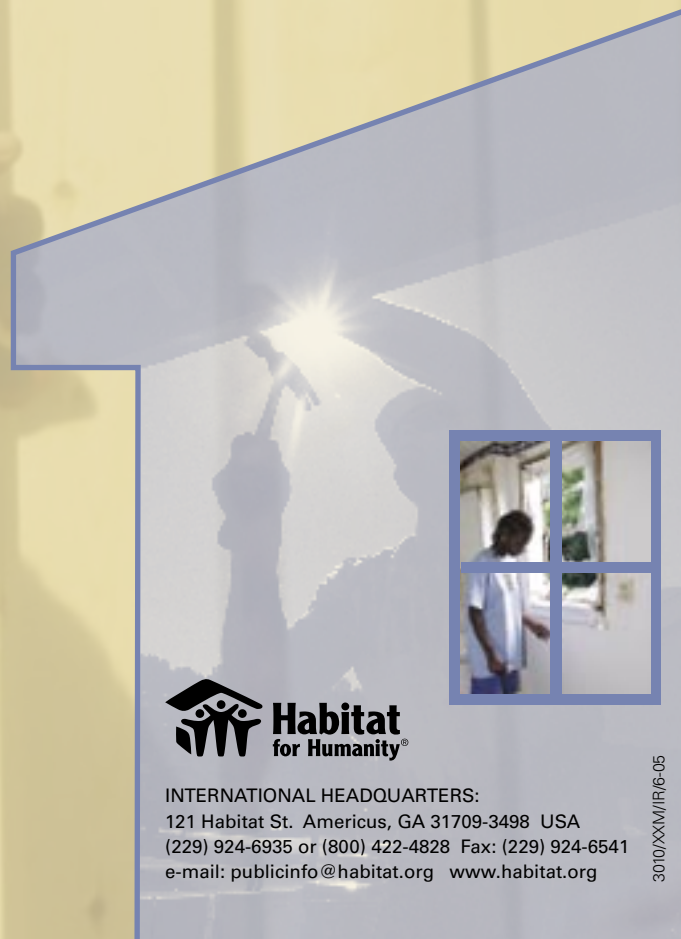
You can take part!

Volunteers who contribute their time to give Habitat's vision a tangible form join with the future homeowner families to provide virtually all of the house-building labor. Individuals, religious organizations and corporations that support Habitat's mission provide the tax-deductible donations of money, land and materials that make the work possible.

Thanks to dedicated and generous supporters and volunteers, Habitat for Humanity already has built or renovated more than 200,000 houses providing shelter to more than 1 million people as of August 2005. But millions more around the world still live in deplorable conditions. That's why Habitat's house-building, hope-building work is so urgent.

To learn more, or to contribute your time, talents or gifts toward the effort to eliminate substandard housing, contact your local affiliate or call (800) HABITAT. You can also visit our Web site at www.habitat.org.

Building houses Building hope



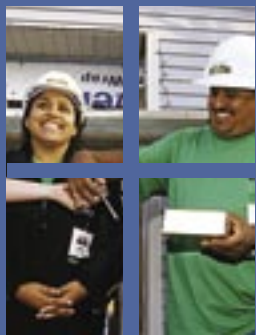
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Building *houses*

The old house sits on a bare lot, ready to be torn down. Yesterday, a family that had spent years here moved up the road to a new house—a simple, decent house they helped to build and now are buying. The cold nights they spent huddled within these crumbling walls and the rainstorms they endured beneath its leaking roof soon will be distant memories. Already, they have begun building a new life.

In the midst of a worldwide housing crisis, millions of families still live in dangerous, unhealthy housing, struggling every day just to survive. For them, Habitat for Humanity's self-help housing program is a beacon of hope.



A nonprofit, ecumenical Christian housing ministry, Habitat for Humanity builds simple and affordable homes in partnership with those in need of decent housing. Families purchase the houses at no profit, through interest-free loans.

Habitat operates at the grassroots level, with affiliates in all 50 U.S. states and a presence in 99 other countries. Local residents in each community direct the affiliates and are responsible for family selection, fund raising, house construction and all day-to-day operations.

Building Dignity

Habitat builds houses alongside families who demonstrate need and willingness to partner with Habitat. Families invest hundreds of hours of their own "sweat-equity" labor into the houses. Their monthly mortgage payments help fund the construction of more houses.



Inadequate shelter binds a family in struggle. A Habitat home frees them to enjoy self-reliance and self-respect. Children benefit, neighborhoods are changed and communities are improved.

Building Relationships

Modeled on biblical principles, Habitat's solution to the blight of substandard housing is popular with people from many political, professional, ethnic, religious and economic backgrounds. This is the essence of Habitat—inviting diverse individuals to find common ground through using a hammer and sharing a goal, building relationships as well as houses.

Building Community

Habitat fosters reconciliation as people join together to build houses. In Northern Ireland, Protestants and Catholics work side by side on Habitat building sites. In Jordan and Egypt, Muslims and Christians are building bridges of hope. In South Africa, black and white residents heal wounds and form bonds of friendship with their neighbors.



Building *hope*

Habitat for Humanity is present in 100 countries worldwide. Opportunities to participate and give abound.

