

**SCHEDULE A  
(Form 990)**

**Organization Exempt Under Section 501(c)(3)**

(Except Private Foundation) and Section 501(e), 501(f), 501(k),  
501(n), or Section 4947(a)(1) Nonexempt Charitable Trust

**Supplementary Information**

See separate instructions.

OMB No. 1545-0047

**1998**

Department of the Treasury  
Internal Revenue Service

▶ 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 instructions on page 1. 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 |
|---|--|------------------|---|--|
| STEPHEN CRAIG MICKLER   | DIRECTOR-LATIN AMER                                      |                  |   |  |
| COSTA RICA  | 40 HRS   | 54,281.          | 2,714.  | 69,571.                                  |
| TORRE H. NELSON   | ASSOC DIR-LATIN AMER                                     |                  |   |  |
| COSTA RICA  | 40 HRS   | 41,128.          | 2,058.  | 27,115.                                  |
| STEVEN MICHAEL WEIR   | DIRECTOR- ASIA   |                  |   |  |
| AMERICUS, GA  | 40 HRS   | 59,733.          | 2,987.  | 5,000.                                   |
| DENNIS H. BENDER  | DIRECTOR- COMM   |                  |   |  |
| AMERICUS, GA  | 40 HRS   | 64,226.          | 3,211.  | NONE                                     |
| THOMAS L. JONES   | DIRECTOR- DC   |                  |   |  |
| AMERICUS, GA  | 40 HRS   | 62,822.          | 3,141.  | NONE                                     |
| Total number of other employees paid over \$50,000            | ▶ 23   |                  |   |  |

**Part II Compensation of the Five Highest Paid Independent Contractors for Professional Services**  
(See instructions on page 1. 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 GALLOWS RD, VIENNA, VA 22182   | DIRECT MARKETING     | 15,263,397.      |
| PUBLIC INTEREST COMMUNICATION   |                      |                  |
| 7700 LEESBURG PK, FALLS CHURCH, VA 22043                                    | DIRECT MARKETING     | 2,579,036.       |
| AMERICAN LIST COUNSEL, INC.   |                      |                  |
| CN 5219, PRINCETON, NJ 08543  | DIRECT MARKETING     | 2,102,542.       |
| CRAVER, MATTHEWS, SMITH & CO  |                      |                  |
| 4121 WILSON BLVD, ARLINGTON, VA 22203                                       | DIRECT MARKETING     | 894,689.         |
| WHITTMAN-HART INC.  |                      |                  |
| DEPT 77-3094, CHICAGO, IL 60678   | INFORMATION SERVICES | 461,984.         |
| Total number of others receiving over \$50,000 for professional services    | ▶ 8                  |                  |

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

Schedule A (Form 990) 1998

JSA  
0E1210 1.000

**Part III Statements About Activities**

|  | Yes  | No |
|--|------|----|
| 1 During the year, has the organization attempted to influence national, state, or local legislation, including any attempt to influence public opinion on a legislative matter or referendum? . . . . .   | 1 X  |    |
| If "Yes," enter the total expenses paid or incurred in connection with the lobbying activities ▶ \$ <u>4,581.</u>  |      |    |
| Organizations that made an election under section 501(h) by filing Form 5768 must complete Part VI-A. Other organizations checking "Yes," must complete Part VI-B AND attach a statement giving a detailed description of the lobbying activities.   |      |    |
| 2 During the year, has the organization, either directly or indirectly, engaged in any of the following acts with any of its trustees, directors, officers, creators, key employees, or members of their families, or with any taxable organization with which any such person is affiliated as an officer, director, trustee, majority owner, or principal beneficiary: |      |    |
| a Sale, exchange, or leasing of property? . . . . .  | 2a   | X  |
| b Lending of money or other extension of credit? . . . . .   | 2b   | X  |
| c Furnishing of goods, services, or facilities? . . . . .  | 2c   | X  |
| d Payment of compensation (or payment or reimbursement of expenses if more than \$1,000)? . <b>SEE STATEMENT. 16.</b>  | 2d X |    |
| e Transfer of any part of its income or assets? . . . . .  | 2e   | X  |
| If the answer to any question is "Yes," attach a detailed statement explaining the transactions.   |      |    |
| 3 Does the organization make grants for scholarships, fellowships, student loans, etc.? . . . . .  | 3    | X  |
| 4a Do you have a section 403(b) annuity plan for your employees? . . . . .   | 4a   | X  |
| b Attach a statement to explain how the organization determines that individuals or organizations receiving grants or loans from it in furtherance of its charitable programs qualify to receive payments. (See instructions on page 2.)   |      |    |

**Part IV Reason for Non-Private Foundation Status (See instructions on pages 2 through 4.)**

- 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 4.)
  - 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  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 instructions on page 4.)

| (a) Name(s) of supported organization(s) | (b) Line number from above |
|--|----------------------------|
|  |                            |
|  |                            |
|  |                            |
|  |                            |

JSA 14  An organization organized and operated to test for public safety. Section 509(a)(4). (See instructions on page 4.)

**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.

| Calendar year (or fiscal year beginning in)   | (a) 1997  | (b) 1996     | (c) 1995     | (d) 1994     | (e) Total      |
|---|---|--------------|--------------|--------------|----------------|
| 1 Gifts, grants, and contributions received. (Do not include unusual grants. See line 28.)  | 46765261.   | 89932008.    | 76997683.    | 53593063.    | 267288015.     |
| 2 Membership fees received  |   |              |              |              |                |
| 3 Gross receipts from admissions, merchandise sold or services performed, or furnishing of facilities in any activity that is not a business unrelated to the organization's charitable, etc., purpose  | 639,773.  | 1,543,736.   | 1,536,314.   | 1,565,974.   | 5,285,797.     |
| 4 Gross income from interest, dividends, amounts received from payments on securities loans (section 512(a)(5)), rents, royalties, and unrelated business taxable income (less section 511 taxes) from businesses acquired by the organization after June 30, 1975  | 1,077,817.  | 1,546,978.   | 740,197.     | 395,262.     | 3,760,254.     |
| 5 Net income from unrelated business activities not included in line 18   |   |              |              |              |                |
| 6 Tax revenues levied for the organization's benefit and either paid to it or expended on its behalf  |   |              |              |              |                |
| 7 The value of services or facilities furnished to the organization by a governmental unit without charge. Do not include the value of services or facilities generally furnished to the public without charge  |   |              |              |              |                |
| 8 Other income. Attach a schedule. Do not include gain or (loss) from sale of capital assets  | 309,151.  | 858,183.     | 297,021.     | 211,171.     | 1,675,526.     |
| 9 Total of lines 15 through 22  | 48792002.   | 93880905.    | 79571215.    | 55765470.    | 278009592.     |
| 10 Line 23 minus line 17  | 48152229.   | 92337169.    | 78034901.    | 54199496.    | 272723795.     |
| 11 Enter 1% of line 23  | 487,920.  | 938,809.     | 795,712.     | 557,655.     |                |
| 12 Organizations described in lines 10 or 11:   | a Enter 2% of amount in column (e), line 24   |              |              |              | 26a 5,454,476. |
|   | b Attach a list (which is not open to public inspection) showing the name of and amount contributed by each person (other than a governmental unit or publicly supported organization) whose total gifts for 1994 through 1997 exceeded the amount shown in line 26a. Enter the sum of all these excess amounts |              |              |              | 26b            |
|   | c Total support for section 509(a)(1) test: Enter line 24, column (e)   |              |              |              | 26c 272723795. |
|   | d Add: Amounts from column (e) for lines: 18 3,760,254. 19 _____  |              |              |              | 26d 5,435,780. |
|   | 22 1,675,526. 26b _____   |              |              |              |                |
|   | e Public support (line 26c minus line 26d total)  |              |              |              | 26e 267288015. |
|   | f Public support percentage (line 26e (numerator) divided by line 26c (denominator))  |              |              |              | 26f 98.0069 %  |
| 13 Organizations described on line 12: a For amounts included in lines 15, 16, and 17 that were received from a "disqualified person," attach a list to show the name of, and total amounts received in each year from, each "disqualified person." Enter the sum of such amounts for each year:  | <b>NOT APPLICABLE</b>   |              |              |              |                |
|   | (1997) _____  | (1996) _____ | (1995) _____ | (1994) _____ |                |
| b For any amount included in line 17 that was received from a nondisqualified person, attach a list to show the name of, and amount received for each year, that was more than the larger of (1) the amount on line 25 for the year or (2) \$5,000. (Include in the list organizations described in lines 5 through 11, as well as individuals.) After computing the difference between the amount received and the larger amount described in (1) or (2), enter the sum of these differences (the excess amounts) for each year: | (1997) _____  | (1996) _____ | (1995) _____ | (1994) _____ |                |
| c Add: Amounts from column (e) for lines: 15 _____ 16 _____   | 17 _____  | 20 _____     | 21 _____     |              | 27c            |
| d Add: Line 27a total _____ and line 27b total _____  |   |              |              |              | 27d            |
| e Public support (line 27c total minus line 27d total)  |   |              |              |              | 27e            |
| f Total support for section 509(a)(2) test: Enter amount on line 23, column (e)   |   |              |              |              | 27f            |
| g Public support percentage (line 27e (numerator) divided by line 27f (denominator))  |   |              |              |              | 27g %          |
| h Investment income percentage (line 18, column (e) (numerator) divided by line 27f (denominator))  |   |              |              |              | 27h %          |
| 14 Unusual Grants: For an organization described in line 10, 11, or 12 that received any unusual grants during 1994 through 1997, attach a list (which is not open to public inspection) for each year showing the name of the contributor, the date and amount of the grant, and a brief description of the nature of the grant. Do not include these grants in line 15. (See instructions on page 4.)   |   |              |              |              |                |

**Part V Private School Questionnaire** (See instructions on page 4.)

(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? . . . . .<br>If "Yes," please describe; if "No," please explain. (If you need more space, attach a separate statement.)<br>-----<br>-----<br>----- |     |    |
| 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? . . . . .<br><br>If you answered "No" to any of the above, please explain. (If you need more space, attach a separate statement.)<br>-----<br>-----<br>-----  |     |    |
| 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? . . . . .<br><br>If you answered "Yes" to any of the above, please explain. (If you need more space, attach a separate statement.)<br>-----<br>-----<br>-----  |     |    |
| 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? . . . . .<br>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 instructions on page 6.)  
 (To be completed **ONLY** by an eligible organization that filed Form 5768)

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

| <b>Limits on Lobbying Expenditures</b>                    |   | (a)<br>Affiliated group<br>totals | (b)<br>To be completed<br>for ALL electing<br>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 -<br><b>If the amount on line 40 is -                      The lobbying nontaxable amount is -</b><br>Not over \$500,000 . . . . . 20% of the amount on line 40 . . . . .<br>Over \$500,000 but not over \$1,000,000 . . . \$100,000 plus 15% of the excess over \$500,000<br>Over \$1,000,000 but not over \$1,500,000 . . \$175,000 plus 10% of the excess over \$1,000,000<br>Over \$1,500,000 but not over \$17,000,000 \$225,000 plus 5% of the excess over \$1,500,000<br>Over \$17,000,000 . . . . . \$1,000,000 . . . . . | 41                                |   |
| 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 7.)

| Calendar year (or fiscal year beginning in) ▶ | Lobbying Expenditures During 4-Year Averaging Period     |             |             |             |              |
|---|--|-------------|-------------|-------------|--------------|
|   | (a)<br>1998  | (b)<br>1997 | (c)<br>1996 | (d)<br>1995 | (e)<br>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 instructions on page 8.)

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   |    | STMT 17 |
| 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 STMT 18 . . . . . | X   |    | 4,581   |
| h Rallies, demonstrations, seminars, conventions, speeches, lectures, or any other means . . . . .             |     | X  |         |
| i Total lobbying expenditures (add lines c through h) . . . . .  |     |    | 4,581   |

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

