

Return of Organization Exempt From Income Tax

1998

This Form is Open to Public Inspection

Department of the Treasury
Internal Revenue Service

Under section 501(c) of the Internal Revenue Code (except black lung benefit trust or private foundation) or section 4947(a)(1) nonexempt charitable trust

Note: The organization may have to use a copy of this return to satisfy state reporting requirements.

A For the 1998 calendar year, OR tax year period beginning 07/01, 1998, and ending 06/30, 19 **99**

B Check if: <input type="checkbox"/> Change of address <input type="checkbox"/> Initial return <input type="checkbox"/> Final return <input type="checkbox"/> Amended return (required also for state reporting)	Please use IRS label or print or type. See Specific Instructions.	C Name of organization HABITAT FOR HUMANITY INTERNATIONAL, INC. Number and street (or P.O. box if mail is not delivered to street address) Room/suite 121 HABITAT STREET City or town, state or country, and ZIP + 4 AMERICUS, GA 31709-3498	D Employer identification number 91-1914868
			E Telephone number (912) 924-6935 EXT 2309
			F Check <input type="checkbox"/> if exemption application is pending

G Type of organization → Exempt under section 501(c) (3) (insert number) OR section 4947(a)(1) nonexempt charitable trust

Note: Section 501(c)(3) exempt organizations and 4947(a)(1) nonexempt charitable trusts MUST attach a completed Schedule A (Form 990).

H (a) Is this a group return filed for affiliates? Yes No

I If either box in H is checked "Yes," enter four-digit group exemption number (GEN) N/A

(b) If "Yes," enter the number of affiliates for which this return is filed: N/A

J Accounting method: Cash Accrual

(c) Is this a separate return filed by an organization covered by a group ruling? Yes No Other (specify) _____

K Check here if the organization's gross receipts are normally not more than \$25,000. The organization need not file a return with the IRS; but if it received a Form 990 Package in the mail, it should file a return without financial data. **Some states require a complete return.**

Note: Form 990-EZ may be used by organizations with gross receipts less than \$100,000 and total assets less than \$250,000 at end of year.

Part I Revenue, Expenses, and Changes in Net Assets or Fund Balances (See Specific Instructions on page 13.)

Revenue	1 Contributions, gifts, grants, and similar amounts received: <u>STMT 1</u>			
	a Direct public support <u>STATEMENT 1a & 1b</u>	1a	<u>105,643,252.</u>	
	b Indirect public support	1b		
	c Government contributions (grants) <u>STATEMENT 1 & 2</u>	1c	<u>15,958,240.</u>	
	d Total (add lines 1a through 1c) (attach schedule of contributors) (cash \$ <u>113,824,626.</u> noncash \$ <u>7,776,866.</u>)	1d		<u>121,601,492.</u>
	2 Program service revenue including government fees and contracts (from Part VII, line 93)	2		<u>1,819,587.</u>
	3 Membership dues and assessments	3		
	4 Interest on savings and temporary cash investments	4		<u>420,442.</u>
	5 Dividends and interest from securities	5		<u>420,390.</u>
	6 a Gross rents	6a	<u>62,977.</u>	
	b Less: rental expenses	6b	<u>NONE</u>	
	c Net rental income or (loss) (subtract line 6b from line 6a)	6c		<u>62,977.</u>
7 Other investment income (describe <u>SEE STATEMENT 3</u>)	7		<u>176,613.</u>	
8 a Gross amount from sale of assets other than inventory <u>STMT 19</u>	(A) Securities		(B) Other	
	<u>3,087,919.</u>	8a	<u>8,285.</u>	
	<u>2,872,832.</u>	8b	<u>5,482.</u>	
	<u>215,087.</u>	8c	<u>2,803.</u>	
d Net gain or (loss) (combine line 8c, columns (A) and (B))	8d		<u>217,890.</u>	
9 Special events and activities (attach schedule)				
a Gross revenue (not including \$ _____ of contributions reported on line 1a)	9a			
b Less: direct expenses other than fundraising expenses	9b			
c Net income or (loss) from special events (subtract line 9b from line 9a)	9c			
10 a Gross sales of inventory, less returns and allowances <u>STMT 4</u>	10a	<u>1,326,034.</u>		
b Less: cost of goods sold <u>SEE STATEMENT 5</u>	10b	<u>888,707.</u>		
c Gross profit or (loss) from sales of inventory (attach schedule) (subtract line 10b from line 10a)	10c		<u>437,327.</u>	
11 Other revenue (from Part VII, line 103)	11		<u>1,425,708.</u>	
12 Total revenue (add lines 1d, 2, 3, 4, 5, 6c, 7, 8d, 9c, 10c, and 11)	12		<u>126,582,426.</u>	
Expenses	13 Program services (from line 44, column (B))	13	<u>84,460,889.</u>	
	14 Management and general (from line 44, column (C))	14	<u>4,559,903.</u>	
	15 Fundraising (from line 44, column (D))	15	<u>21,811,483.</u>	
	16 Payments to affiliates (attach schedule)	16		
	17 Total expenses (add lines 16 and 44, column (A))	17		<u>110,832,275.</u>
Net Assets	18 Excess or (deficit) for the year (subtract line 17 from line 12)	18	<u>15,750,151.</u>	
	19 Net assets or fund balances at beginning of year (from line 73, column (A))	19	<u>31,369,456.</u>	
	20 Other changes in net assets or fund balances (attach explanation) <u>STMT 6</u>	20	<u>299,230.</u>	
	21 Net assets or fund balances at end of year (combine lines 18, 19, and 20)	21		<u>47,418,837.</u>

Part II Statement of Functional Expenses

All organizations must complete column (A). Columns (B), (C), and (D) are required for section 501(c)(3) and (4) organizations and section 4947(a)(1) nonexempt charitable trusts but optional for others. (See Specific Instructions on page 17.)

Table with 5 columns: (A) Total, (B) Program services, (C) Management and general, (D) Fundraising. Rows include: 22 Grants and allocations (43,701,135), 23 Specific assistance, 24 Benefits paid, 25 Compensation of officers, 26 Other salaries and wages, 27 Pension plan contributions, 28 Other employee benefits, 29 Payroll taxes, 30 Professional fundraising fees, 31 Accounting fees, 32 Legal fees, 33 Supplies, 34 Telephone, 35 Postage and shipping, 36 Occupancy, 37 Equipment rental and maintenance, 38 Printing and publications, 39 Travel, 40 Conferences, conventions, and meetings, 41 Interest, 42 Depreciation, depletion, etc., 43 Other expenses (itemize), 44 Total functional expenses (110,832,275).

Reporting of Joint Costs. - Did you report in column (B) (Program services) any joint costs from a combined educational campaign and fundraising solicitation? [X] Yes [] No. If "Yes," enter (i) the aggregate amount of these joint costs \$ 2,059,235.00; (ii) the amount allocated to Program services \$ 4,026,984.00; (iii) the amount allocated to Management and general \$ NONE; and (iv) the amount allocated to Fundraising \$ 1,656,536.00.

Part III Statement of Program Service Accomplishments (See Specific Instructions on page 20.)

Table with 2 columns: Description of program service, Program Service Expenses. Rows include: a AFFILIATED PROJECTS - INTERNATIONAL (STATEMENT 22) (18,809,197), b AFFILIATED PROJECTS - U.S. (STATEMENT 22) (23,491,508), c PUBLIC AWARENESS AND EDUCATION (STATEMENT 22) (1,400,135), d (blank), e Other program services, f Total of Program Service Expenses (84,460,889).

Part IV Balance Sheets (See Specific Instructions on page 20.)

		(A)		(B)	
		Beginning of year		End of year	
Note: Where required, attached schedules and amounts within the description column should be for end-of-year amounts only.					
45	Cash - non-interest-bearing	14,276,026.	45	24,861,262.	
46	Savings and temporary cash investments		46		
47a	Accounts receivable	762,378.			
b	Less: allowance for doubtful accounts	83,547.	223,738.	47c	678,831.
48a	Pledges receivable	10,640,028.			
b	Less: allowance for doubtful accounts	850,791.	7,711,670.	48c	9,789,237.
49	Grants receivable			49	
50	Receivables from officers, directors, trustees, and key employees (attach schedule)			50	
51a	Other notes and loans receivable (attach schedule) NOTES RECEIVABLE FROM AFFILIATES	9,433,079.			
b	Less: allowance for doubtful accounts	NONE	5,492,639.	51c	9,433,079.
52	Inventories for sale or use		1,851,115.	52	1,596,973.
53	Prepaid expenses and deferred charges	SEE STATEMENT 9.	72,887.	53	342,452.
54	Investments - securities (attach schedule)	SEE STATEMENT 10.	5,011,704.	54	10,686,329.
55a	Investments - land, buildings, and equipment: basis				
b	Less: accumulated depreciation (attach schedule)			55c	
56	Investments - other (attach schedule)			56	
57a	Land, buildings, and equipment: basis STMT 20	13,628,818.			
b	Less: accumulated depreciation (attach schedule) STMT 20	4,755,335.	8,446,736.	57c	8,873,483.
58	Other assets (describe SEE STATEMENT 11)		2,379,126.	58	2,688,015.
59	Total assets (add lines 45 through 58) (must equal line 74)		45,465,641.	59	68,949,661.
60	Accounts payable and accrued expenses		6,333,532.	60	7,695,816.
61	Grants payable		835,774.	61	1,151,656.
62	Deferred revenue			62	
63	Loans from officers, directors, trustees, and key employees (attach schedule)			63	
64a	Tax-exempt bond liabilities (attach schedule)			64a	
b	Mortgages and other notes payable (attach schedule) STMT 12		6,926,879.	64b	12,683,352.
65	Other liabilities (describe SEE STATEMENT 11)			65	
66	Total liabilities (add lines 60 through 65)		14,096,185.	66	21,530,824.
Organizations that follow SFAS 117, check here <input checked="" type="checkbox"/> and complete lines 67 through 69 and lines 73 and 74.					
67	Unrestricted		12,738,544.	67	22,594,273.
68	Temporarily restricted		18,630,912.	68	24,824,564.
69	Permanently restricted			69	
Organizations that do not follow SFAS 117, check here <input type="checkbox"/> and complete lines 70 through 74.					
70	Capital stock, trust principal, or current funds			70	
71	Paid-in or capital surplus, or land, building, and equipment fund			71	
72	Retained earnings, endowment, accumulated income, or other funds			72	
73	Total net assets or fund balances (add lines 67 through 69 OR lines 70 through 72; column (A) must equal line 19 and column (B) must equal line 21)		31,369,456.	73	47,418,837.
74	Total liabilities and net assets/fund balances (add lines 66 and 73)		45,465,641.	74	68,949,661.

Form 990 is available for public inspection and, for some people, serves as the primary or sole source of information about a particular organization. How the public perceives an organization in such cases may be determined by the information presented on its return. Therefore, please make sure the return is complete and accurate and fully describes, in Part III, the organization's programs and accomplishments.

