

RETHINK YOUR DOLLAR



ATLANTA HABITAT FOR HUMANITY

2003 ANNUAL REPORT



SUPPORT THE ARTS

Your help changes lives in an immediate and tangible way.

Creativity doesn't happen in a vacuum. Talent should be nurtured. This is why children need a secure and stable place where they feel safe to explore, learn and live. Kids with a permanent home do better in school. Studies have shown that children of homeowners are 25 percent more likely to graduate from high school and 116 percent more likely to graduate from college. So, whether a child aspires to become an astronaut, an entrepreneur, or a poet, they also have a place where they can simply be a kid.



Atlanta Habitat has built more than 740 homes, housing more than 3,000 individual family members, which makes it one of the largest providers of single-family, affordable housing in the City of Atlanta.

SAVE AN ENDANGERED SPECIES

We give hardworking, low-income earners a chance to get ahead.

Far from protected, Atlanta's hardworking, low-income residents often have to fend for themselves in overwhelming conditions. Bus drivers, sanitation workers, security guards, healthcare technicians and store clerks all play an important role in our society, yet struggle to prosper. Many work two jobs just to afford even minimal living arrangements. Atlanta Habitat is one of the few organizations that offers these families resources so they can live in a healthy, safe environment and save for the future.

Families must live or work in the City of Atlanta or Fulton County and qualify to purchase an Atlanta Habitat home by proving steady income and showing good credit.







FIGHT THE SPREAD OF DISEASE

Together we can end Atlanta's substandard housing.

A leaking roof, poorly insulated walls, broken appliances, unaffordable rent, these are the symptoms of inferior housing. Over 60,000 households in Atlanta are afflicted with this problem. For many, Atlanta Habitat for Humanity is their only hope. Through Atlanta Habitat's program, qualified families can work side-by-side with volunteers to build their own homes. Then, through a unique homeowner education program, families learn savings and budgeting strategies, basic home maintenance, the importance of civic involvement, and much more. At Atlanta Habitat, we work to remedy not only the physical problems of substandard housing but the root causes as well.



New homebuyers are required to contribute 250 hours of "sweat equity" – volunteer hours building their home and others. They must also successfully complete a one-year education program.

PRESERVE THE ENVIRONMENT

Your donations improve your community.

Few have been more effective at maintaining Atlanta's environment than Atlanta Habitat for Humanity. Many times Atlanta Habitat has been the first to build in the city's more neglected neighborhoods, sparking urban revitalization. And, though sold at cost to maintain affordability for Atlanta's low-income families, Habitat houses are well-constructed and include appropriate architectural detail. The new residences raise property values, increase tax dollars and help lower crime. Our families take pride in their homes and communities, which creates a better habitat for everyone.

Atlanta Habitat sells homes at cost and provides 25- to 30-year interest-free mortgages to maintain the affordability. Average monthly payments are less than \$500, which allows low-income homeowners to build credit and equity.





A LETTER FROM THE CHAIR AND PRESIDENT

In 1983, a small cadre of dedicated citizens, who wanted to help hardworking, low-income families in our community in a direct, tangible way, founded Atlanta Habitat for Humanity. Their goal was simple: to build homes for and with families in need.

In 2003, we celebrated our twentieth anniversary and reflected on our accomplishments as an organization. We have grown into the second most productive Habitat for Humanity affiliate in the United States, enabling more than 740 families to realize the dream of homeownership.

Although our core mission remains the same, the activities of Atlanta Habitat extend far beyond the structures we build. Over the years, we have expanded into six businesses: Construction, Homebuyer Services, Development, Real Estate, Finance and the ReStore, our retail component. We process thousands of applications for homeownership, manage hundreds of mortgage accounts, run a full homeowner education program, raise funds for our entire operation and continue to help dozens of deserving families build and move

into well-built, attractive homes where they can thrive.

Our sponsors, donors, and volunteers have been instrumental in Atlanta Habitat's success story. It has been wonderful to work with many of Atlanta's most generous companies, churches, synagogues, temples, mosques, schools, civic organizations and individual volunteers. More than 80 different organizations and thousands of volunteers built 42 beautiful homes in 2003. The skill and passion they bring to this endeavor is a joy to behold!

We have partnered with other non-profit and governmental organizations to further our mission. Through an alliance with the Southface Energy Institute, Atlanta Habitat committed to become an EarthCraft-certified homebuilder in 2004, ensuring that all of our new homes will conserve energy and protect the environment. We have also initiated collaborative efforts with for-profit developers, the Atlanta Housing Authority and the City.

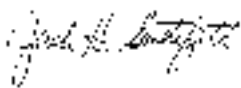
All of these resources and efforts are devoted to one single purpose, the success of the families who partner

with us in building their homes. The empowerment and dignity they gain from owning their own homes are visible in their faces and will sustain them for the rest of their lives.

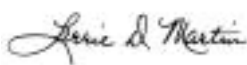
To expand these opportunities, we have begun an outreach program into Atlanta's sizeable Hispanic population. Many hardworking families in this community are yearning to provide a better life for their children, and we can help them fulfill their aspirations.

Atlanta Habitat needs your help now more than ever. The costs of land and materials continue to rise; we must stretch our budget further to meet these challenges. Therefore, as you think about how you'll spend your dollars or time in 2004 and beyond, please remember what your donation can mean to your fellow neighbors in ways that benefit everyone in our city.

Thank you for all you have already done. The results speak for themselves in better homes, enriched lives, and a stronger community.



Jack H. Senterfitt
Chair, Board of Directors



Larrie D. Martin
President and Executive Director



FINANCIAL HIGHLIGHTS

ATLANTA HABITAT FOR HUMANITY

Summary of Operations 2003

SOURCES OF CASH

Donations	535,000
House Sponsors-Corporate	1,458,000
House Sponsors-Faith Based/Civic	1,167,000
Foundations & Other Grants	714,500
Special Events/Merchandise	57,500
Homeowner Mortgage & Escrow Payments	2,100,000
Homeowner Loan Payoffs	195,000
ReStore Net Income	69,000
Net Proceeds from Notes Payable	0
Other	52,000

Total Cash Receipts 6,348,000

EXPENDITURES

Construction Program	3,177,500
Property Acquisition	1,360,000
Program Services	599,500
Administrative Services	431,500
Development/Communications	339,000
Net Repayments of Notes Payable	8,500

Total Expenditures 5,916,000

Increase in Operating Cash 432,000

*Approximately 90 CENTS of every dollar contributed
goes directly into
home construction and
homeowner programs and services.*

2003 DEPARTMENT ACCOMPLISHMENTS

CONSTRUCTION

- Built 42 homes
- Partnered with Southface Energy Institute to build EarthCraft-certified houses

HOMEBUYER SERVICES

- Closed sale on 91 homes
- Continued to educate homebuyers in home maintenance, repair, and financing
- Formed Homeowner Advisory Committee

DEVELOPMENT

- Secured 80 sponsors for home builds
- Organized approximately 13,000 volunteers
- Founded Carpenters Club, a monthly giving program

REAL ESTATE

- Acquired 46 properties for future development
- Resolved outstanding demolition liens, for a savings of \$95,590

FINANCE

- Managed nearly 700 homeowner accounts
- Prepared audits for sale of 91 homes

RESTORE

- Increased sales by 30%
- Increased donations by 67%
- Implemented strategic marketing plan for continued growth



HOUSE SPONSORS

The following organizations sponsored one or more home builds:

All Saints Catholic Church
 Alston & Bird LLP
 Atlanta Board of REALTORS®
 Atlanta Women Build
 BellSouth
 Cathedral of Christ the King
 Cathedral of St. Philip
 Coca-Cola Enterprises
 Dunwoody United Methodist Church
 Emory University - In Honor of President Bill Chace
 Fulton County Schools
 GE Consumer Finance
 GE Power Systems
 Georgia-Pacific Corporation
 The Home Depot – 2
 Clark Howard – 2
 InterContinental Hotels Group
 Morrison Management Specialists
 Peachtree Presbyterian Church – 4
 Peachtree Road United Methodist Church
 Marist School Women Build

The following organizations partnered together to sponsor home builds:

First Presbyterian Church
 Peachtree Christian Church
 Sacred Heart Catholic Church
 St. Luke's Episcopal Church

Cascade United Methodist Church
 Glenn Memorial United Methodist Church

Dodd Sterling United Methodist Church
 St. Luke's Presbyterian Church

Big Bethel AME Church
 Cathedral of St. Philip

2003 CONTRIBUTORS

Atlanta Habitat gratefully acknowledges the many individuals and organizations whose contributions support homebuyer outreach and education, land acquisition, site development, home construction and operational expenses.

Ahavath Achim Synagogue
 All Saints Christ's Church United
 Atlanta Union Mission – Carpenter's House
 Collins Memorial United Methodist Church
 Greater Springfield Baptist Church
 St. Anne's Episcopal Church
 Trinity Presbyterian Church
 Northside Drive Baptist Church

AGL Resources
 Equifax

Hoosier Memorial United Methodist Church
 Peachtree Road United Methodist Church

Covenant Presbyterian Church
 Mt. Zion United Methodist Church
 Oglethorpe Presbyterian Church
 St. James United Methodist Church
 Welcome All Baptist Church
 West Mitchell CME Church

The Dial Corporation
 Publix Supermarkets

The Genesis Community
 Lutheran Church of the Redeemer
 St. Mark United Methodist Church

Butler Street CME Church
 First Christian Church of Atlanta
 Immaculate Heart of Mary Catholic Church
 Our Lady of Lourdes Catholic Church
 St. Bede's Episcopal Church

St. Benedict's Catholic Church
 Sts. Peter & Paul Catholic Church

Fort Street Memorial United Methodist Church
 Wieuca Road Baptist Church

AFC Enterprises
 Citigroup Foundation

The Lovett School
 Marist School
 Pace Academy
 St. Pius X Catholic High School
 The Westminster Schools

The following organizations sponsored Habitat II projects:

All Saints Knights of Columbus Council #11402
 Evangelical Lutheran Church in America Youth Gathering
 Midtown Atlanta Rotary Club
 Regency Centers

20TH ANNIVERSARY EVENTS

The following individuals and organizations provided support for a commemorative 20th Anniversary House Build and Open House Celebration:

HOUSE BUILD
 Donna and Jim Philips
 The Home Depot
 May P. & Francis L. Abreu Charitable Trust

Ahavath Achim Synagogue
 All Saints Christ's Church United
 Atlanta Union Mission – Carpenter's House
 Collins Memorial United Methodist Church
 Greater Springfield Baptist Church
 St. Ann's Episcopal Church
 Trinity Presbyterian Church
 Northside Drive Baptist Church
 Hundreds of Individual Donors and Volunteers

OPEN HOUSE CELEBRATION

AGL Resources
 Fletcher Martin Ewing
 Hi Tech Rentals
 The Home Depot
 Lab 601
 The Mountain View Group
 A Southern Tradition
 Sutherland, Asbill & Brennan, LLP
 Williamson Brothers Catering

GRANTS

The following foundations and organizations provided support through grants:

\$500,000 AND ABOVE
 Federal Home Loan Bank of Atlanta

\$100,000 TO \$499,999
 City of Atlanta/U.S. Department of Housing and Urban Development

\$25,000 TO \$99,999
 John and Mary Franklin Foundation, Inc.
 The Forrest C. Lattner Foundation, Inc.
 The Rockdale Foundation, Inc.

\$10,000 TO \$24,999

Aetna, Inc.
Atlanta Foundation
The Jim Cox, Jr. Foundation and Phillip and Irene Toll Gage Foundation
The Darby, King and Walker families in honor of their father, Bill Darby
Westerstroms Charitable Trust
David, Helen and Marion Woodward Fund

\$1,000 TO \$9,999

Warrick Dunn Foundation
Bertha and Hix Green Family Foundation
Virgil P. Warren Foundation
The Weber Family Foundation
Frances Wood Wilson Foundation, Inc.

FOUNDATION 1000

The following individuals and organizations provided unrestricted gifts of \$1,000 or more:

\$10,000 AND ABOVE

The Eugene and Martha Caldwell Foundation
The Edward Colston Foundation, Inc.
Norm and Adrienne Findley
The Hammill Family Foundation
Lewis and Faye Manderson
Tom and Charlotte Shields

\$5,000 TO \$9,999

Gaby and Genevieve Ajram
Atlanta Capital Management Co.
Mr. and Mrs. John V. Burch
The Home Depot
John and Lee McColl
The Weber Family Foundation

\$2,500 TO \$4,999

Alcoa – Southern Graphic System
Anonymous (1)
Brad and Mary Benton
Dan and Virginia Boone, III
Phil Bradley and Cathy Harper
Georgia Association – Family, Career and Community Leaders of America
GE Industrial Systems
Iowa Annual Conference of the United Methodist Church
Jim and Kathy Jordan
The Kibler Foundation
Marstrand Foundation
McMaster-Carr Supply Company
National Air Traffic Controllers Association Charitable Foundation
The Paul B. and Mildred Seydel Foundation
Bill and Carolyn Silzle
Bob and Nancy Trusty
Weissman, Nowack, Curry & Wilco, P.C.

Mr. David Wilson and Ms. Melody Wilder
WorldTravel Partners

\$1,000 TO \$2,499

Brian and Lauren Adams
AGL Resources
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Alan and Susan Arnold
Dave and Tammy Artosky
Asian American Hotel Owners Association
AT&T
AT&T Community Giving Program
Glenn and Sherri Austin
Rhea G. Barrett
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James and Christine Bird
Dianne and David Blaikie
Mr. and Mrs. Jonathan Brockman

The Graves Foundation
Richard and Debbie Griffiths
The Hammill Family Foundation
Mr. Joseph L. Harris
Harvey and Alice Henson
Michael and Nancy Henson
Darryl and Shirelle Hicks
Sarah and Harvey Hill
Mrs. Mary Hollingsworth
Mr. Joseph G. Hollowell, Jr. and Ms. Emily A. Russell
Homeland Legacy, Inc.
Stephen and Melanie Horn
Mr. Donald R. Houze
Nancy and David Hudak
Drs. Donald and Sandra Jewell
Mr. and Mrs. Charles A. Johnson
Janice and W. F. Johnston
Robert and Rebecca Kennedy
Kip and Harriet Kirkpatrick



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Jean S. and George W. Brumley
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Joseph G. and Inez Crawford Burtchael Foundation
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Mr. Patrick Fleming
Flohr Family Foundation
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Mr. Steve Kuranoff
Kurt Salmon Associates
Ms. Martha M. Lang
Thomas H. Lanier Foundation
LogistiCare Solutions, LLC
Scott and Emilie Long
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Dan and Deborah Maddox
Dan and Joann Maddox
Jere and Jane Martin
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Max Productions
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Mr. James McCreary*
Mr. Thomas F. McGowan and Ms. Malinda P. Teel
McNeight Family Foundation
Lynn and Alan Merrill
Microsoft Memorial Fund for Pamela Heaton, The Seattle Foundation
Moon Brothers, Inc.
Chris and Jill Moore

*Individuals who donated used automobiles to Charity Motors (313-255-1000 or www.charitymotors.org) and designated Atlanta Habitat for Humanity as the beneficiary of the proceeds.

Ms. Charlotte T. Murphy
 Ms. Anna M. Nagy
 Nehemiah Corporation of America
 Mr. and Mrs. Mark A. Norman
 M. R. and Krista Oglesby
 Lee and Steve Olsen
 Christie L. Owens Balsam
 Oxford Industries, Inc.
 Linda and Trey Parrish
 Marianna and Solon Patterson
 Joan and Dan Pattillo
 Peachtree Road UMC
 Peachtree Road UMC Friendship Sunday School Class
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 Barbara and Ron Reid
 Mr. David R. Rossetot
 Mr. Joseph H. Ruf
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 Schwaemmle Family Foundation, Inc.
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 Jack and Trisha Senterfitt
 Charles U. Slick
 Mr. and Mrs. Michael J. Sobel
 St. Pauls Cedar Rapids UMC
 Dante Stephensen
 Mr. and Mrs. Alex R. Stickney, Jr.
 Mr. and Mrs. Raymond F. Stuermer
 Mr. and Mrs. William G. Vance
 James and Heather Vaseff
 Sue and John Wieland
 Ms. Veronica Wilson
 Ms. Virginia B. Wohlford
 Mr. Hans A. Wolf
 WXIA-TV Gannett Broadcasting

GIFTS-IN-KIND

The following individuals and organizations provided gifts-in-kind valued at \$1,000 or more:

AirTran Airways
 Alcan Aluminum Corporation-Alcan Cable Division
 Ellen Bayley
 C3 Marketing
 Coca-Cola Company
 Corporate Reports Inc.
 Direct Technologies, Inc.
 Dow Chemical Corporation
 Eaton Corporation
 Adrienne and Norman Findley
 Fletcher Martin Ewing
 Herrin Nursery
 Hunter Douglas

InterContinental Hotels Group
 King & Spalding LLP
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 McCormick & Company, Inc.
 Metropolitan Atlanta Combined Federal Campaign
 Microsoft Corporate Giving Program
 Morgan Stanley Annual Appeal Campaign



Toto
 Valspar
 WAR Trucking
 Whirlpool Corporation
 Yale Residential Products

MATCHING GIFTS/EMPLOYEE GIVING PROGRAMS

The following businesses and organizations match employees' gifts and/or administer employee giving programs:

Aetna Foundation
 Allstate Giving Campaign
 AT&T
 Bank of America Foundation
 BellSouth
 The Chubb Corporation
 Cingular
 Clorox Combined Campaign
 Community Health Charities
 Compaq
 Computer Sciences Corporation
 Equifax Foundation
 ExxonMobil Foundation
 Fannie Mae Foundation Matching Gifts Program
 Federal Home Loan Bank of Atlanta Charitable Trust
 GE Foundation

Nordson Corporate Giving Program
 Oracle Corporation Matching Gifts Program
 Prudential Foundation
 Rockdale Foundation, Inc.
 Russell Corporation
 Starbucks Coffee Co.
 SunTrust Bank One Pledge Plan, Inc.
 Unilever Best Foods North America
 Wells Fargo

FIRM FOUNDATIONS

The following individuals have named Atlanta Habitat for Humanity as a beneficiary in their estate plans:

Jeannette Allen
 Anonymous (3)
 Hattie P. Carroll
 Sharon Coleman
 Lewis and Faye Manderson
 Rev. Nancy Noblin
 Marian W. Reitz
 Mollie Stephens
 Kathryn Steele Thrasher
 Astrid V. Wilson
 Mrs. Virginia Wohlford

[Note: Please call our development office at 404-223-5180, ext. 114, to notify us of any omissions or errors.]

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Dianne W. Blaikie
Bank of America

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McKenna Long & Aldridge LLP

G. Amanda Eskridge
Community Volunteer

Adrienne Findley
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Sue Wieland
Community Volunteer

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King Industrial Realty

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Barbara Reid
Community Volunteer

Alexis Scott
Atlanta Daily World

J. Ron Terwilliger
Trammell-Crow Residential

Donna C. Williams
Granger Consulting

Sam Williams
Metro Atlanta Chamber of Commerce

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Kim Glunz
Office Manager & Receptionist

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Construction Director

Gloria Alamares
Houseleader

J. D. Blackstone
Assistant Construction Director

Denise Childs
Senior Houseleader & Skilled Supervisor Coordinator

Synkai Harrison
Houseleader

"Jack" Jackson
Assistant Warehouse Manager

Larry Jackson
Houseleader II

Lisa Manka
Houseleader II

Jason Owens
Houseleader II

John R. Parker
Assistant Site Development Manager

Steve Piper
Senior Houseleader

Angela Seals
Houseleader II

Walter Waddey
Warehouse Manager

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Development and Communications Associate

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Ronald Lindsey
Volunteer Administrator

Jill Redman
Sponsorship Manager

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Development Coordinator

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Susan Bashista
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Sheila Carter
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Nary Dam
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Chris Martin
Project Consultant

Wanda Timm
Accounting Consultant

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Sharon Brown
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Steven Jenkins
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Maria Paula Prieto
Hispanic Outreach Intern

Sabrina Scott
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Judi Boardman
Property Tax Consultant

John McArter
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Judy Park
Real Estate and Development Consultant

Denise Rogers
Community Liaison

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Joe Schaitberger
ReStore Manager

Nathan Judd
Assistant ReStore Manager

Becky Tamusuza
ReStore Accountant

HOW YOUR DOLLAR AND TIME CAN HELP

SPONSOR A HOME

There are many levels of sponsorship.

For \$70,000 an organization can be the sole, name sponsor and provide the volunteer labor force for a full house build.

For \$35,000, \$25,000 or even \$17,500, a company can share the sponsorship with another organization. Organizations can also opt for sponsoring a Team Build Day, by providing \$10,000 and a group of 35-40 volunteers.

All levels of sponsorship are great for building community outreach and strengthening group morale.

BECOME A DONOR

\$1,000 or more will help fund homeowner education programs.

\$500 will buy the shingles for an entire roof.

\$250 will buy the 2"x4" studs to frame an entire house.

\$50 will buy enough nails for a whole home.

VOLUNTEER

Use your talents for a good cause.

We need help with special events, construction, office support, community relations and more.

MAKE AN IN-KIND CONTRIBUTION

By providing items, merchandise or services

– from lumber to legal pads to lunch –

you can keep us running smoothly.

BUILD A LASTING LEGACY

When you remember Atlanta Habitat in your will, you leave a lasting reminder of your commitment to Atlanta's future.

Approximately 90 CENTS of every dollar contributed

goes directly into

home construction and

homeowner programs and services.



ATLANTA HABITAT
FOR HUMANITY

Call: 404-223-5180, ext. 128

Fax: 404-223-5103

E-mail: amy.macklin@atlanta-habitat.org

Click: www.atlanta-habitat.org

Write: 519 Memorial Drive, SE Atlanta, Georgia 30312-2218

Habitat for Humanity is an ecumenical Christian organization dedicated to eliminating substandard housing and to making adequate, affordable shelter a matter of conscience and action. Atlanta Habitat has an open-door policy: all who desire to be a part of this work are welcome, regardless of religion, race, sex, national origin, disability status, sexual orientation, marital status, age or veteran status as protected by law. This policy applies to all employees, volunteers, financial supporters and homebuyer applicants.

Designed and produced by Corporate Reports Inc./Atlanta www.corporatereport.com

Photography by Pelosi & Chambers www.pelosi-chambers.com

Paper provided by Sappi Fine Paper

Printing by Williams Printing, an RR Donnelly Company