

all that's missing is

the
WILL
to do it.

IN REALITY, THE WILL TO ELIMINATE POVERTY HOUSING ON THIS PLANET ALREADY EXISTS, AS DO ALL THE KNOW-HOW AND RESOURCES NEEDED TO PROVIDE ADEQUATE SHELTER FOR EVERYONE. IT'S JUST THAT THE WILL HAS NOT YET BEEN FULLY TAPPED. WHILE HUNDREDS OF THOUSANDS HAVE PARTNERED WITH HABITAT FOR HUMANITY — WHETHER BY HAMMERING NAILS, FEEDING VOLUNTEERS, CONTRIBUTING BUILDING MATERIALS OR WRITING CHECKS — HUNDREDS OF MILLIONS MORE HAVE NOT YET LEARNED HOW THEY CAN HELP THEIR NEIGHBORS, COMMUNITY, NATION AND WORLD THROUGH HOUSE-BUILDING.

KIM McDONALD

That the will exists is unarguable. Who finds happiness in the fact that a family struggles to survive in a home that leaks or that lacks proper insulation or plumbing? We can all agree — regardless of any other differences in opinion — that everyone should have a simple, decent place to live.

The Habitat movement requires the collective will of people everywhere if it is to meet its goal of a world free of miserable housing conditions.

So, Habitat for Humanity invites you today...partner with us in the ministry of building not only houses, but hope, improved lives and better communities. At Habitat, regardless of who you are, what your talents are, your creed, your color or your age, the welcome mat is always out. We need individual partners, we need church part-

ners, we need business partners. We need the help of clubs, school groups and civic groups. Truly, there is something everyone can do.

Here are just a few examples of ways you can exercise your will to wipe out poverty housing, either in your community or halfway around the world:

Global Village

HFHI's Global Village department invites volunteers to participate in short-term mission trips in more than 40 countries around the world. Volunteers may register for either open or closed (individually or as part of a group) GV opportunities. No previous construction experience is necessary, as work teams are led and coordinated by seasoned short-term mission trip participants. These build opportunities last anywhere from one to four weeks and are available throughout the year.

RV Care-A-Vanners

Also part of the Global Village department, RV Care-A-Vanners are Habitat volunteers who travel in recreational vehicles to various affiliate build sites across the United States. Participants are notified of build opportunities through a quarterly newsletter and are expected to pay all travel expenses, though host affiliates often arrange for some lunches to be served during participants' stays.

Affiliate Volunteerism

Although Habitat volunteerism generally connotes hammers, sawdust and other construction images, volunteers can fill a large number of roles not necessarily connected directly with house-building.

Volunteers are needed to serve on such affiliate committees as Family Support, Family Selection, Fund Raising and Public Relations. Additional volunteer opportunities include preparing

reconciliation

Destined by birth and religion, divided by “peace” lines and a heritage of conflict — Gerry Crossin (a Catholic) and Vernon Toogood (a Protestant) grew up on opposite sides of the “Troubles” in Belfast, Northern Ireland.

Today, they work side by side — as colleagues and friends — with Habitat for Humanity Belfast, building houses rather than hatred.

The two men consider it a natural partnership, despite their divergent personal histories.

Vernon grew up in a military family, following his father and grandfather’s footsteps into the British Army. Across the city and a world away, Gerry saw neighbors petrol-bombed out of their homes by militant Protestants in 1969, and began an angry, sometimes violent, journey of despair, drink and drugs.

Their paths to peace — in their hearts and the work of their hands — have taken different routes, but each has arrived at a place of personal and national reconciliation.



KIM McDONALD

VERNON TOOGOOD, LEFT, AND GERRY CROSSIN GREW UP ON OPPOSITE SIDES OF THE CATHOLIC-PROTESTANT TURMOIL IN NORTHERN IRELAND. TODAY, THEY WORK HAND-IN-HAND WITH THEIR LOCAL HABITAT AFFILIATE BUILDING BETTER LIVES FOR THEIR COMMUNITY.

“Gerry being a Catholic didn’t bother me,” says Vernon. “My parents brought me up to know people as people, for who they are. ...[Gerry and I] have a common base: our faith, our Christianity.”

Gerry, a former gang leader, echoes the sentiment: “Working with Vernon was never an issue. I wouldn’t even be looking at people as Catholic or Protestant now...One thing Habitat has allowed me is to take people as you find them, as they are.”

In a land divided, these are powerful words. Reconciliation — be it between Catholics or Protestants, young or old, rich or poor, militant or military, racial or ethnic — is at the heart of the work of Habitat for Humanity International.

Every day, the Habitat houses that are built around the world are a testimony that Habitat can be a catalyst for a change of heart and a change of mind. HFHI founder and president Millard Fuller notes the “theology of the hammer” can unite even the most hostile of adversaries. By building with one another, he says, “we can lay aside theological, political and philosophical differences and build together to accomplish our goal of eliminating poverty housing and homelessness from the face of the earth.”

In Belfast, Protestants and Catholics have put their differences aside

‘All these things are from God, who reconciled us to himself through Christ, and gave us the ministry of reconciliation.’

2 Corinthians 5:18

since 1994 to build together in both the Catholic neighborhood of Iris Close and in the Protestant neighborhood of Glencairn. Last year, a bipartisan delegation of members of the U.S. House of Representatives helped build a “House That Congress Built” with homeowners in Glencairn. The affiliate’s future plans call for building an “integrated” site with hopes that people of both religious denominations will live peacefully together in the midst of strife-ridden West Belfast.



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YOUNG PEOPLE IN NORTHERN IRELAND, LIKE BILLIE HOUSTON, ABOVE, ARE WATCHING COMMUNITIES — SO LONG WROUGHT WITH RELIGIOUS DIVISIVENESS — COME TOGETHER SHARING A COMMON GOAL OF BUILDING SIMPLE, DECENT HOUSES WITH FAMILIES WHO NEED THEM.

lunches and snacks for work crews and arranging for on-site first-aid care. Habitat volunteerism doesn't have to be an individual experience. Many groups such as Sunday school classes, church youth groups, businesses, school groups and civic clubs contribute collectively to Habitat house-building.

Building on Faith, for instance, represents a perfect opportunity for church groups or entire congregations to get involved. A program of HFHI's Church Relations department, Building on Faith occurs the week preceding the third weekend in September and highlights the importance Habitat for Humanity places on its church partnerships.

Often, church congregations send work teams to a build site, prepare meals for other volunteers or raise money to help sponsor a house in their community. HFHI's Church Relations department produces a variety of materials to help facilitate church involvement.

Youth Programs

HFHI's Campus Chapters and Youth Programs department represents another means of involving a particular group of Habitat volunteers. The department exists to engage youth responsibly and productively in Habitat's mission. One popular program is the annual Collegiate Challenge, a youth service opportunity in which high school and college students spend their spring breaks building houses at any number of Habitat affiliates across the United States. Youth opportunities do not stop there, however.

CCYP staff is on hand to advise parents, teachers, church youth leaders and youth clubs about fun ways to involve young people in Habitat's drive to eliminate poverty housing. Although individuals must be at least 16 years of age to participate in the actual house construction, there are countless other ways young people can contribute, such as fund raising, awareness building and landscaping during non-construction hours.

International Service

For committed individuals looking for an extended volunteer experience, Habitat for Humanity seeks International Partners, those who commit to three-year terms and are posi-

tioned in various countries around the world to facilitate Habitat house-building across the globe.

from Finance and Human Resources to Creative Services, Media Relations and Information Systems. These volunteers, whose length of stay ranges from a few days to a few years, live in HFHI's volunteer housing and receive stipends.

Generous Giving

HFHI's Gifts-In-Kind department works with generous partners all over the world who supply such needed goods as windows, doors, siding, tools,



INTERNATIONAL PARTNERS DEDICATE THREE YEARS OF SERVICE OVERSEAS, WORKING TO DEVELOP AFFILIATES AND INCREASE HOUSE-BUILDING EFFORTS.

tioned in various countries around the world to facilitate Habitat house-building across the globe.

Volunteering at HFHI

Volunteers from all over the world also come to Americus, Georgia, to help in HFHI's many departments, ranging

appliances and many other items needed to complete a Habitat house. From small businesses to multinational corporations, partners making in-kind donations are invaluable to Habitat's house-building effort.

Although Habitat for Humanity uses donated goods and services to reduce

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construction costs, house-building still costs money. As a grassroots movement, Habitat for Humanity depends heavily on donations sent in by concerned citizens around the world, people who, like you, want to help put an end to deplorable living conditions in their communities. Donor contributions — no matter how large or small — are paramount in our efforts.

Faith in Action

Habitat for Humanity is grateful for all the contributions it receives from millions of partners worldwide, and its Donor Development department works to recognize and thank donors for their generosity. Staffers can also advise you how to contribute most conveniently, whether that includes monthly donations, estate planning or other methods. Every day, more and more people are putting their faith into action. They're finding a way to help place another family in decent, affordable housing.

The will to eliminate substandard housing is growing.

We know how to eliminate poverty housing. Collectively, we have the resources to eliminate poverty housing. All we need is to manifest our will to do it. Opportunities for Habitat partnerships abound. Please consider how you might contribute.

AS MORE HABITAT PARTNERS WORK TO ELIMINATE
POVERTY HOUSING, MORE FAMILIES AROUND THE
WORLD FIND NEW HOPE IN A BRIGHTER TOMORROW.
WITH DECENT, AFFORDABLE SHELTER, THEY CAN
MORE ABLY GROW INTO ALL THAT GOD INTENDED.



KIM McDONALD

internationalboardofdirectors



KIM McDONALD

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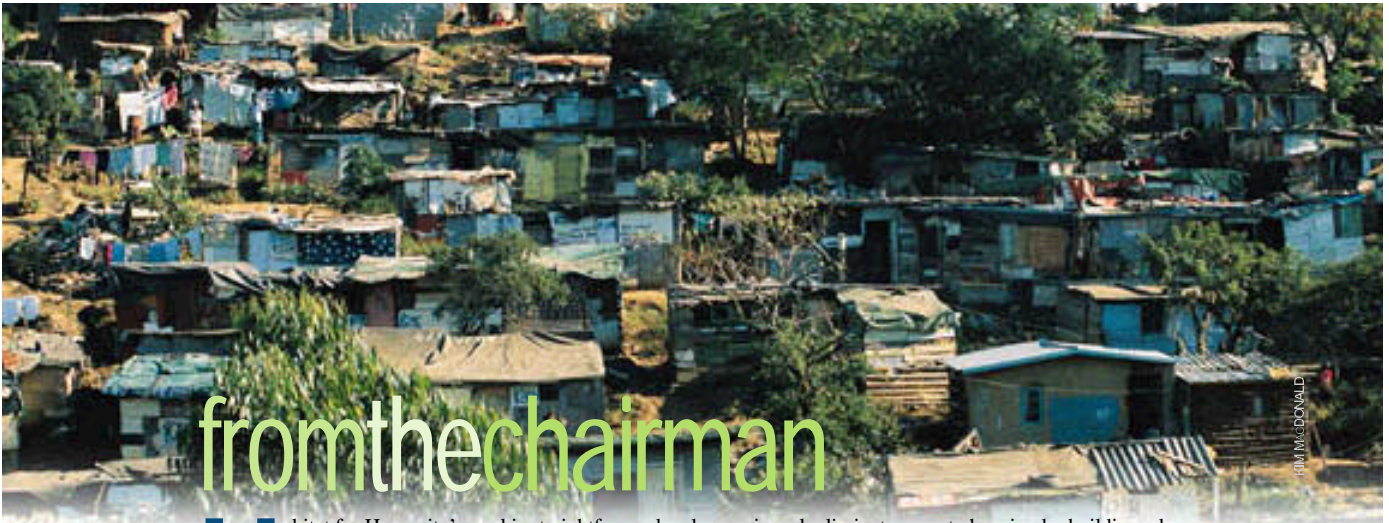
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from the chairman

Habitat for Humanity's goal is straightforward and unequivocal: eliminate poverty housing by building adequate housing with those who need it. Nearly a quarter century after it was founded, this ministry remains solidly focused on that simple, unqualified aim.

This annual report shows the many ways Habitat for Humanity, its hundreds of affiliates and their many partners made progress toward the goal in 1998-99. Indeed, it was the most productive year in our 23-year history.

But the 12 months covered in this document are now gone. Poverty housing is not. As we step over the threshold to a new century, homelessness and accompanying hopelessness remain widespread.

In years to come, we must do more, faster. Beginning now, we must double our efforts to end the misery of substandard housing wherever it festers. In fact, Habitat for Humanity is doing just that, launching a movement in September 2000 to practically double our annual house-building volume during the next five

There is no joy in the fact that so many people live in the squalor of substandard shelter. A safe and decent home for every family is our dream.

years so that we construct a total of 200,000 units by end of 2005. Considering we've been in the simple, decent, affordable house-building business for more than two decades and are only now on the verge of surpassing our first 100,000 houses, the target is a lofty one. But it is not insurmountable with God's help. It will be met if we commit ourselves to the task.

To succeed, we require only the will of God and of you. In the Bible, we are told: "If there is a poor man among your brothers in any of the towns of the land that the Lord your God is giving you, do not be hardhearted or tightfisted toward your poor brother. Rather be openhanded and freely lend him whatever he needs... Give generously to him and do so without a grudging heart; then because of this the Lord your God will bless you in all your work and in everything you put your hand to." *Deuteronomy 15:7,10*. It seems evident that providing shelter — one of humankind's most basic needs — to those who don't have it, is indeed God's will.

Is it your will to provide simple, decent, affordable housing for those without it? There is no joy in the fact that so many people live in the squalor of substandard shelter. A safe and decent home for every family is our dream. With God's help and yours, we will make it happen — one village, one town, one country, one state, one nation at a time.

Join us in our historic thrust to rid this planet of shacks, huts and hovels. Get involved with Habitat for Humanity — whether by giving your time, expertise or money. Go to our Web site at www.habitat.org and search for the Habitat affiliate nearest you. Or call one of the Regional Support Centers or Area Offices listed on the inside back cover of this report.

We can only do this together. Ours is a partnership of possibility. With God's support and yours, it is possible for all people — regardless of race, gender or geography — to live in healthy houses in healthy communities, and we all deserve no less.

Mick Kicklighter



contact:

The construction of simple, decent Habitat housing is facilitated by nearly 2,000 independent Habitat for Humanity affiliates approved in 64 countries around the world. These affiliates depend on volunteer labor, cash donations and in-kind contributions from countless partners, and they would love to hear from you. To locate the Habitat affiliate nearest you or to learn how you might get involved, please consult your local telephone book under “Habitat for Humanity” or visit our Web site at www.habitat.org, where you will find an affiliate search engine.

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