

Return of Organization Exempt From Income Tax

2001

Open to Public Inspection

Department of the Treasury Internal Revenue Service

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except black lung benefit trust or private foundation)

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

A For the 2001 calendar year, or tax year beginning 07/01, 2001, and ending 06/30/2002

- B Check if applicable: Address change, Name change, Initial return, Final return, Amended return, Application pending

C Name of organization: HABITAT FOR HUMANITY INTERNATIONAL, INC. Address: 121 HABITAT STREET, AMERICUS, GA 31709-3498

D Employer identification number: 91-1914868 E Telephone number: (229) 924-6935 F Accounting method: Accrual

Section 501(c)(3) organizations and 4947(a)(1) nonexempt charitable trusts must attach a completed Schedule A (Form 990 or 990-EZ).

H and I are not applicable to section 527 organizations. H(a) Is this a group return for affiliates? No. H(b) If "Yes," enter number of affiliates: N/A. H(c) Are all affiliates included? N/A. H(d) Is this a separate return filed by an organization covered by a group ruling? No. I Enter 4-digit GEN: 8545 M Check if the organization is not required to attach Sch. B (Form 990, 990-EZ, or 990-PF): No.

G Web site:

J Organization type (check only one) [X] 501(c) ( 3 ) (insert no.) 4947(a)(1) or 527

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 the organization received a Form 990 Package in the mail, it should file a return without financial data. Some states require a complete return.

L Gross receipts: Add lines 6b, 8b, 9b, and 10b to line 12 172,982,664.

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

Table with 21 rows and 4 columns: Description, Sub-description, Amount, Total. Rows include Contributions (1), Program service revenue (2), Membership dues (3), Interest on savings (4), Dividends (5), Gross rents (6), Other investment income (7), Gross amount from sales of assets (8), Special events (9), Gross sales of inventory (10), Other revenue (11), Total revenue (12), Program services (13), Management and general (14), Fundraising (15), Payments to affiliates (16), Total expenses (17), Excess or deficit (18), Net assets at beginning (19), Other changes (20), Net assets at end (21).

For Paperwork Reduction Act Notice, see 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 21.)

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 not covered above, 44 Total functional expenses.

Joint Costs. Check [ ] if you are following SOP 98-2.

Are any joint costs from a combined educational campaign and fundraising solicitation reported in (B) Program services? [ ] Yes [X] No
If "Yes," enter (i) the aggregate amount of these joint costs \$ ; (ii) the amount allocated to Program services \$ ; (iii) the amount allocated to Management and general \$ ; and (iv) the amount allocated to Fundraising \$

Part III Statement of Program Service Accomplishments (See Specific Instructions on page 24.)

Table with 2 columns: Description, Program Service Expenses. Rows include: a AFFILIATED PROGRAMS - U.S. (STATEMENT 6B), b AFFILITED PROJECTS - INTERNATIONAL (STATEMENT 6B), c PUBLIC AWARENESS AND EDUCATION (STATEMENT 6B), d, e Other program services (attach schedule), f Total of Program Service Expenses (should equal line 44, column (B), Program services).

**Part IV Balance Sheets** (See Specific Instructions on page 24.)

				(A)		(B)
				Beginning of year		End of year
<b>Note:</b> Where required, attached schedules and amounts within the description column should be for end-of-year amounts only.						
Assets	45	Cash - non-interest-bearing . . . . .		8,788,323.	45	13,796,420.
	46	Savings and temporary cash investments . . . . .			46	
	47a	Accounts receivable . . . . .	47a 680,311.			
	b	Less: allowance for doubtful accounts . . . . .	47b 73,420.	145,111.	47c	606,891.
	48a	Pledges receivable . . . . .	48a 48,398,088.			
	b	Less: allowance for doubtful accounts . . . . .	48b 7,268,769.	39,647,759.	48c	41,129,319.
	49	Grants receivable . . . . .			49	
	50	Receivables from officers, directors, trustees, and key employees (attach schedule) . . . . .			50	
	51a	Other notes and loans receivable (attach schedule) . . . . .	STMT 7. 51a 22,990,381.			
	b	Less: allowance for doubtful accounts . . . . .	51b	19,299,720.	51c	22,990,381.
	52	Inventories for sale or use . . . . .		2,333,781.	52	2,246,960.
	53	Prepaid expenses and deferred charges . . . . .		2,266,489.	53	1,085,041.
	54	Investments - securities (attach schedule) STMT 8. <input type="checkbox"/> Cost <input checked="" type="checkbox"/> FMV		13,544,128.	54	12,504,110.
	55a	Investments - land, buildings, and equipment: basis . . . . .	55a			
b	Less: accumulated depreciation (attach schedule) . . . . .	55b		55c		
56	Investments - other (attach schedule) . . . . .			56		
57a	Land, buildings, and equipment: basis . . . . .	57a 18,440,369.				
b	Less: accumulated depreciation (attach schedule) . . . . .	STMT 5A. 57b 8,287,891.	11,611,339.	57c	10,152,478.	
58	Other assets (describe <input type="checkbox"/> STMT 9 )		12,167,898.	58	8,377,445.	
59	<b>Total assets</b> (add lines 45 through 58) (must equal line 74) . . . . .		109,804,548.	59	112,889,045.	
Liabilities	60	Accounts payable and accrued expenses . . . . .		11,914,004.	60	10,736,035.
	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 10 . 64b	23,022,958.	64b	31,027,594.
65	Other liabilities (describe <input type="checkbox"/> )			65		
66	<b>Total liabilities</b> (add lines 60 through 65) . . . . .		34,936,962.	66	41,763,629.	
Net Assets or Fund Balances	<b>Organizations that follow SFAS 117, check here <input checked="" type="checkbox"/> and complete lines 67 through 69 and lines 73 and 74.</b>					
	67	Unrestricted . . . . .		12,176,825.	67	9,228,526.
	68	Temporarily restricted . . . . .		62,690,761.	68	61,896,890.
	69	Permanently restricted . . . . .			69	
	<b>Organizations that do not follow SFAS 117, check here <input type="checkbox"/> and complete lines 70 through 74.</b>					
	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	<b>Total net assets or fund balances</b> (add lines 67 through 69 OR lines 70 through 72; column (A) <b>must</b> equal line 19; and column (B) <b>must</b> equal line 21). . . . .		74,867,586.	73	71,125,416.	
74	<b>Total liabilities and net assets / fund balances</b> (add lines 66 and 73) . . . . .		109,804,548.	74	112,889,045.	

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 27.)		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 . . .		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.		X
78 a	Did the organization have unrelated business gross income of \$1,000 or more during the year covered by this return? . . . . .		X
b	If "Yes," has it filed a tax return on Form 990-T for this year? . . . . .	N/A	
79	Was there a liquidation, dissolution, termination, or substantial contraction during the year? If "Yes," attach a statement . . . . .		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? . . . . .	X	
b	If "Yes," enter the name of the organization <b>HABITAT FOR HUMANITY MIDDLE EAST</b> and check whether it is <input checked="" type="checkbox"/> exempt OR <input type="checkbox"/> nonexempt.		
81 a	Enter direct or indirect political expenditure. See line 81 instructions . . . . .	81 a	NONE
b	Did the organization file Form 1120-POL for this year? . . . . .	81 b	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? . . . . .	82 a	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 in Part III.) . . . . .	82 b	742,287.
83 a	Did the organization comply with the public inspection requirements for returns and exemption applications? . . . . .	83 a	X
b	Did the organization comply with the disclosure requirements relating to quid pro quo contributions? . . . . .	83 b	X
84 a	Did the organization solicit any contributions or gifts that were not tax deductible? . . . . .	84 a	X
b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible? . . . . .	84 b	N/A
85	501(c)(4), (5), or (6) organizations. a Were substantially all dues nondeductible by members? . . . . .	85 a	N/A
b	Did the organization make only in-house lobbying expenditures of \$2,000 or less? . . . . . 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.	85 b	N/A
c	Dues, assessments, and similar amounts from members . . . . .	85 c	N/A
d	Section 162(e) lobbying and political expenditures . . . . .	85 d	N/A
e	Aggregate nondeductible amount of section 6033(e)(1)(A) dues notices . . . . .	85 e	N/A
f	Taxable amount of lobbying and political expenditures (line 85d less 85e) . . . . .	85 f	N/A
g	Does the organization elect to pay the section 6033(e) tax on the amount in 85f? . . . . .	85 g	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? . . . . .	85 h	N/A
86	501(c)(7) orgs. Enter: a Initiation fees and capital contributions included on line 12 . . . . .	86 a	N/A
b	Gross receipts, included on line 12, for public use of club facilities . . . . .	86 b	N/A
87	501(c)(12) orgs. Enter: a Gross income from members or shareholders . . . . .	87 a	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.) . . . . .	87 b	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 <b>NONE</b> ; section 4912 <b>NONE</b> ; section 4955 <b>NONE</b>		
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 . . . . .	89 b	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 <b>GEORGIA</b>		
b	Number of employees employed in the pay period that includes March 12, 2001 (See instructions) . . . . .	90 b	867
91	The books are in care of <b>DENISE DEVENNY</b> Telephone no. <b>229-924-6935</b> Located at <b>121 HABITAT STREET, AMERICUS, GA</b> ZIP + 4 <b>31709</b>		
92	Section 4947(a)(1) nonexempt charitable trusts filing Form 990 in lieu of Form 1041 - Check here . . . . . 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 32.)

Note: 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 GLOBAL WORK FEES					2,459,489.
b CHILD CARE SERVICE			03	434,372.	
c					
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	18,603.	
96 Dividends and interest from securities			14	240,332.	
97 Net rental income or (loss) from real estate:					
a debt-financed property					
b not debt-financed property					53,968.
98 Net rental income or (loss) from personal property					
99 Other investment income			15	110,316.	
100 Gain or (loss) from sales of assets other than inventory			18	-344,945.	
101 Net income or (loss) from special events					
102 Gross profit or (loss) from sales of inventory					20,487.
103 Other revenue: a					
b STMT 14					5,996,345.
c					
d					
e					
104 Subtotal (add columns (B), (D), and (E))				458,678.	8,530,289.
105 Total (add line 104, columns (B), (D), and (E))					8,988,967.

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 32.)

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).
STMT 15	

**Part IX Information Regarding Taxable Subsidiaries and Disregarded Entities** (See Specific Instructions on page 33.)

(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
	%			
	%			
	%			
	%			

**Part X Information Regarding Transfers Associated with Personal Benefit Contracts** (See Specific Instructions on page 33.)

- (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).

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.

**Please Sign Here**

Signature of officer: Michael E. Cascardor Date: 11/15/02  
 Type or print name and title: Senior Vice President Administration

**Paid Preparer's Use Only**

Preparer's signature: Susan Bull Date: 11/14/2002 Check if self-employed:  Preparer's SSN or PTIN (See Gen. Inst. W): P00233523  
 Firm's name (or yours if self-employed), address, and ZIP + 4: ERNST & YOUNG LLP  
600 PEACHTREE STREET, SUITE 2800  
ATLANTA, GA 30308 EIN: 34-6565596  
 Phone no.: 404-874-8300

**SCHEDULE A**  
**(Form 990 or 990-EZ)**

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

OMB No. 1545-0047

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

**2001**

**Supplementary Information - (See separate instructions.)**

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 <b>HABITAT FOR HUMANITY INTERNATIONAL, INC.</b>	Employer identification number <b>91-1914868</b>
---	---

**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
STEVEN M WEIR 121 HABITAT STREET AMERICUS, GA 31709	VICE PRESIDENT 40 HRS/WK	65,905.	1,977.	46,286.
HARRISON M GOODALL JR. 121 HABITAT STREET AMERICUS, GA 31709	VICE PRESIDENT 40 HRS/WK	66,226.	993.	36,283.
JUDITH M BLANCHETTE 121 HABITAT STREET AMERICUS, GA 31709	DIRECTOR 40 HRS/WK	50,678.	1,536.	51,101.
RICHARD K HATHAWAY 121 HABITAT STREET AMERICUS, GA 31709	DIRECTOR 40 HRS/WK	53,581.	2,009.	42,679.
USHA MENON 121 HABITAT STREET AMERICUS, GA 31709	DIRECTOR 40 HRS/WK	62,497.	NONE	33,269.
Total number of other employees paid over \$50,000	46			

**Part II Compensation of the Five Highest Paid Independent Contractors for Professional Services**  
(See page 2 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
BRADLEY DIRECT PO BOX 1300, COLUMBUS, GA 31902	INVENTORY MANAGEMENT	162,970.
DEVELOP MARKETING ASSOCIATION 6830 FOX LAKE NORTH DR, INDIANAPOLIS, IN	MARKETING	67,119.
ERNST & YOUNG SUITE 2800, 600 PEACHTREE STREET, ATLANT	ACCOUNTING & TAX FIR	211,310.
Total number of others receiving over \$50,000 for professional services	NONE	

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

Schedule A (Form 990 or 990-EZ) 2001

Part III Statements About Activities (See page 2 of the instructions.)

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 legislative matter or referendum? If "Yes," enter the total expenses paid or incurred in connection with the lobbying activities \$ NONE (Must equal amount on line 38, Part VI-A, or line i or Part VI-B.)

1 X

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 substantial contributors, 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? (If the answer to any question is "Yes," attach a detailed statement explaining the transactions.)

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

STMT 16

d Payment of compensation (or payment or reimbursement of expenses if more than \$1,000)? 2d X

e Transfer of any part of its income or assets? 2e X

3 Does the organization make grants for scholarships, fellowships, student loans, etc.? (See Note below.) 3 X

4 Do you have a section 403(b) annuity plan for your employees? 4 X

Note: 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.

Part IV Reason for Non-Private Foundation Status (See pages 3 through 6 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.)

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

14 [ ] An organization organized and operated to test for public safety. Section 509(a)(4). (See page 6 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: Calendar year (or fiscal year beginning in), (a) 2000, (b) 1999, (c) 1998, (d) 1997, (e) Total. Rows include: 15 Gifts, grants, and contributions received; 16 Membership fees received; 17 Gross receipts from admissions, merchandise sold or services performed; 18 Gross income from interest, dividends, amounts received from payments on securities loans; 19 Net income from unrelated business activities; 20 Tax revenues levied for the organization's benefit; 21 The value of services or facilities furnished to the organization by a governmental unit without charge; 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 on lines 10 or 11; 27 Organizations described on line 12.

28 Unusual Grants: For an organization described in line 10, 11, or 12 that received any unusual grants during 1997 through 2000, prepare a list for your records to show, for each year, the name of the contributor, the date and amount of the grant, and a brief description of the nature of the grant. Do not file this list with your return. Do not include these grants in line 15.

**Part V Private School Questionnaire** (See page 7 of the instructions.)  
**(To be completed ONLY by schools that checked the box on line 6 in Part IV)**

		Yes	No
<b>29</b>	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? . . . . .	<b>29</b>	
<b>30</b>	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? . . . . .	<b>30</b>	
<b>31</b>	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.) ----- ----- -----	<b>31</b>	
<b>32</b>	Does the organization maintain the following:		
<b>a</b>	Records indicating the racial composition of the student body, faculty, and administrative staff? . . . . .	<b>32a</b>	
<b>b</b>	Records documenting that scholarships and other financial assistance are awarded on a racially nondiscriminatory basis? . . . . .	<b>32b</b>	
<b>c</b>	Copies of all catalogues, brochures, announcements, and other written communications to the public dealing with student admissions, programs, and scholarships? . . . . .	<b>32c</b>	
<b>d</b>	Copies of all material used by the organization or on its behalf to solicit contributions? . . . . .	<b>32d</b>	
	If you answered "No" to any of the above, please explain. (If you need more space, attach a separate statement.) ----- -----		
<b>33</b>	Does the organization discriminate by race in any way with respect to:		
<b>a</b>	Students' rights or privileges? . . . . .	<b>33a</b>	
<b>b</b>	Admissions policies? . . . . .	<b>33b</b>	
<b>c</b>	Employment of faculty or administrative staff? . . . . .	<b>33c</b>	
<b>d</b>	Scholarships or other financial assistance? . . . . .	<b>33d</b>	
<b>e</b>	Educational policies? . . . . .	<b>33e</b>	
<b>f</b>	Use of facilities? . . . . .	<b>33f</b>	
<b>g</b>	Athletic programs? . . . . .	<b>33g</b>	
<b>h</b>	Other extracurricular activities? . . . . .	<b>33h</b>	
	If you answered "Yes" to any of the above, please explain. (If you need more space, attach a separate statement.) ----- -----		
<b>34a</b>	Does the organization receive any financial aid or assistance from a governmental agency? . . . . .	<b>34a</b>	
<b>b</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.	<b>34b</b>	
<b>35</b>	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 . . . . .	<b>35</b>	

**Part VI-A Lobbying Expenditures by Electing Public Charities** (See page 9 of the instructions.)  
 (To be completed **ONLY** by an eligible organization that filed Form 5768) **NOT APPLICABLE**

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

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

**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 11 of the instructions.)

<b>Lobbying Expenditures During 4-Year Averaging Period</b>					
Calendar year (or fiscal year beginning in) ▶	(a) 2001	(b) 2000	(c) 1999	(d) 1998	(e) Total
<b>45</b> Lobbying nontaxable amount . . . . .					
<b>46</b> Lobbying ceiling amount (150% of line 45(e)) . . . . .					
<b>47</b> Total lobbying expenditures					
<b>48</b> Grassroots nontaxable amount . . . . .					
<b>49</b> Grassroots ceiling amount (150% of line 48(e)) . . . . .					
<b>50</b> 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 12 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
<b>a</b> Volunteers . . . . .		X	
<b>b</b> Paid staff or management (Include compensation in expenses reported on lines c through h.) . . . . .		X	
<b>c</b> Media advertisements . . . . .		X	
<b>d</b> Mailings to members, legislators, or the public . . . . .		X	
<b>e</b> Publications, or published or broadcast statements . . . . .		X	
<b>f</b> Grants to other organizations for lobbying purposes . . . . .		X	
<b>g</b> Direct contact with legislators, their staffs, government officials, or a legislative body . . . . .		X	
<b>h</b> Rallies, demonstrations, seminars, conventions, speeches, lectures, or any other means . . . . .		X	
<b>i</b> 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.



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

DESCRIPTION -----	AMOUNT -----
ROYALTY INCOME	110,316.
	-----
TOTAL	110,316.
	=====

**HABITAT FOR HUMANITY INTERNATIONAL, INC.**

EIN: 91-1914868

FOR THE YEAR ENDED JUNE 30, 2002

**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	10,877,422	10,877,160	262

**COLUMN (B) - OTHER**

<u>Description</u>	<u>Sale Price</u>	<u>Adjusted Basis</u>	<u>Gain/(Loss)</u>
Vehicle, House	46,551	391,758	(345,207)
			<hr/>
			<u>(344,945)</u>

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

DESCRIPTION	AMOUNT
-----	-----
MERCHANDISE SALES	20,487.
	-----
TOTAL	20,487.
	=====

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

DESCRIPTION -----	AMOUNT -----
IN-KIND SERVICES REPORTED IN FINANCIAL STATEMENT	742,287.
TOTAL	----- 742,287. =====

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

DESCRIPTION -----	AMOUNT -----
UNREALIZED LOSSES	375,264.
TRANSFER OF NET ASSETS TO AFFILIATE - AMERICUS-SUMTER COMPANY	4,345,950.
	-----
TOTAL	4,721,214.
	=====

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	45,188,023.
INTERNATIONAL AFFILIATES	RELATED EXEMPT	HOME BUILDING	28,241,628.
PUBLIC AWARENESS AND EDUCATION	RELATED EXEMPT	COMMUNICATE NEED FOR MODEST HOUSING	566,851.
		TOTAL CONTRIBUTIONS PAID	73,996,502.
			=====

**HABITAT FOR HUMANITY INTERNATIONAL, INC.**

EIN: 91-1914868

FOR THE YEAR ENDED JUNE 30, 2002

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

**COST BASIS:**

	<b>COST AT BEGINNING OF YEAR</b>	<b>CURRENT YEAR ADDITIONS</b>	<b>YEAR DISPOSALS/TR ANSFERS</b>	<b>COST BASIS AT END OF YEAR</b>
LAND	1,045,278	85,389	(188,564)	<b>942,103</b>
LAND IMPROVEMENTS	25,925	51,375	-	<b>77,300</b>
BUILDINGS	9,227,634	230,402	(298,715)	<b>9,159,321</b>
LEASEHOLD IMPROVEMENTS	-	-	-	-
FIXED EQUIPMENT	-	-	-	-
MAJOR MOVEABLE EQUIPMENT	7,956,189	558,112	(2,877,093)	<b>5,637,208</b>
FURNITURE & FIXTURES	215,297	2,159,178	(3,288)	<b>2,371,187</b>
AUTOMOTIVE	-	253,250	-	<b>253,250</b>
CONSTRUCTION IN PROGRESS	-	-	-	-
<b>TOTAL PROPERTY, PLANT &amp; EQUIPMENT</b>	<b>18,470,323</b>	<b>3,337,706</b>	<b>(3,367,660)</b>	<b>18,440,369</b>

**ACCUMULATED DEPRECIATION:**

	<b>BEGINNING ACCUMULATED DEPRECIATION</b>	<b>CURRENT YEAR ADDITIONS</b>	<b>CURRENT YEAR DISPOSALS</b>	<b>ENDING ACCUMULATED DEPRECIATION</b>	<b>BEGINNING NET BOOK VALUE</b>	<b>ENDING NET BOOK VALUE</b>
LAND	-	-	-	-	1,045,278	942,103
LAND IMPROVEMENTS	649	892	-	1,541	25,276	75,759
BUILDINGS	2,832,679	433,349	(129,628)	3,136,400	6,394,955	6,022,921
LEASEHOLD IMPROVEMENTS	-	-	-	-	-	-
FIXED EQUIPMENT	-	-	-	-	-	-
MAJOR MOVEABLE EQUIPMENT	3,962,941	1,414,929	(308,711)	5,069,159	3,993,248	568,049
FURNITURE & FIXTURES	62,715	18,614	(538)	80,791	152,582	2,290,396
AUTOMOTIVE	-	-	-	-	-	253,250
CONSTRUCTION IN PROGRESS	-	-	-	-	-	-
	<b>6,858,984</b>	<b>1,867,784</b>	<b>(438,877)</b>	<b>8,287,891</b>	<b>11,611,339</b>	<b>10,152,478</b>

FORM 990, PART II - OTHER EXPENSES  
 =====

DESCRIPTION -----	TOTAL -----	PROGRAM SERVICES -----	MANAGEMENT AND GENERAL -----	FUNDRAISING -----
PROFESSIONAL SERVICES	6,841,269.	3,535,767.	143,378.	3,162,124.
OFFICE EQUIPMENT NOT CAPITALIZ	794,104.	667,584.	35,777.	90,743.
SERVICE AGREEMENT	2,979,496.	1,398,592.	793,531.	787,373.
TRAINING RECRUITMENT & BOOKS	413,802.	292,600.	53,308.	67,894.
INSURANCE	841,713.	433,161.	5,296.	403,256.
MISCELLANEOUS	413,198.	342,199.	70,770.	229.
PLEDGE-WRITE OFF	1,932,740.	1,932,740.		
	-----	-----	-----	-----
TOTALS	14216322.	8,602,643.	1,102,060.	4,511,619.
	=====	=====	=====	=====

## **HABITAT FOR HUMANITY INTERNATIONAL, INC.**

**FYE: JUNE 30, 2002**

### **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 **125,000** houses around the world, providing some **625,000** 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 80 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, 2002

**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 tithes 10% of their unrestricted cash contributions to HFHI work outside their own country. Tithes from U.S. affiliates total **\$9,039,755 in FY 2002.**

**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 - OTHER NOTES AND LOANS RECEIVABLE

=====

BORROWER: AFFLIATE NOTES

BEGINNING BALANCE DUE .....	19,299,720.
ENDING BALANCE DUE .....	22,990,381.
	-----
 TOTAL BEGINNING OTHER NOTES AND LOANS RECEIVABLE	 19,299,720.
	=====
 TOTAL ENDING OTHER NOTES AND LOANS RECEIVABLES	 22,990,381.
	=====

FORM 990, PART IV - INVESTMENTS - SECURITIES

=====

DESCRIPTION	ENDING BOOK VALUE
-----	-----
CERTIFICATES OF DEPOSIT	523,650.
STOCKS	3,345,973.
BONDS - US TREAS. & CORPORATE	8,634,487.
TOTALS	----- 12,504,110. =====

FORM 990, PART IV - OTHER ASSETS

=====

DESCRIPTION	ENDING BOOK VALUE
-----	-----
DUE FROM AFFILIATES	8,377,445.
TOTALS	----- 8,377,445. =====

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 .....	564,955.
ENDING BALANCE DUE .....	463,562.
	-----

LENDER: NON-INTEREST BEARING TERM NOTES PAYABLE  
 REPAYMENT TERMS: INSTALLMENT OF \$387 THROUGH FEBRUARY 2015

BEGINNING BALANCE DUE .....	37,189.
ENDING BALANCE DUE .....	NONE
	-----

LENDER: INTEREST BEARING NOTES PAYABLE  
 INTEREST RATE: 0.000600  
 REPAYMENT TERMS: 50,000 PAYABLE IN '04 REAMAINDER PAYABLE ON DEMAND  
 SECURITY PROVIDED: UNSECURED

BEGINNING BALANCE DUE .....	100,000.
ENDING BALANCE DUE .....	100,000.
	-----

LENDER: INTEREST BEARING INVESTOR NOTES PAYABLE

BEGINNING BALANCE DUE .....	21,287,774.
ENDING BALANCE DUE .....	25,398,512.
	-----

LENDER: NON-INTEREST BEARING TO AFFILIATES

BEGINNING BALANCE DUE .....	1,033,040.
ENDING BALANCE DUE .....	1,380,520.
	-----

LENDER: FREDDIE MAC NON-INTEREST-BEARING NOTE  
 ORIGINAL AMOUNT: 1,685,000.  
 SECURITY PROVIDED: NONE  
 DESCRIPTION AND FMV UNSECURED NOT PAYABLE TO FREDDIE MAC IN ANNUAL \  
 OF CONSIDERATION: INSTALLMENTS THROUGH 2004  
 ENDING BALANCE DUE ..... 1,685,000.  
 -----

LENDER: FANNIE MAE NON-INTEREST BEARING NOTE  
 ORIGINAL AMOUNT: 2,000,000.  
 DESCRIPTION AND FMV DUE OCTOBER 2, 2002  
 OF CONSIDERATION:  
 ENDING BALANCE DUE ..... 2,000,000.  
 -----

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

TOTAL ENDING MORTGAGES AND OTHER NOTES PAYABLE 31,027,594.  
 =====

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 147 PARKER'S MILLCREEK RD AMERICUS, GA 31709	PRESIDENT 40 HRS/WK	79,500.	4,770.	NONE
DAVID WILLIAMS 204 BRIARWOOD CIRCLE AMERICUS, GA 31709	CHIEF OPERATING OFFI 40 HRS/WK	95,370.	5,750.	NONE
DENNIS BENDER 316 W. COLLEGE AMERICUS, GA 31709	SENIOR VICE PRESIDEN 40 HRS/WK	83,229.	5,012.	NONE
ROBIN SHELL 606 HAROLD AVENUE AMERICUS, GA 31709	SENIOR VICE PRESIDEN 40 HRS/WK	82,400.	5,000.	NONE
MICHAEL CARSCADDON 305 SHIRLEY RD AMERICUS, GA 31709	SENIOR VICE PRESIDEN 40 HRS/WK	83,640.	5,012.	NONE
REGINA HOPKINS 202 WINDSOR AVENUE AMERICUS, GA 31709	VICE PRESISDEMT/ ASS 40 HRS/WK	76,753.	4,608.	NONE
SUSAN DETITTA 210 BELL ST AMERICUS, GA 31709	ASST. SECERATERY 40 HRS/WK	37,388.	1,160.	NONE
DENISE DEVENNY 301 SHIRLEY RD AMERICUS, GA 31709	VICE PRESISDEMT/ ASS 40 HRS/WK	68,500.	4,110.	NONE

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 -----
BOARD OF DIRECTORS SEE STATEMENT	1+ HR/WK			
	GRAND TOTALS	----- 606,780. =====	----- 35,422. =====	----- NONE =====

## HABITAT FOR HUMANITY INTERNATIONAL BOARD OF DIRECTORS

**Nabil Abadir**  
PO Box 162-11811 Panorama  
Cairo  
EGYPT

**David Hicks**  
1725 Memorial Park Drive  
Jacksonville FL 32204

**Chair**  
**Paul Leonard**  
150 Prestwood Lane  
Mooresville NC 28117

**KunMo Chung**  
85-705 Apgujung Dong  
Kangnamku  
Seoul  
KOREA

**Janet Huckabee**  
1800 Center Street  
Little Rock AR 72206

**William McGivern**  
17 Belvedere Manor  
Belfast BT9 6FT  
N. IRELAND

**Jim Copeland**  
4287 Embassy Park Dr., NW  
Washington D.C. 20016

**Chantal Hudicourt-Ewald**  
27 Avenue Marie Jeanne  
Cite de l'Exposition  
Port-au-Prince  
HAITI

**Symon Msefula**  
Malawi Stock Exchange Limited  
Old Reserve Bank Building, Victoria Ave.  
Private Bag 270  
Blantyre, MALAWI

**Paul Ekelschot**  
H Heijermansweg 10 2042 XS  
Zandvoort  
NETHERLANDS

**James R. Irvine**  
3140 SE Hawthorne Blvd.  
Portland OR 97214

**Diana Villiers Negroponte**  
799 UN Plaza  
New York NY 10017

**Ex-officio**  
**Millard Fuller**  
147 Parkersmill Creek Rd.  
Americus GA 31709

**G. Carol Johnson**  
100 Witmer  
Horsham PA 19044

**Larry Prible**  
5977 Heaton Pass  
Camel India 46033

**Carlos Garcia Velez y Cortazar**  
Margaritas 433 col ex Hacienda  
Guadalupe Chi 01050  
MEXICO

**Jack Kemp**  
1701 Pennsylvania Avenue NW  
Suite 900  
Washington D.C. 20006

**Co-Vice Chair**  
**Rey Ramsey**  
1012 14th Street NW Suite 905  
Washington DC 20005

**Co-Vice Chair**  
**Lyle Hanna**  
6398 Old Richmond Road  
Lexington KY 40515

**Mark Korell**  
Guaranty Corporation Penthouse One  
5445 DTC Parkway  
Greenwood Village CO 80111

**Nic Retsinas**  
344 Taber Avenue  
Providence RI 02906

**Ian W. Hay**  
35 Glenveagh Drive  
Mt. Roskill  
Auckland 4 1004  
NEW ZEALAND

**Linda Lader**  
41 East Battery  
Charleston SC 29401

**Mauricio Solis**  
PO Box 220-1260  
Escazu San  
COSTA RICA

8/5/2002

FORM 990, PART VII - OTHER REVENUE

=====

DESCRIPTION -----	BUSINESS CODE ----	AMOUNT -----	EXCLUSION CODE ----	AMOUNT -----	RELATED OR EXEMPT FUNCTION INCOME -----
SHOP/AMERICORP/VIS					5,375,938.
MAILING LIST					228,523.
CONF/COLLEG. CHALL					282,765.
POSTAGE/UPS REIMB					20,850.
MISC. REVENUES					88,269.
		-----		-----	-----
TOTALS		=====		=====	5,996,345. =====

FORM 990, PART VIII - ACCOMPLISHMENT OF EXEMPT PURPOSES

=====

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 -----
--------------------	---

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. RENTAL INCOME FROM HOUSES RELATED TO HABITAT FOR HUMANITY'S 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 8.5%.
-----	---

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

=====

REIMBURSEMENT FOR TRAVEL AND OTHER RELATED EXPENSES FOR THE FOLLOWING PERSONS:

MILLARD FULLER	\$5,098
DAVID WILLIAMS	\$9,143
DENNIS BENDER	\$18,888
ROBIN SHELL	\$6,324
MIKE CARSCADDON	\$4,849
REGINA HOPKINS	\$5,273
SUSAN DETITTA	\$10,678
DENISE DEVENNY	\$2,778

SEE ALSO FORM 990 PART V