

Return of Organization Exempt From Income Tax

2000

Open to Public Inspection

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

Department of the Treasury Internal Revenue Service

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

A For the 2000 calendar year, OR tax year period beginning 07/01, 2000, and ending 06/30/2001

B Check if applicable: Change of address, Change of name, Initial return, Final return, Amend return. C Name of organization: HABITAT FOR HUMANITY INTERNATIONAL, INC. D Employer identification number: 91-1914868 E Telephone number: (229) 924-6935 F Check if application pending

G Organization type (check only one) X 501(c)(3) 527 OR 4947(a)(1) Note: (H and I are not applicable to section 527 orgs.) H(a) Is this a group return for affiliates? Yes No X No H(b) If "Yes," enter number of affiliates H(c) Are all affiliates included? (If "No," attach a list. See inst.) Yes No X No H(d) Is this a separate return filed by an organization covered by a group ruling? X Yes No I Enter 4-digit group exemption no. (GEN) 8545 L Check this box if the organization is not required to attach Schedule B (Form 990 or 990-EZ)

Part I Revenue, Expenses, and Changes in Net Assets or Fund Balances (See Specific Instructions on page 16.)

Table with columns for Revenue, Expenses, and Net Assets. Rows include: 1 Contributions, gifts, grants, and similar amounts received; 2 Program service revenue including government fees and contracts; 3 Membership dues and assessments; 4 Interest on savings and temporary cash investments; 5 Dividends and interest from securities; 6a Gross rents; 6b Less: rental expenses; 6c Net rental income or (loss); 7 Other investment income; 8a Gross amount from sales of assets other than inventory; 8b Less: cost or other basis and sales expenses; 8c Gain or (loss); 8d Net gain or (loss); 9 Special events and activities; 10a Gross sales of inventory, less returns and allowances; 10b Less: cost of goods sold; 10c Gross profit or (loss) from sales of inventory; 11 Other revenue; 12 Total revenue; 13 Program services; 14 Management and general; 15 Fundraising; 16 Payments to affiliates; 17 Total expenses; 18 Excess or (deficit) for the year; 19 Net assets or fund balances at beginning of year; 20 Other changes in net assets or fund balances; 21 Net assets or fund balances at end of year.

For Paperwork Reduction Act Notice, see page 1 of the separate instructions.

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 20.)

Table with 5 columns: (A) Total, (B) Program services, (C) Management and general, (D) Fundraising. Rows include: 22 Grants and allocations, 23 Specific assistance to individuals, 24 Benefits paid to or for members, 25 Compensation of officers, directors, etc., 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.

Reporting of Joint Costs. Did you report in column (B) (Program services) any joint costs from a combined educational campaign and fundraising solicitation? Yes [] No [X]
If "Yes," enter (i) the aggregate amount of these joint costs \$ N/A; (ii) the amount allocated to Program services \$ N/A; (iii) the amount allocated to Management and general \$ N/A; and (iv) the amount allocated to Fundraising \$ N/A

Part III Statement of Program Service Accomplishments (See Specific Instructions on page 23.)

Table with 2 columns: Description of program service, Program Service Expenses. Rows include: a AFFILIATED PROGRAMS - INTERNATIONAL (STATEMENT 9B), b AFFILITED PROGRAMS - U.S. (STATEMENT 9B), c PUBLIC AWARENESS AND EDUCATION (STATEMENT 9B), d, e Other program services (attach schedule), f Total of Program Service Expenses (should equal line 44, column (B), Program services) 130,448,361.

Part IV Balance Sheets (See Specific Instructions on page 23.)

Note: Where required, attached schedules and amounts within the description column should be for end-of-year amounts only.

		(A) Beginning of year		(B) End of year		
Assets	45	Cash - non-interest-bearing		16,313,768.	45	8,788,323.
	46	Savings and temporary cash investments			46	216,646.
	47a	47a	352,421.			
		b	Less: allowance for doubtful accounts	198,497.	47c	145,111.
	48a	48a	49,060,830.			
		b	Less: allowance for doubtful accounts	32,159,985.	48c	39,647,759.
	49	Grants receivable			49	
	50	Receivables from officers, directors, trustees, and key employees (attach schedule)			50	
	51a	51a	19,299,720.			
		b	Less: allowance for doubtful accounts	13,863,593.	51c	19,299,720.
	52	Inventories for sale or use		2,170,688.	52	2,333,781.
	53	Prepaid expenses and deferred charges		2,426,239.	53	962,917.
	54	Investments - securities (attach schedule) STMT. 1 <input type="checkbox"/> Cost <input checked="" type="checkbox"/> FMV		11,777,216.	54	13,544,128.
	55a	55a				
		b	Less: accumulated depreciation (attach schedule)		55c	
56	Investments - other (attach schedule)			56		
57a	57a	18,470,323.				
	b	Less: accumulated depreciation (attach schedule) STMT 8A	11,693,979.	57c	11,611,339.	
58	Other assets (describe ► SEE STATEMENT 11)		9,793,249.	58	13,254,824.	
59	Total assets (add lines 45 through 58) (must equal line 74)		100,397,214.	59	109,804,548.	
Liabilities	60	Accounts payable and accrued expenses		8,459,022.	60	11,914,004.
	61	Grants payable			61	
	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	16,282,790.	64b	23,022,958.
65	Other liabilities (describe ►)			65		
66	Total liabilities (add lines 60 through 65)		24,741,812.	66	34,936,962.	
Net Assets or Fund Balances	Organizations that follow SFAS 117, check here <input checked="" type="checkbox"/> and complete lines 67 through 69 and lines 73 and 74.					
	67	Unrestricted		21,720,511.	67	12,176,825.
	68	Temporarily restricted		53,934,891.	68	62,690,761.
	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)		75,655,402.	73	74,867,586.
	74	Total liabilities and net assets/fund balances (add lines 66 and 73)		100,397,214.	74	109,804,548.

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.

Part VI Other Information (See Specific Instructions on page 26.)

	Yes	No
76 Did the organization engage in any activity not previously reported to the IRS? If "Yes," attach a detailed description of each activity . . .	76	X
77 Were any changes made in the organizing or governing documents but not reported to the IRS? If "Yes," attach a conformed copy of the changes.	77	X
78 a Did the organization have unrelated business gross income of \$1,000 or more during the year covered by this return?	78a	X
b If "Yes," has it filed a tax return on Form 990-T for this year?	78b	N/A
79 Was there a liquidation, dissolution, termination, or substantial contraction during the year? If "Yes," attach a statement	79	X
80 a Is the organization related (other than by association with a statewide or nationwide organization) through common membership, governing bodies, trustees, officers, etc., to any other exempt or nonexempt organization?	80a	X
b If "Yes," enter the name of the organization HABITAT FOR HUMANITY MIDDLE EAST and check whether it is <input checked="" type="checkbox"/> exempt OR <input type="checkbox"/> nonexempt.		
81 a Enter the amount of political expenditures, direct or indirect, as described in the instructions for line 81	81a	NONE
b Did the organization file Form 1120-POL for this year?	81b	X
82 a Did the organization receive donated services or the use of materials, equipment, or facilities at no charge or at substantially less than fair rental value?	82a	X
b If "Yes," you may indicate the value of these items here. Do not include this amount as revenue in Part I or as an expense in Part II. (See instructions for reporting in Part III.)	82b	542,570.
83 a Did the organization comply with the public inspection requirements for returns and exemption applications?	83a	X
b Did the organization comply with the disclosure requirements relating to quid pro quo contributions?	83b	X
84 a Did the organization solicit any contributions or gifts that were not tax deductible?	84a	X
b If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?	84b	N/A
85 501(c)(4), (5), or (6) organizations. a Were substantially all dues nondeductible by members?	85a	N/A
b Did the organization make only in-house lobbying expenditures of \$2,000 or less?	85b	N/A
If "Yes" was answered to either 85a or 85b, do not complete 85c through 85h below unless the organization received a waiver for proxy tax owed for the prior year.		
c Dues, assessments, and similar amounts from members	85c	N/A
d Section 162(e) lobbying and political expenditures	85d	N/A
e Aggregate nondeductible amount of section 6033(e)(1)(A) dues notices	85e	N/A
f Taxable amount of lobbying and political expenditures (line 85d less 85e)	85f	N/A
g Does the organization elect to pay the section 6033(e) tax on the amount in 85f?	85g	N/A
h If section 6033(e)(1)(A) dues notices were sent, does the organization agree to add the amount in 85f to its reasonable estimate of dues allocable to nondeductible lobbying and political expenditures for the following tax year?	85h	N/A
86 501(c)(7) orgs. Enter: a Initiation fees and capital contributions included on line 12	86a	N/A
b Gross receipts, included on line 12, for public use of club facilities	86b	N/A
87 501(c)(12) orgs. Enter: a Gross income from members or shareholders	87a	N/A
b Gross income from other sources. (Do not net amounts due or paid to other sources against amounts due or received from them.)	87b	N/A
88 At any time during the year, did the organization own a 50% or greater interest in a taxable corporation or partnership, or an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? If "Yes," complete Part IX	88	X
89 a 501(c)(3) organizations. Enter: Amount of tax imposed on the organization during the year under: section 4911 NONE ; section 4912 NONE ; section 4955 NONE		
b 501(c)(3) and 501(c)(4) orgs. Did the organization engage in any section 4958 excess benefit transaction during the year or did it become aware of an excess benefit transaction from a prior year? If "Yes," attach a statement explaining each transaction	89b	X
c Enter: Amount of tax imposed on the organization managers or disqualified persons during the year under sections 4912, 4955, and 4958		NONE
d Enter: Amount of tax on line 89c, above, reimbursed by the organization		NONE
90 a List the states with which a copy of this return is filed GEORGIA		
b Number of employees employed in the pay period that includes March 12, 2000 (See inst.)	90b	910
91 The books are in care of DENISE DEVENNY Telephone no. 229-924-6935 ext 2675 Located at 121 HABITAT STREET, AMERICUS, GA ZIP code 31709		
92 Section 4947(a)(1) nonexempt charitable trusts filing Form 990 in lieu of Form 1041 - Check here <input type="checkbox"/> and enter the amount of tax-exempt interest received or accrued during the tax year	92	N/A

Part VII Analysis of Income-Producing Activities (See Specific Instructions on page 30.)

Enter gross amounts unless otherwise indicated.

	Unrelated business income		Excluded by section 512, 513, or 514		(E) Related or exempt function income
	(A) Business code	(B) Amount	(C) Exclusion code	(D) Amount	
93 Program service revenue:					
a WORK PROJECT FEE					3,061,891.
b CHILD CARE SERVICE			03	405,933.	
c TRANSFERS-HOMEOWNE					1,301,057.
d					
e					
f Medicare/Medicaid payments					
g Fees and contracts from government agencies					
94 Membership dues and assessments					
95 Interest on savings and temporary cash investments			14	242,106.	
96 Dividends and interest from securities			14	1,352,416.	
97 Net rental income or (loss) from real estate:					
a debt-financed property					
b not debt-financed property					69,008.
98 Net rental income or (loss) from personal property					
99 Other investment income			15	2,003,413.	
100 Gain or (loss) from sales of assets other than inventory			18	355,972.	
101 Net income or (loss) from special events					
102 Gross profit or (loss) from sales of inventory					583,773.
103 Other revenue: a					
b SEE STATEMENT 15					5,339,751.
c					
d					
e					
104 Subtotal (add columns (B), (D), and (E))				4,359,840.	10,355,480.
105 Total (add line 104, columns (B), (D), and (E))					14,715,320.

Note: Line 105 plus line 1d, Part I, should equal the amount on line 12, Part I.

Part VIII Relationship of Activities to the Accomplishment of Exempt Purposes (See Specific Instructions on page 31.)

Line No.	Explain how each activity for which income is reported in column (E) of Part VII contributed importantly to the accomplishment of the organization's exempt purposes (other than by providing funds for such purposes).
▼	SEE STATEMENT 16

Part IX Information Regarding Taxable Subsidiaries and Disregarded Entities (See Specific Instructions on page 31.)

(A) Name, address, and EIN of corporation, partnership, or disregarded entity	(B) Percentage of ownership interest	(C) Nature of activities	(D) Total income	(E) End-of-year assets
N/A	%			
	%			
	%			
	%			

Part X Information Regarding Transfers Associated with Personal Benefit Contracts (See Specific Instructions on page 31.)

- (a) Did the organization, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? Yes No
- (b) Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract? Yes No

Note: If "Yes" to (b), file Form 8870 and Form 4720 (see instructions).

Please Sign Here

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge. (Important: See General Instruction W, on page 14.)

Signature of officer: _____ Date: _____ Type or print name and title: _____

Paid Preparer's Use Only

Preparer's signature: *Jill C Bach* Date: 1/4/02 Check if self-employed: Preparer's SSN or PTIN: P00064217

Firm's name (or yours if self-employed) and address, and ZIP code: ERNST & YOUNG LLP
600 PEACHTREE ST., SUITE 2800
ATLANTA, GA 30308 EIN: 34-6565596 Phone no: 404-874-8300

Application for Extension of Time To File an Exempt Organization Return

Department of the Treasury
Internal Revenue Service

▶ File a separate application for each return.

- If you are filing for an **Automatic 3-Month Extension**, complete only **Part I** and check this box
- If you are filing for an **Additional (not automatic) 3-Month Extension**, complete only **Part II** (on page 2 of this form).

Note: Do not complete Part II unless you have already been granted an automatic 3-month extension on a previously filed Form 8868.

Part I Automatic 3-Month Extension of Time - Only submit original (no copies needed)

Note: Form 990-T corporations requesting an automatic 6-month extension - check this box and complete Part I only

All other corporations (including Form 990-C filers) must use Form 7004 to request an extension of time to file income tax returns. Partnerships, REMICs and trusts must use Form 8736 to request an extension of time to file Form 1065, 1066, or 1041.

Type or print	Name of Exempt Organization	Employer identification number
	HABITAT FOR HUMANITY INTERNATIONAL	58-1285159
File by the due date for filing your return. See instructions.	Number, street, and room or suite no. If a P.O. box, see instructions.	
	121 HABITAT STREET	
	City, town or post office, state, and ZIP code. For a foreign address, see instructions.	
AMERICUS, GA 31709-3498		

Check type of return to be filed (file a separate application for each return):

- | | | |
|--|--|------------------------------------|
| <input checked="" type="checkbox"/> Form 990 | <input type="checkbox"/> Form 990-T (corporation) | <input type="checkbox"/> Form 4720 |
| <input type="checkbox"/> Form 990-BL | <input type="checkbox"/> Form 990-T(sec. 401(a) or 408(a) trust) | <input type="checkbox"/> Form 5227 |
| <input type="checkbox"/> Form 990-EZ | <input type="checkbox"/> Form 990-T (trust other than above) | <input type="checkbox"/> Form 6069 |
| <input type="checkbox"/> Form 990-PF | <input type="checkbox"/> Form 1041-A | <input type="checkbox"/> Form 8870 |

- If the organization does **not** have an office or place of business in the United States, check this box
- If this is for a **Group Return**, enter the organization's four digit Group Exemption Number (GEN) _____ . If this is for the **whole** group, check this box . If it is for part of the group, check this box and attach a list with the names and EINs of all members the extension will cover.

1 I request an automatic 3-month (6-month, for **990-T corporation**) extension of time until FEBRUARY 15, 2002, to file the exempt organization return for the organization named above. The extension is for the organization's return for:

▶ calendar year _____ or

▶ tax year beginning JULY 1, 2000, and ending JUNE 30, 2001.

2 If this tax year is for less than 12 months, check reason: Initial return Final return Change in accounting period

3a If this application is for Form 990-BL, 990-PF, 990-T, 4720, or 6069, enter the tentative tax, less any nonrefundable credits. See instructions \$ N/A

b If this application is for Form 990-PF or 990-T, enter any refundable credits and estimated tax payments made. Include any prior year overpayment allowed as a credit \$ N/A

c **Balance Due.** Subtract line 3b from line 3a. Include your payment with this form, or, if required, deposit with FTD coupon or, if required, by using EFTPS (Electronic Federal Tax Payment System). See instructions \$ N/A

Signature and Verification

Under penalties of perjury, I declare that I have examined this form, including accompanying schedules and statements, and to the best of my knowledge and belief it is true, correct, and complete, and that I am authorized to prepare this form.

Signature ▶ Neil C. Bach Title ▶ CPA Date ▶ 11/10/01

For Paperwork Reduction Act Notice, see Instruction Form **8868** (12-2000)

Department of the Treasury
Internal Revenue Service

Supplementary Information - (See separate instructions.)

▶ MUST be completed by the above organizations and attached to their Form 990 or 990-EZ

Name of the organization

HABITAT FOR HUMANITY INTERNATIONAL, INC.

Employer identification number

91-1914868

Part I Compensation of the Five Highest Paid Employees Other Than Officers, Directors, and Trustees
(See page 1 of the instructions. List each one. If there are none, enter "None.")

(a) Name and address of each employee paid more than \$50,000	(b) Title and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans & deferred compensation	(e) Expense account and other allowances
HARRISON GOODALL 121 HABITAT STREET AMERICUS, GA 31709	VP - AFRICA 40 HR/WK	65,968.	3,958.	21,402.
TORRE H. NELSON 121 HABITAT STREET AMERICUS, GA 31709	VP - LAC 40 HR/WK	63,957.	3,837.	32,629.
STEVEN M. WEIR 121 HABITAT STREET AMERICUS, GA 31709	VP - ASIA/PACIFIC 40 HR/WK	63,198.	3,792.	36,253.
USHA MENDON 121 HABITAT STREET AMERICUS, GA 31709	REG DEV DIR-ASIA/PAC 40 HR/WK	60,157.	3,609.	29,700.
RICHARD HATAWAY 121 HABITAT STREET AMERICUS, GA 31709	ASSOC DIR-ASIA/PAC 40 HR/WK	53,372.	3,202.	37,317.
Total number of other employees paid over \$50,000	▶ 49			

Part II Compensation of the Five Highest Paid Independent Contractors for Professional Services
(See page 1 of the instructions. List each one (whether individuals or firms). If there are none, enter "None.")

(a) Name and address of each independent contractor paid more than \$50,000	(b) Type of service	(c) Compensation
PRODUCTION SOLUTION, INC. 1953 GALLOWES RD., VIENNA, VA 22182	DIRECT MARKETING	20365892.
AMERICAN LIST COUNSEL, INC. P.O. BOX 32189, HARTFORD, CT 06150	DIRECT MARKETING	2,745,438.
COMMUNITY COUNCILING SERVICE 350 FIFTH AVE, #7210, NEW YORK, NY 10118	DIRECT MARKETING	2,479,810.
PUBLIC INTEREST COMMUNICATION 7700 LEESBURG PK, FALLS CHURCH, VA 22043	DIRECT MARKETING	2,455,006.
CRAVER, MATHEWS, SMITH & CO. 4121 WILSON BLVD, ARLINGTON, VA 22203	DIRECT MARKETING	1,054,579.
Total number of others receiving over \$50,000 for professional services	▶ 17	

For Paperwork Reduction Act Notice, see page 1 of the Instructions for Form 990 and Form 990-EZ.

Schedule A (Form 990 or 990-EZ) 2000

Part III Statements About Activities

Table with 3 columns: Question, Yes, No. Rows include: 1. During the year, has the organization attempted to influence national, state, or local legislation... 2. During the year, has the organization, either directly or indirectly, engaged in any of the following acts... 3. Does the organization make grants for scholarships, fellowships, student loans, etc.?

Part IV Reason for Non-Private Foundation Status (See pages 2 through 5 of the instructions.)

The organization is not a private foundation because it is: (Please check only ONE applicable box.)

- 5 [] A church, convention of churches, or association of churches. Section 170(b)(1)(A)(i).
6 [] A school. Section 170(b)(1)(A)(ii). (Also complete Part V, page 5.)
7 [] A hospital or a cooperative hospital service organization. Section 170(b)(1)(A)(iii).
8 [] A Federal, state, or local government or governmental unit. Section 170(b)(1)(A)(v).
9 [] A medical research organization operated in conjunction with a hospital. Section 170(b)(1)(A)(iii). Enter the hospital's name, city, and state
10 [] An organization operated for the benefit of a college or university owned or operated by a governmental unit. Section 170(b)(1)(A)(iv). (Also complete the Support Schedule in Part IV-A.)
11a [X] An organization that normally receives a substantial part of its support from a governmental unit or from the general public. Section 170(b)(1)(A)(vi). (Also complete the Support Schedule in Part IV-A.)
11b [] A community trust. Section 170(b)(1)(A)(vi). (Also complete the Support Schedule in Part IV-A.)
12 [] An organization that normally receives: (1) more than 33 1/3% of its support from contributions, membership fees, and gross receipts from activities related to its charitable, etc., functions - subject to certain exceptions, and (2) no more than 33 1/3% of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975. See section 509(a)(2). (Also complete the Support Schedule in Part IV-A.)
13 [] An organization that is not controlled by any disqualified persons (other than foundation managers) and supports organizations described in: (1) lines 5 through 12 above; or (2) section 501(c)(4), (5), or (6), if they meet the test of section 509(a)(2). (See section 509(a)(3).)

Provide the following information about the supported organizations. (See page 5 of the instructions.)

Table with 2 columns: (a) Name(s) of supported organization(s), (b) Line number from above. Multiple empty rows for data entry.

- 14 [] An organization organized and operated to test for public safety. Section 509(a)(4). (See page 5 of the instructions.)

Part IV-A Support Schedule (Complete only if you checked a box on line 10, 11, or 12.) Use cash method of accounting.

Note: You may use the worksheet in the instructions for converting from the accrual to the cash method of accounting.

Table with columns for years (a) 1999, (b) 1998, (c) 1997, (d) 1996, and (e) Total. Rows include: 15 Gifts, grants, and contributions received; 16 Membership fees received; 17 Gross receipts from admissions; 18 Gross income from interest, dividends; 19 Net income from unrelated business; 20 Tax revenues levied; 21 Value of services or facilities; 22 Other income; 23 Total of lines 15 through 22; 24 Line 23 minus line 17; 25 Enter 1% of line 23; 26 Organizations described in lines 10 or 11; 27 Organizations described on line 12; 28 Unusual Grants.

Part V Private School Questionnaire (See page 5 of the instructions.)

(To be completed ONLY by schools that checked the box on line 6 in Part IV)

NOT APPLICABLE

		Yes	No
29	Does the organization have a racially nondiscriminatory policy toward students by statement in its charter, bylaws, other governing instrument, or in a resolution of its governing body?		
30	Does the organization include a statement of its racially nondiscriminatory policy toward students in all its brochures, catalogues, and other written communications with the public dealing with student admissions, programs, and scholarships?		
31	Has the organization publicized its racially nondiscriminatory policy through newspaper or broadcast media during the period of solicitation for students, or during the registration period if it has no solicitation program, in a way that makes the policy known to all parts of the general community it serves? If "Yes," please describe; if "No," please explain. (If you need more space, attach a separate statement.)		

32	Does the organization maintain the following:		
a	Records indicating the racial composition of the student body, faculty, and administrative staff?		
b	Records documenting that scholarships and other financial assistance are awarded on a racially nondiscriminatory basis?		
c	Copies of all catalogues, brochures, announcements, and other written communications to the public dealing with student admissions, programs, and scholarships?		
d	Copies of all material used by the organization or on its behalf to solicit contributions?		
If you answered "No" to any of the above, please explain. (If you need more space, attach a separate statement.)			

33	Does the organization discriminate by race in any way with respect to:		
a	Students' rights or privileges?		
b	Admissions policies?		
c	Employment of faculty or administrative staff?		
d	Scholarships or other financial assistance?		
e	Educational policies?		
f	Use of facilities?		
g	Athletic programs?		
h	Other extracurricular activities?		
If you answered "Yes" to any of the above, please explain. (If you need more space, attach a separate statement.)			

34a	Does the organization receive any financial aid or assistance from a governmental agency?		
b	Has the organization's right to such aid ever been revoked or suspended? If you answered "Yes" to either 34a or b, please explain using an attached statement.		
35	Does the organization certify that it has complied with the applicable requirements of sections 4.01 through 4.05 of Rev. Proc. 75-50, 1975-2 C.B. 587, covering racial nondiscrimination? If "No," attach an explanation		

Part VI-A Lobbying Expenditures by Electing Public Charities (See page 7 of the instructions.)

(To be completed ONLY by an eligible organization that filed Form 5768)

NOT APPLICABLE

- Check here a if the organization belongs to an affiliated group.
- Check here b if you checked "a" above and "limited control" provisions apply.

Limits on Lobbying Expenditures		(a) Affiliated group totals	(b) To be completed for ALL electing organizations
(The term "expenditures" means amounts paid or incurred.)			
36	Total lobbying expenditures to influence public opinion (grassroots lobbying)	36	
37	Total lobbying expenditures to influence a legislative body (direct lobbying)	37	
38	Total lobbying expenditures (add lines 36 and 37)	38	
39	Other exempt purpose expenditures	39	
40	Total exempt purpose expenditures (add lines 38 and 39)	40	
41	Lobbying nontaxable amount. Enter the amount from the following table - If the amount on line 40 is - The lobbying nontaxable amount is -		
	Not over \$500,000 20% of the amount on line 40	41	
	Over \$500,000 but not over \$1,000,000 . . . \$100,000 plus 15% of the excess over \$500,000		
	Over \$1,000,000 but not over \$1,500,000 . . \$175,000 plus 10% of the excess over \$1,000,000		
	Over \$1,500,000 but not over \$17,000,000 \$225,000 plus 5% of the excess over \$1,500,000		
	Over \$17,000,000 \$1,000,000		
42	Grassroots nontaxable amount (enter 25% of line 41)	42	
43	Subtract line 42 from line 36. Enter -0- if line 42 is more than line 36	43	
44	Subtract line 41 from line 38. Enter -0- if line 41 is more than line 38	44	

Caution: If there is an amount on either line 43 or line 44, you must file Form 4720.

4-Year Averaging Period Under Section 501(h)

(Some organizations that made a section 501(h) election do not have to complete all of the five columns below.)

See the instructions for lines 45 through 50 on page 9 of the instructions.)

Lobbying Expenditures During 4-Year Averaging Period					
Calendar year (or fiscal year beginning in) ▶	(a) 2000	(b) 1999	(c) 1998	(d) 1997	(e) Total
45	Lobbying nontaxable amount				
46	Lobbying ceiling amount (150% of line 45(e))				
47	Total lobbying expenditures				
48	Grassroots nontaxable amount				
49	Grassroots ceiling amount (150% of line 48(e))				
50	Grassroots lobbying expenditures				

Part VI-B Lobbying Activity by Nonelecting Public Charities

(For reporting only by organizations that did not complete Part VI-A) (See page 9 of the instructions.)

During the year, did the organization attempt to influence national, state or local legislation, including any attempt to influence public opinion on a legislative matter or referendum, through the use of:	Yes	No	Amount
a Volunteers		X	
b Paid staff or management (Include compensation in expenses reported on lines c through h.)		X	
c Media advertisements		X	
d Mailings to members, legislators, or the public		X	
e Publications, or published or broadcast statements		X	
f Grants to other organizations for lobbying purposes		X	
g Direct contact with legislators, their staffs, government officials, or a legislative body		X	
h Rallies, demonstrations, seminars, conventions, speeches, lectures, or any other means		X	
i Total lobbying expenditures (add lines c through h)			NONE

If "Yes" to any of the above, also attach a statement giving a detailed description of the lobbying activities.

Schedule B
(Form 990 or 990-EZ)

Schedule of Contributors

OMB No. 1545-0047

Department of the Treasury
Internal Revenue Service

Supplementary Information for line 1d of Form 990 or
line 1 of Form 990-EZ (see instructions)

2000

Name of organization

Employer identification number

HABITAT FOR HUMANITY INTERNATIONAL,

91-1914868

Organization type (check only one) - Section: 501(c)(3) (enter number) 527 or 4947(a)(1) nonexempt charitable trust

A Section 501(c)(7), (8), or (10) organizations -

Check this box if the organization had no charitable contributors who contributed more than \$1,000 during the year. (But see General rule below.)

Enter here the total gifts received during the year for a religious, charitable, etc., purpose. ▶ \$

Note: This form is generally not open to public inspection except for section 527 organizations.

General Instructions

Purpose of Form

Schedule B (Form 990 or 990-EZ) is used by organizations required to file Form 990, Return of Organization Exempt From Income Tax, or Form 990-EZ, Short Form Return of Organization Exempt From Income Tax, to provide the information regarding their contributors that is required for line 1d of Form 990 (or line 1 of Form 990-EZ).

Attach the Schedule B (Form 990 or 990-EZ) to Form 990 or 990-EZ. Attach Schedule B after Schedule A (Form 990 or 990-EZ), Organization Exempt Under Section 501(c)(3), if that return is required for the organization.

Who Must File Schedule B (Form 990 or 990-EZ)

All organizations must file Schedule B (Form 990 or 990-EZ) unless they certify that they do not meet the filing requirements of Schedule B (Form 990 or 990-EZ) by checking the box in item L of the heading of their Form 990 or Form 990-EZ.

See the instructions for item L in the Instructions for Form 990 and Form 990-EZ.

Caution: Schedule B (Form 990 or 990-EZ) is not a substitute for the list of "contributors" required for Part IV-A, Support Schedule, of Schedule A (Form 990 or 990-EZ).

Public Inspection

Schedule B (Form 990 or 990-EZ) is:

- Open to public inspection for a section 527 political organization.
- Generally not open to public inspection for the other organizations that must file this form.

If a non-section 527 organization files a copy of Form 990, or Form 990-EZ, and attachments with any state, it should not include its Schedule B (Form 990 or 990-EZ) in the attachments for the state, unless a schedule of contributors is specifically required by the state. States that do not require the information might make the schedule available for public inspection along with the rest of the Form 990 or Form 990-EZ.

See the instructions for Form 990 and Form 990-EZ for phone help and the public inspection rules for those forms and their attachments, which include Schedule B (Form 990 or 990-EZ).

Contributors Required To Be Listed on Part I

"Contributor" includes individuals, fiduciaries, partnerships, corporations, associations, trusts, and exempt organizations.

General Rule. Unless the organization is covered by one of the special rules below, it must list on Part I every contributor who, during the year, gave the organization directly or indirectly, money, securities, or any other type of property totaling \$5,000 or more for the year. Also complete Part II for a noncash contribution. In determining the \$5,000 amount, total all of the contributor's gifts of \$1,000 or more for the year.

Section 501(c)(3) organizations. For an organization described in section 501(c)(3) that meets the 331/3% support test of the Regulations under sections 509(a)(1)/170(b)(1)(A)(vi) (whether or not the organization is otherwise described in section 170(b)(1)(A))-

List in Part I only those contributors whose contribution of \$5,000 or more is greater than 2% of the amount reported on line 1d of Form 990 (or line 1 of Form 990-EZ) (Regulations section 1.6033-2(a)(2)(iii)(a)).

Example: A section 501(c)(3) organization, of the type described above, reported \$700,000 in total contributions, gifts, grants, and similar amounts received on line 1d of its Form 990. The organization is only required to list in Parts I and II of its Schedule B (Form 990 or 990-EZ) each person who contributed more than the greater of \$5,000 or \$14,000 (2% of \$700,000). Thus, a contributor who gave a total of \$11,000 would not be reported in Parts I and II for this section 501(c)(3) organization. Even though the \$11,000 contribution to the organization exceeded \$5,000, it did not exceed \$14,000.

Section 501(c)(7), (8), or (10) organizations. For noncharitable contributions to one of these organizations, list in Part I contributors who gave \$5,000 or more as described in the General Rule discussed above.

If a section 501(c)(7), (8), or (10) organization received contributions or bequests for use exclusively for religious, charitable, etc., purposes (sections 170(c)(4), 2055(a)(3), or 2522(a)(3)) -

List in Part I each contributor whose contributions total more than \$1,000 during the year that were for a religious, charitable, etc., purpose. To determine the \$1,000, aggregate all of a contributor's gifts for the year (regardless of amount). For a noncash contribution, complete Part II.

All section 501(c)(7), (8), or (10) organizations that received **any** charitable contributions and listed **any** charitable contributors on Part I must also complete Part III.

If a section 501(c)(7), (8), or (10) organization received charitable gifts, but is not required to list **any** charitable contributors on Part I, check the box on line A at the top of Schedule B (Form 990 or 990-EZ) and enter the amount of charitable contributions received in the space provided. The organization need not complete and attach Part III.

Specific Instructions

Note: You may duplicate Parts I, II, and III if more copies are needed. Number each page of each Part.

Part I. In column (a), identify the first contributor listed as no. 1 and the second contributor as no. 2, etc. Number consecutively. Show the contributor's name, address, aggregate contributions for the year, and the type of contribution (e.g., whether an individual, payroll, or noncash contribution). Report payroll contributions by listing the employer's name, address, and total amount given (unless an employee gave enough to be listed individually).

Part II. In column (a), show the number that corresponds to the contributor's number in Part I. Describe the noncash contribution fully. Report on property with readily determinable market value (i.e., market quotations for securities) by listing its fair market value (FMV). For marketable securities registered and listed on a recognized securities exchange, measure market value by the average of the highest and lowest quoted selling prices (or the average between the bona fide bid and asked prices) on the contribution date. See Regulations section 20.2031-2 to determine the value of contributed stocks and bonds. When market value cannot be readily determined, use an appraised or estimated value. To determine the amount of a noncash contribution that is subject to an outstanding debt, subtract the debt from the property's fair market value.

Part III. Section 501(c)(7), (8), or (10) organizations that received contributions or bequests for use exclusively for religious, charitable, etc., purposes must complete Parts I through III for those persons whose gifts totaled more than \$1,000 during the year. Show also, in the heading of Part III, total gifts that were \$1,000 or less and were for a religious, charitable, etc., purpose. Complete this information only on the first Part III page.

If an amount is set aside for a religious, charitable, etc., purpose, show in column (d) how the amount is held (e.g., whether it is mingled with amounts held for other purposes). If the organization transferred the gift to another organization, show the name and address of the transferee organization in column (e) and explain the relationship between the two organizations.

Name of organization

Employer identification number

HABITAT FOR HUMANITY INTERNATIONAL,

91-1914868

Part I Contributors

(a) No.	(b) Name, address and zip code	(c) Aggregate contributions	(d) Type of contribution
1	CASH CONTRIBUTIONS > \$5,000 LIST ATTACHED SEE STATEMENT 1	26,767,875.	Individual <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if a noncash contribution.)
2	CASH CONTRIBUTIONS < \$5,000	78,409,009.	Individual <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if a noncash contribution.)
3	IN-KIND CONTRIBUTIONS > \$5,000 LIST ATTACHED SEE STATEMENT 2	26,585,583.	Individual <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input checked="" type="checkbox"/> (Complete Part II if a noncash contribution.)
4	IN-KIND CONTRIBUTION < \$5,000	2,340,116.	Individual <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input checked="" type="checkbox"/> (Complete Part II if a noncash contribution.)
5		2,000,312.	Individual <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if a noncash contribution.)
6		88,936.	Individual <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if a noncash contribution.)

Schedule B (Form 990 or 990-EZ) (2000)

JSA

0E1253 3 000

KL5096 2217

V0.07.01 91-1914868

000484865

Name of organization

Employer identification number

HABITAT FOR HUMANITY INTERNATIONAL,

91-1914868

Part I Contributors

(a) No.	(b) Name, address and zip code	(c) Aggregate contributions	(d) Type of contribution
7		60,146.	Individual <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if a noncash contribution.)
8		50,887.	Individual <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if a noncash contribution.)
9		14,853,121.	Individual <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if a noncash contribution.)
10		5,391,628.	Individual <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if a noncash contribution.)
11		70,919.	Individual <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if a noncash contribution.)
12		127,034.	Individual <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if a noncash contribution.)

Name of organization: **HABITAT FOR HUMANITY INTERNATIONAL,** Employer identification number: **91-1914868**

Part II Noncash Property

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
3	VARIOUS BUILDING PRODUCTS SEE STATEMENT 2A	26,585,583.	
4	VARIOUS BUILDING PRODUCTS	2,563,161.	

HABITAT FOR HUMANITY INTERNATIONAL, INC.
 EIN: 91-1914868
 FOR THE YEAR ENDED JUNE 30, 2001

FORM 990, SCHEDULE B: Non-cash contributions

Name	Address1	Address2	City	ST	Zip	Amount	Description
						4,358,877.00	Refrigerators, Stoves and Delivery Services
						1,819,277.00	Styrofoam Rigid Insulation
						946,337.32	Wall Paper and Trip
						785,647.00	Storm Doors
						469,312.19	Energy Saver Thermostats
						451,093.00	Mini-blinds
						398,462.77	Glue and Adhesives
						329,610.00	Architecture Drafting Software
						285,800.00	Real Estate
						221,499.55	Floor Tile
						221,366.88	Garage Doors
						208,000.00	Paint
						189,732.00	Misc. Plumbing Fixtures
						181,572.05	Power Tools
						141,696.40	Windows
						136,619.79	Gypsum Drywall
						133,699.45	Work Gloves, Various Styles
						130,450.00	Roofing Shingles and Supplies
						130,200.00	Vinyl Building Materials - Various Suppliers
						114,872.14	Reconditioned Power Tools
						109,723.01	Roofing Shingles and Supplies
						102,884.14	Roofing and Vinyl Siding
						93,677.65	Building Materials - Variety
						85,366.65	Plumbing and Electrical Supplies - Misc. Items
						74,815.00	Roofing Tile
						51,695.00	Paint Brushes, Rollers, & Accessories
						49,920.00	Home Insulation
						49,918.00	Home Lighting Fixtures
						46,836.74	Lighting Fixtures and Hardware
						41,483.40	Shower Heads
						40,763.01	Faucets
						40,487.70	Carpet
						37,962.63	Caulk and Sealants
						35,757.12	Floor Joist
						35,259.72	Load Centers and Circuit Breakers
						34,824.00	Bibles
						30,250.14	Vent Hoods and Vent Fans
						30,089.54	Home Lighting Fixtures
						28,964.21	Vinyl Building Materials - Various Suppliers
						27,738.51	Cabinet Hardware - Misc.
						27,654.99	Plumbing Fixtures
						24,758.18	Insulation
						24,523.67	Building Materials

21,500.00	Vinyl Siding
21,204.07	Load Centers and Circuit Breakers
18,000.00	Vinyl Siding
17,682.00	Telephones
16,773.75	Lighting Fixtures
16,697.00	Siding and Accessories
15,904.08	Carpet
14,605.00	Windows
14,495.00	Computer Video Services
13,894.76	Cabinets
13,700.00	HVAC Units
12,000.00	Vinyl Siding
10,296.00	Insulation
9,934.20	Power Tools
9,675.00	Vinyl Siding
9,603.30	Plumbing Pipe
9,000.00	Vinyl Siding
8,328.60	Vinyl Flooring
8,122.75	Carpeting
8,033.00	Vinyl Companies
6,448.50	Plywood Decking
6,000.00	Vinyl Siding
5,873.00	Work Gloves, Various Styles
5,393.25	Mail Boxes and Post Covers
5,357.20	Wall Paper and Glue
5,200.00	Flower Seeds
<hr/>	
13,107,198.01	
(5,360,791)	
<u>7,746,407.01</u>	

TOTAL
 LESS Payments for pledges made and reported in the prior year
 TOTAL IN-KIND CONTRIBUTIONS GREATER THAN \$5,000

Details of Pledge Income - Inkind (Greater then \$5000)

6,000,000.00	Building materials
5,000,000.00	Building materials
5,000,000.00	Building materials
5,000,000.00	Building materials
1,000,000.00	Building materials
500,000.00	Building materials
500,000.00	Building materials
<hr/>	
23,000,000.00	
(4,160,824.00)	
<u>18,839,176.00</u>	

LESS Pledge discount:
 TOTAL NET NON-CASH PLEDGES GREATER THAN \$5,000

TOTAL NON CASH CONTRIBUTIONS GREATER THAN \$5,000

26,585,583

FORM 990, PART I - OTHER INVESTMENT INCOME
=====

DESCRIPTION -----	AMOUNT -----
ROYALTY INCOME	85,495.
DISCOUNT AMORTIZATION ON LOANS & PLEDGES RECEIV.	1,917,918.

TOTAL	2,003,413. =====

HABITAT FOR HUMANITY INTERNATIONAL, INC.
EIN: 91-1914868
FOR THE YEAR ENDED JUNE 30, 2001

FORM 990, PART I, LINE 8: Gain/(loss) on sale of assets other than inventory

COLUMN (A) - SECURITIES

<u>Description</u>	<u>Sale Price</u>	<u>Cost</u>	<u>Gain/(Loss)</u>
Publicly Held Securities	7,837,803	7,555,634	282,169

COLUMN (B) - OTHER

<u>Description</u>	<u>Sale Price</u>	<u>Adjusted Basis</u>	<u>Gain/(Loss)</u>
Vehicle, House	109,954	36,151	73,803
			<hr/>
			<u>355,972</u>

STATEMENT 3A

000484865

FORM 990, PART I - GROSS SALES LESS RETURNS AND ALLOWANCES
=====

DESCRIPTION -----	AMOUNT -----
MERCHANDISE SALES	1,242,629. -----
TOTAL	1,242,629. =====

FORM 990, PART I - COST OF GOODS SOLD

=====

INVENTORY AT BEGINNING OF YEAR	
PURCHASES	
SALARIES AND WAGES	
OTHER COSTS	

SUBTOTAL	
MINUS ENDING INVENTORY	

COST OF GOODS SOLD	658,856.
	=====

FORM 990, PART I - OTHER INCREASES IN FUND BALANCES
=====

DESCRIPTION -----	AMOUNT -----
IN-KIND SERVICES REPORTED IN FINANCIAL STATEMENT	542,570.
TOTAL	----- 542,570. =====

FORM 990, PART I - OTHER DECREASES IN FUND BALANCES
=====

DESCRIPTION -----	AMOUNT -----
UNREALIZED LOSSES ON INVESTMENTS	135,251. -----
TOTAL	135,251. =====

HABITAT FOR HUMANITY INTERNATIONAL, INC.

FORM 990, PART II - GRANTS AND ALLOCATIONS PAID DURING THE YEAR

RECIPIENT NAME AND ADDRESS	RELATIONSHIP TO SUBSTANTIAL CONTRIBUTOR AND FOUNDATION STATUS OF RECIPIENT	PURPOSE OF GRANT OR CONTRIBUTION	AMOUNT
GRANTS PAID			
U. S. AFFILIATES	RELATED EXEMPT	HOME BUILDING	48,566,232.
INTERNATIONAL AFFILIATES	RELATED EXEMPT	HOME BUILDING	28,134,497.
PUBLIC AWARENESS AND EDUCATION	RELATED EXEMPT	HOME BUILDING	640,229.
		TOTAL CONTRIBUTIONS PAID	77,340,958.

HABITAT FOR HUMANITY INTERNATIONAL, INC.

EIN: 91-1914868

FOR THE YEAR ENDED JUNE 30, 2001

FORM 990, PART II, LINE 42 and PART VI, LINE 57

COST BASIS:

	COST AT BEGINNING OF YEAR	CURRENT YEAR ADDITIONS	CURRENT YEAR DISPOSALS (TRANSFERS)	COST BASIS AT END OF YEAR
LAND	996,414	48,864		1,045,278
LAND IMPROVEMENTS		25,925		25,925
BUILDINGS	8,636,263	621,612	(30,241)	9,227,634
LEASEHOLD IMPROVEMENTS				0
FIXED EQUIPMENT	6,940,773	1,144,779	(129,363)	7,956,189
MAJOR MOVEABLE EQUIPMENT	102,262	113,035		215,297
FURNITURE & FIXTURES				0
AUTOMOTIVE				0
CONSTRUCTION IN PROGRESS				0
TOTAL PROPERTY, PLANT & EQUIPMENT	16,675,712	1,954,215	(159,604)	18,470,323

ACCUMULATED DEPRECIATION:

	BEGINNING ACCUMULATED DEPRECIATION	CURRENT YEAR ADDITIONS	CURRENT YEAR DISPOSALS	ENDING ACCUMULATED DEPRECIATION	BEGINNING NET BOOK VALUE	ENDING NET BOOK VALUE
LAND				0	996,414	1,045,278
LAND IMPROVEMENTS		649		649	0	25,276
BUILDINGS	2,344,720	495,503	(7,544)	2,832,679	6,291,543	6,394,955
LEASEHOLD IMPROVEMENTS				0	0	0
FIXED EQUIPMENT				0	0	0
MAJOR MOVEABLE EQUIPMENT	2,583,033	1,470,721	(90,813)	3,962,941	4,357,740	3,993,248
FURNITURE & FIXTURES	53,980	8,735	0	62,715	48,282	152,582
AUTOMOTIVE				0	0	0
CONSTRUCTION IN PROGRESS				0	0	0
	4,981,733	1,975,608	(98,357)	6,858,984	11,693,979	11,611,339

FORM 990, PART II - OTHER EXPENSES

DESCRIPTION	TOTAL	PROGRAM SERVICES	MANAGEMENT AND GENERAL	FUNDRAISING
PROFESSIONAL SERVICES	6,207,826.	3,048,508.	231,944.	2,927,374.
INSURANCE	718,019.	577,164.	106,358.	34,497.
OFFICE & EQUIPMENT	1,325,567.	1,053,032.	114,071.	158,464.
SERVICE AGREEMENTS	2,437,629.	1,051,850.	727,001.	658,778.
MISCELLANEOUS	1,112,572.	1,049,380.	-96.	63,288.
TRAINING, RECRUITMENT, BOOKS	730,038.	489,361.	115,749.	124,928.
PLEDGES - WRITE OFF	8,728,941.	8,728,941.		
TOTALS	21260592.	15998236.	1,295,027.	3,967,329.

HABITAT FOR HUMANITY INTERNATIONAL, INC.

EIN: 91-194868

FYE: JUNE 30, 2001

**FORM 990, PART III
ORGANIZATION'S PRIMARY EXEMPT PURPOSE**

Habitat for Humanity International Inc. (HFHI), is a non-denominational Christian organization whose purpose is to sponsor affiliates in Habitat development globally, to construct modest but adequate housing, and to associate with other organizations functioning with purposes consistent with those of Habitat. Habitat's goal is to eliminate poverty housing and homelessness worldwide and to stir the hearts and minds of others to take action on this issue. Habitat has built over **100,000** houses around the world, providing some **500,000** people with safe, decent, affordable shelter. Habitat invites people from all walks of life to work together in partnership to help build houses with families in need.

Through volunteer labor and tax-deductible donations of money and materials, Habitat builds and rehabilitates simple, decent houses with the help of the homeowner (partner) families. Habitat houses are sold to partner families at no profit, and financed with affordable, no-interest loans. The homeowners' monthly mortgage payments go into a revolving Fund for Humanity that is used to build more houses.

Habitat is not a give-away program. In addition to a down payment and the monthly mortgage payments, homeowners invest hundreds of hours of their own labor-sweat equity into building their houses and the houses of others.

There are now more than **1600** active affiliates located in all 50 states, the District of Columbia, and the territory of Puerto Rico. There also are more than **400** international affiliates coordinating some 800 building projects in over 60 nations around the world.

Habitat is a grass-roots movement. Concerned citizens come together as volunteers to form a Habitat affiliate in their community. Fund-raising, house construction, family selection, and other key decisions are carried out by the local affiliates. HFHI headquarters, located in Americus, GA, provides information, training, prayer support, and other services to Habitat affiliates worldwide.

Due to the extreme poverty found in many developing nations, Habitat affiliates in developing countries often received funds for house building from HFHI headquarters. However, international affiliates are required to raise as much of their funding locally as possible.

HABITAT FOR HUMANITY INTERNATIONAL, INC.

EIN: 91-1914868

FYE: JUNE 30, 2001

**FORM 990, PART III
STATEMENT OF PROGRAM SERVICE ACCOMPLISHMENTS**

Affiliated Programs:

International and U.S. affiliates - grassroots organizations of local people coming together to address local needs - are independent, not-for-profit groups that are approved by regional, area, or national offices of Habitat for Humanity International (HFHI) and operate within a covenant agreement with HFHI. All affiliates are encouraged to be self-supporting in the fund-raising efforts; however, HFHI also solicits contributions, both cash and in-kind on their behalf. Some affiliates in developing countries, where severely limited resources constrain local fund-raising, receive the majority of their funding from HFHI. All affiliates are expected to tithe 10% of their unrestricted cash contributions to HFHI work outside their own country. Tithes from U.S. affiliates total **\$9,039,755 in FY 2001.**

Public Awareness and Education:

Habitat for Humanity International's public awareness and education activities bring to the public's attention humanity's need for modest but adequate housing.

FORM 990, PART IV - INVESTMENTS - SECURITIES
 =====

DESCRIPTION -----	ENDING BOOK VALUE -----
CERTIFICATES OF DEPOSIT & SHORT-TERM INVESTMENTS	958,524.
STOCKS	3,096,649.
BONDS - US TREAS. & CORPORATE	9,488,955.

TOTALS	13,544,128. =====

FORM 990, PART IV - OTHER ASSETS
 =====

DESCRIPTION -----	ENDING BOOK VALUE -----
MORTGAGE RECEIVABLE	3,544,159.
DUE FROM AFFILIATES	8,623,739.
EMPLOYEE ADVANCES	178,930.
TRAVEL ADVANCES	456,982.
WORK IN PROGRESS	451,014.

TOTALS	13,254,824. =====

FORM 990, PART IV - MORTGAGES AND OTHER NOTES PAYABLE
 =====

LENDER: NON-INTEREST BEARING DEMAND NOTE PAYABLE
 REPAYMENT TERMS: PAYABLE PRINCIPALLY ON DEMAND
 SECURITY PROVIDED: UNSECURED

BEGINNING BALANCE DUE	581,795.
ENDING BALANCE DUE	564,955.

LENDER: NON-INTEREST BEARING TERM NOTES PAYABLE
 REPAYMENT TERMS: INSTALLMENT OF \$387 THROUGH FEBRUARY 2015
 SECURITY PROVIDED: SPECIFIC MORTGAGE RECEIVABLES

BEGINNING BALANCE DUE	38,603.
ENDING BALANCE DUE	37,189.

LENDER: INTEREST BEARING NOTES PAYABLE
 INTEREST RATE: 0.060000
 REPAYMENT TERMS: 50,000 PAYABLE IN '04 REMAINDER PAYABLE ON DEMAND
 SECURITY PROVIDED: UNSECURED

BEGINNING BALANCE DUE	104,500.
ENDING BALANCE DUE	100,000.

LENDER: INTEREST BEARING INVESTOR NOTES PAYABLE

BEGINNING BALANCE DUE	14,855,711.
ENDING BALANCE DUE	21,287,774.

LENDER: NON-INTEREST BEARING NOTES TO AFFILIATES
 REPAYMENT TERMS: COMPLETION OF AFFILIATES ACCELERATED ASSET
 SECURITY PROVIDED: RECOVERY PAYABLE

BEGINNING BALANCE DUE	702,181.
ENDING BALANCE DUE	1,033,040.

TOTAL BEGINNING MORTGAGES AND OTHER NOTES PAYABLE	16,282,790.
	=====

TOTAL ENDING MORTGAGES AND OTHER NOTES PAYABLE	23,022,958.
	=====

HABITAT FOR HUMANITY INTERNATIONAL, INC.

FORM 990, PART V - LIST OF OFFICERS, DIRECTORS, AND TRUSTEES

NAME AND ADDRESS	TITLE AND TIME DEVOTED TO POSITION	COMPENSATION	CONTRIBUTIONS TO EMPLOYEE BENEFIT PLANS	EXPENSE ACCT AND OTHER ALLOWANCES
MILLARD FULLER 121 HABITAT STREET AMERICUS, GA 31709-3498	PRESIDENT 40 HRS/WK	79,231.	4,754.	NONE
REGINA HOPKINS 121 HABITAT STREET AMERICUS, GA 31709-3498	ASST SECRETARY 40 HRS/WK	79,087.	4,745.	NONE
DAVID WILLIAMS 121 HABITAT STREET AMERICUS, GA 31709-3498	EVP & COO 40 HRS/WK	94,888.	5,693.	NONE
ROBIN SHELL 121 HABITAT STREET AMERICUS, GA 31709-3498	SR VP 40 HRS/WK	82,123.	4,927.	NONE
SUSAN DETITTA 121 HABITAT STREET AMERICUS, GA 31709-3498	ASST SECRETARY 40 HRS/WK	38,697.	1,161.	NONE
MICHAEL E. CARSCADDON 121 HABITAT STREET AMERICUS, GA 31709-3498	SR VP 40 HRS/WK	83,217.	4,993.	NONE
DENISE DEVENNY 121 HABITAT STREET AMERICUS, GA 31709-3498	ASST. TREASURER 40 HRS/WK	68,303.	4,098.	NONE
DENNIS BENDER 121 HABITAT STREET AMERICUS, GA 31709-3498	SR VP 40 HRS/WK	82,913.	4,975.	NONE

HABITAT FOR HUMANITY INTERNATIONAL, INC.

FORM 990, PART V - LIST OF OFFICERS, DIRECTORS, AND TRUSTEES

NAME AND ADDRESS	TITLE AND TIME DEVOTED TO POSITION	COMPENSATION	CONTRIBUTIONS TO EMPLOYEE BENEFIT PLANS	EXPENSE ACCT AND OTHER ALLOWANCES
VALERIE ANNE BEATTY SEE STATEMENT 121 HABITAT STREET AMERICUS, GA 31709-3498	SENIOR VICE PRES. 40 HRS/WK	59,799.	3,588.	NONE
SANDI BYRD 121 HABITAT STREET AMERICUS, GA 31709-3498	SENIOR VICE PRES. 40 HRS/WK	29,973.	1,798.	NONE
BOARD OF DIRECTORS SEE STATEMENT 14A	1+ HRS/WK	NONE	NONE	NONE
GRAND TOTALS		698,231.	40,732.	NONE

HABITAT FOR HUMANITY INTERNATIONAL, INC.

EIN: 91-1914868

FOR THE YEAR ENDED JUNE 30, 2001

FORM 990, PART V: Board of Directors

NAME	AVG HRS/WK DEVOTED TO POSITION	COMPENSATION	CONTRIBUTIONS TO EMPLOYEE BENEFIT PLAN	EXPENSE ACCOUNT AND OTHER ALLOWANCES
CAROL JOHNSON 121 HABITAT STREET AMERICUS, GA 31709-3498	1 + HR/WK	NONE	NONE	NONE
CHANTAL HUDICOURT-EWALD 121 HABITAT STREET AMERICUS, GA 31709-3498	1 + HR/WK	NONE	NONE	NONE
CHARLES THEIMAN 121 HABITAT STREET AMERICUS, GA 31709-3498	1 + HR/WK	NONE	NONE	NONE
DIANA VILLIERS NEGROPONTE 121 HABITAT STREET AMERICUS, GA 31709-3498	1 + HR/WK	NONE	NONE	NONE
FERNANDO ZOBEL DE AYALA 121 HABITAT STREET AMERICUS, GA 31709-3498	1 + HR/WK	NONE	NONE	NONE
IAN W. HAY 121 HABITAT STREET AMERICUS, GA 31709-3498	1 + HR/WK	NONE	NONE	NONE
JACK KEMP 121 HABITAT STREET AMERICUS, GA 31709-3498	1 + HR/WK	NONE	NONE	NONE

PAGE 2

NAME	AVG HRS/WK DEVOTED TO POSITION	COMPENSATION	CONTRIBUTIONS TO EMPLOYEE BENEFIT PLAN	EXPENSE ACCOUNT AND OTHER ALLOWANCES
JAMES R. IRVINE 121 HABITAT STREET AMERICUS, GA 31709-3498	1 + HR/WK	NONE	NONE	NONE
JIM COPELAND 121 HABITAT STREET AMERICUS, GA 31709-3498	1 + HR/WK	NONE	NONE	NONE
KUNMO CHUNG 121 HABITAT STREET AMERICUS, GA 31709-3498	1 + HR/WK	NONE	NONE	NONE
LARRY PRIBLE 121 HABITAT STREET AMERICUS, GA 31709-3498	1 + HR/WK	NONE	NONE	NONE
LINDA LADER 121 HABITAT STREET AMERICUS, GA 31709-3498	1 + HR/WK	NONE	NONE	NONE
LYLE HANNA 121 HABITAT STREET AMERICUS, GA 31709-3498	1 + HR/WK	NONE	NONE	NONE
MANRICIO SOLIS 121 HABITAT STREET AMERICUS, GA 31709-3498	1 + HR/WK	NONE	NONE	NONE
MARION BREMMER 121 HABITAT STREET AMERICUS, GA 31709-3498	1 + HR/WK	NONE	NONE	NONE
MARK KORELL 121 HABITAT STREET AMERICUS, GA 31709-3498	1 + HR/WK	NONE	NONE	NONE

NAME	AVG HRS/WK DEVOTED TO POSITION	COMPENSATION	CONTRIBUTIONS TO EMPLOYEE BENEFIT PLAN	EXPENSE ACCOUNT AND OTHER ALLOWANCES
MICK KICKLIGHTER 121 HABITAT STREET AMERICUS, GA 31709-3498	1 + HR/WK	NONE	NONE	NONE
NABIL ABADIR 121 HABITAT STREET AMERICUS, GA 31709-3498	1 + HR/WK	NONE	NONE	NONE
NIC RESTINAS 121 HABITAT STREET AMERICUS, GA 31709-3498	1 + HR/WK	NONE	NONE	NONE
PATRICIA BONSAL 121 HABITAT STREET AMERICUS, GA 31709-3498	1 + HR/WK	NONE	NONE	NONE
PAUL LEONARD 121 HABITAT STREET AMERICUS, GA 31709-3498	1 + HR/WK	NONE	NONE	NONE
REY RAMSEY 121 HABITAT STREET AMERICUS, GA 31709-3498	1 + HR/WK	NONE	NONE	NONE
RON TERWILLGER 121 HABITAT STREET AMERICUS, GA 31709-3498	1 + HR/WK	NONE	NONE	NONE
SYBOUT VANDERMEEN 121 HABITAT STREET AMERICUS, GA 31709-3498	1 + HR/WK	NONE	NONE	NONE
SYMON MSEFULA 121 HABITAT STREET AMERICUS, GA 31709-3498	1 + HR/WK	NONE	NONE	NONE

NAME	AVG HRS/WK DEVOTED TO POSITION	COMPENSATION	CONTRIBUTIONS TO EMPLOYEE BENEFIT PLAN	EXPENSE ACCOUNT AND OTHER ALLOWANCES
VERA RANDALL 121 HABITAT STREET AMERICUS, GA 31709-3498	1 + HR/WK	NONE	NONE	NONE
WILLIAM MCGIVERN 121 HABITAT STREET AMERICUS, GA 31709-3498	1 + HR/WK	NONE	NONE	NONE
TOTAL		NONE	NONE	NONE

HABITAT FOR HUMANITY INTERNATIONAL, INC.

FORM 990, PART VII - OTHER REVENUE

DESCRIPTION	BUSINESS CODE	AMOUNT	EXCLUSION CODE	AMOUNT	RELATED OR EXEMPT FUNCTION INCOME
POSTAGE/UPS REIMB					17,833.
MISCELLANEOUS REV					-292,987.
CONF/COLLEG. CHALL					283,955.
SHOP/AMERICORP/VIS					4,188,485.
EPA, VISTA-KY,					
RETIRED SENIOR					1,142,465.
VOLUNTEER PROGRAM					
TOTALS					5,339,751.

FORM 990, PART VIII - ACCOMPLISHMENT OF EXEMPT PURPOSES
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LINE NO.	EXPLANATION OF HOW EACH ACTIVITY FOR WHICH INCOME IS REPORTED IN COLUMN (E) OF PART VII CONTRIBUTED IMPORTANTLY TO THE ACCOMPLISHMENT OF EXEMPT PURPOSES
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93A	WORK PROJECT REGISTRATION FEES - A FEE IS PAID TO PARTICI- PATE IN CERTAIN WORK PROJECTS, SUCH AS HOUSE BUILDING. PARTICIPANTS GAIN GREATER UNDERSTANDING OF THE NEED FOR SIMPLE DECENT HOUSING FOR LOW INCOME FAMILIES BY SUCH ACTIVITIES.
93B	CHILD CARE SERVICE - A CHILD CARE CENTER IS OPERATED BY HABITAT FOR THE BENEFIT OF EMPLOYEES, VOLUNTEERS, AND THE COMMUNITY AT LARGE. HABITAT PROVIDES MOST OF THE COST TO OPERATE THE CENTER. MINIMAL FEES ARE CHARGED BASED ON FAMILY SIZE AND INCOME.
93C	TRANSFERS TO HOMEOWNERS REPRESENT THE SALE OF HOUSES BUILT BY THE AMERICUS-SUMTER COUNTY AFFILITE. THE RESULTING MORTGAGES ARE NON-INTEREST BEARING AND HAVE BEEN DISCOUNTED BASED UPON PREVAILING MARKET RATES FOR LOW INCOME HOUSING AT THE INCEPTION OF THE MORTGAGES, AT 8.3%.
97B	RENTAL INCOME FROM HOUSES RELATED TO HABITAT FOR HUMANITY'S EXEMPT PURPOSE.
102	PROFIT FROM THE SALE OF INVENTORY - HABITAT SELLS BOOKS, CASSETTES, VIDEO TAPES, CLOTHING, AND OTHER PROMOTIONAL ITEMS TO FURTHER THE AWARENESS OF THE HFHI AND THE NEED FOR SIMPLE DECENT HOUSING FOR LOW INCOME FAMILIES.
103	REIMBURSEMENT OF EXPENSES AND MISCELLANEOUS INCOME RELATED TO HFHI'S EXEMPT PURPOSE.

SCHEDULE A, PART III - EXPLANATION FOR LINE 2D
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REIMBURSEMENT FOR TRAVEL AND OTHER RELATED EXPENSES FOR THE FOLLOWING PERSONS:

MILLARD FULLER -	\$5,631
DAVID WILLIAMS -	\$7,337
MIKE CARSCADDON -	\$3,000
REGINA HOPKINS -	\$9,370
ROBIN SHELL -	\$8,657
DENNIS BENDER -	\$11,590
SUSAN DETITTA -	\$20,788
DENISE DEVENNY -	\$1,282
VALERIE ANNE BEATY -	\$5,111
SANDY BYRD -	\$16,153

SEE ALSO FORM 990 PART V