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UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, DC 20549

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FORM 11-K

(Mark One)

- ANNUAL REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934 [NO FEE REQUIRED]

For the fiscal year ended December 31, 2002

OR

- TRANSITION REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934 [NO FEE REQUIRED]

For the transition period from _____ to _____

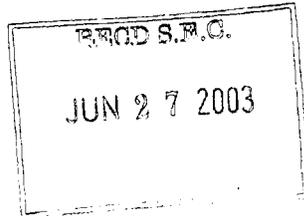
Commission file number: 333-14022

- A. Full title of the plan and the address of the plan, if different from that of the issuer named below:

Hanson Building Materials America Retirement Savings and Investment Plan

- B. Name of issuer of the securities held pursuant to the plan and the address of its principal executive office:

**Hanson Building Materials America, Inc.
Monmouth Shores Corporate Park
1333 Campus Parkway
Neptune, NJ 07753**



ANNUAL REPORT ON FORM 11-K

ITEM 4

FINANCIAL STATEMENTS

Hanson Building Materials America
Retirement Savings and Investment Plan

December 31, 2002

Annual Report on Form 11-K

Item 4

Financial Statements

Hanson Building Materials America
Retirement Savings and Investment Plan

The following financial information of the Plan is submitted herewith:

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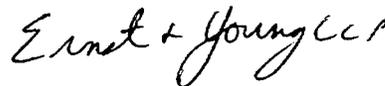
Report of Independent Auditors

Retirement Plans Committee
Hanson Building Materials America Inc.

We have audited the accompanying statements of net assets available for benefits of the Hanson Building Materials America Retirement Savings and Investment Plan as of December 31, 2002 and 2001, and the related statements of changes in net assets available for benefits for the years then ended. These financial statements are the responsibility of the Plan's management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with auditing standards generally accepted in the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of the Plan at December 31, 2002 and 2001, and the changes in its net assets available for benefits for the years then ended in conformity with accounting principles generally accepted in the United States.



June 11, 2003

Hanson Building Materials America
Retirement Savings and Investment Plan

Statements of Net Assets Available for Benefits

	December 31	
	2002	2001
Assets		
Beneficial interest in the Hanson Building Materials America Retirement Savings and Investment Trust, principally at fair value, except for the fixed income fund at contract value	<u>\$203,467,772</u>	<u>\$225,065,761</u>
Net assets available for benefits	<u>\$203,467,772</u>	<u>\$225,065,761</u>

See accompanying notes.

Hanson Building Materials America
Retirement Savings and Investment Plan

Statements of Changes in Net Assets Available for Benefits

	Year ended December 31	
	2002	2001
Net assets available for benefits at beginning of year	\$225,065,761	\$184,244,833
Additions:		
Participants' contributions	14,158,801	16,027,480
Employer contributions	4,492,666	4,563,819
Trust to trust transfers	585,343	49,617,772-
Other Additions	225,796	-
	244,558,367	254,453,904
Deductions:		
Distributions to participants	(23,326,240)	(28,146,082)
Net decrease resulting from investment in the Hanson Building Materials America Retirement Savings and Investment Trust	(17,520,674)	(716,042)
Transfers to Hanson Building Materials America Retirement Savings and Investment Plan for Collectively Bargained Employees	-	(1,141)
Administrative expenses	(243,681)	(524,878)
	(41,090,595)	(29,388,143)
Net assets available for benefits at end of year	\$203,467,772	\$225,065,761

See accompanying notes.

Hanson Building Materials America Retirement Savings and Investment Plan

Notes to Financial Statements

December 31, 2002

1. Summary of Significant Accounting Policies

At December 31, 2002 and 2001, the Hanson Building Materials America Retirement Savings and Investment Plan (the "Plan") is a participant in the Hanson Building Materials America Retirement Savings and Investment Trust (the "Trust") as described in Note 6. The change in the Plan's beneficial interest in the Trust resulting from investment activity is comprised of the Plan's share of interest, dividends, net realized gains and losses and unrealized appreciation or depreciation of the related Trust's assets.

Deutsche Bank - Bankers Trust Company of New York (the "Trustee") was the custodian of all investments of the Trust from January 2001 to April 2002. Fidelity Management Trust Company is the custodian of all investments effective May 2002.

The accounting records of the Plan and the Trust are maintained on the accrual basis of accounting. The investments of the Plan and Trust are recorded in the financial statements of the Plan and Trust at fair value, except for the fixed income fund which is recorded at contract value (see Note 4).

Trustee fees and costs and expenses incurred with regard to the purchase, sale and transfer of securities in connection with the operation of the Trust are allocated to the participating plans. Commissions for transactions in the BrokerageLink Fund are added to the purchase price of a security and deducted from the proceeds of a sale of a security within the applicable participant's account. Hanson Building Materials America (the "Company" or "Employer") is the Plan Sponsor.

The preparation of financial statements in conformity with accounting principles generally accepted in the United States requires the Company to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes. Actual results could differ from these estimates.

2. Description of the Plan

General

The Plan is a defined contribution plan established to encourage and assist employees in saving and investing payroll withholdings for purposes of receiving retirement benefits.

Hanson Building Materials America
Retirement Savings and Investment Plan

Notes to Financial Statements (continued)

2. Description of the Plan (continued)

The following information is included as a general description of the Plan. For more detailed information, the "Plan Document" is available at the Company and the Hanson Building Materials America's Corporate Office.

Participation

Participation in the Plan is available to all employees of the Company who are at least 21 years of age and who have worked at least 500 hours during a consecutive 6 month period. The Plan is not open to employees covered by a collective bargaining agreement unless the agreement provides for participation in the Plan.

Employee Contributions

The Plan provides for self-directed investment programs with separate funds. Participants in the Plan contribute pre-tax dollars. All assets are invested in the Trust. The maximum pre-tax employee contribution allowed was \$11,000 plus a catch-up adjustment for participants age 50 or older of \$1,000 for 2002, and \$10,500 in 2001.

The majority of the participants of the Plan can authorize a payroll deduction of 1% to 17% of wages in 1% increments into the Plan.

Employer Contributions

For the majority of the participants, the Plan Sponsor matches the employee contributions in the amount of 100% of the first 1% of each participant's contributions and 50% of the next 2% of each participant's contributions

Employer matching contributions follow participant contribution election.

Vesting

Participant contributions and earnings on those contributions are always 100% vested. A participant becomes 100% vested in Company contributions and earnings on Company contributions two years from the date of hire of the participant. Employer contributions also become 100% vested upon retirement, permanent disability, death or termination of the Plan. Forfeitures of nonvested Employer contributions reduce future Employer contributions.

Hanson Building Materials America
Retirement Savings and Investment Plan

Notes to Financial Statements (continued)

2. Description of the Plan (continued)

Hardship Withdrawal

Participants are permitted to make hardship withdrawals if certain criteria are met. Generally, only one withdrawal is allowed in any 12 month period.

Loans

Participants can borrow against their account balance. The minimum amount a participant may borrow is \$1,000. Total loans to a participant generally cannot exceed the lesser of \$50,000 or 50% of their account balance. The amount of any loan will be withdrawn in a ratio that is proportionate to the participant's balance in each investment fund. Loans shall bear interest at the prime lending rate (at the date of the loan) plus 1% and are repayable within 5 years from the date of borrowing with the exception of loans in excess of \$15,000 and used to acquire a primary residence which are repayable over a period of up to 10 years.

As loans are repaid, both the principal and interest are deposited to the participant's current investment fund elections. The vested portion of a participant's investment account is pledged as collateral for the loan.

Federal Income Taxes

Participants are not liable for federal income taxes on amounts earned in the Plan or on amounts contributed by the Employer until such time that their participating interest is distributed to them, provided that the Plan retains its qualified status (see Note 8).

Plan Termination

Although the Plan Sponsor has not expressed any intent to terminate the Plan, it has the right to do so at any time, subject to the provisions of ERISA. In the event of termination, participants affected automatically become vested to the extent of the balances in their individual accounts.

Hanson Building Materials America
Retirement Savings and Investment Plan

Notes to Financial Statements (continued)

3. Trust to Trust Transfers

On May 1, 2002, the Deutsche Bank Trust assets were transferred to the Fidelity Management Trust Company in the amount of \$221,418,290.

On June 1, 2001, the Pioneer 401(k) Plan was merged into the Plan. In connection with this merger, the remainder of the assets and related liabilities totaling approximately \$43,377 were transferred to the Surviving Plan in November 2002.

On July 1, 2001, the Joelson/Taylor Plan was merged into the Plan. In connection with this merger, the remainder of the assets and related liabilities totaling approximately \$152,902 were transferred to the Surviving Plan in March 2002.

On December 31, 2001, the Aggrock Quarries, Inc. Retirement Savings Plan was merged into the Plan. In connection with this merger, the remainder of assets and related liabilities totaling approximately \$99,637 were transferred to the Surviving Plan in April 2002.

On December 31, 2001, the Cincinnati Concrete Pipe Company 401(k) Profit Sharing Plan was merged into the Plan. In connection with this merger, the remaining assets and related liabilities totaling approximately \$60,045 were transferred to the Surviving Plan in March 2002.

4. Investments

The fair value of individual investments that represent 5% or more of the Plan's net assets is as follows:

	December 31	
	2002	2001
Fidelity Investments Managed Income Fund	\$99,172,331	
Fidelity Investments Dividend Growth Fund	16,180,676	
Fidelity Investments Mid-Cap Stock Fund	11,330,449	
Fidelity Investments Freedom 2030 Fund	23,976,599	
Bankers Trust Equity Appreciation Fund		\$15,332,895
Hanson Company Stock Fund	11,779,887*	16,818,535*
Bankers Trust Fixed Income Fund		92,265,170
Bankers Trust Lifecycle Long Range Fund		35,823,127
American Century Income Growth Fund		21,366,606

* A portion of these balances are non-participant directed.

Hanson Building Materials America
Retirement Savings and Investment Plan

Notes to Financial Statements (continued)

5. Non Participant-Directed Investments

Information about the net assets and the significant components of the changes in net assets relating to the non-participant directed investments is as follows:

	December 31	
	2002	2001
Net assets:		
Hanson Company Stock Fund	\$11,779,887**	\$16,818,535**
Changes in net assets:		
Contributions		\$ 924,601
Earnings and net realized and unrealized depreciation in fair value		(5,131,907)
Distributions to participants		(1,214,243)
Transfers to participant-directed investments		401,830
Administrative expenses		(18,929)
		\$ (5,038,648)

** A portion of this balance is participant directed.

6. Hanson Building Materials America Retirement Savings and Investment Trust Information

The Hanson Building Materials America Retirement Savings and Investment Trust was created in October 1996 for the purpose of investing the pooled assets of various defined contribution plans of Hanson Building Materials America.

Basic, supplemental and/or rollover contributions of participants are invested in one or more of the funds established under the Trust as described below:

Hanson Company Stock Fund

This is a common stock fund consisting primarily of Hanson PLC ADSs. When necessary, this Fund will make an interim investment in the Trustee's Short-Term Investment Fund.

Hanson Building Materials America
Retirement Savings and Investment Plan

Notes to Financial Statements (continued)

**6. Hanson Building Materials America Retirement Savings and Investment Trust
Information (continued)**

Fidelity Investments Managed Income Fund

A separate fund that mainly consists of Guaranteed Investment Contracts ("GICs"), Bank Investment Contracts ("BICs") and Benefit Responsive GICs. The GICs have fully benefit responsive features and are recorded at contract value. Contract value represents contributions made under the contract, plus interest at the contract rate, less withdrawals from the contract. The average yield for the investment contracts was 6.13% and 6.19% for the years ended December 31, 2002 and 2001, respectively. The crediting interest rates range from 4.78% to 8.59% and 5.48% to 7.06% as of December 31, 2002 and 2001, respectively, and are determined based on the balance and the activity in the account. Selected contracts have crediting interest rate resets on a quarterly or annual basis. There are no limitations on guarantees under the terms of the contracts. No valuation reserves have been established to adjust contract amounts since there are no problems with the creditworthiness of the contract issuers. The fair value of the investment contracts recorded at contract value is estimated at approximately \$101.0 million and \$98.0 million at December 31, 2002 and 2001, respectively.

BrokerageLink Fund

The BrokerageLink Fund is an individual account with a registered broker-dealer, which holds funds eligible to be transferred from the core funds at the direction of the participant in any tradable security subject to the limitations of the Department of Labor Regulations.

The following funds listed below are open-end mutual funds managed by Fidelity Investments Company. These funds may have investments in derivatives. The derivatives may include repurchase agreements, options, forward futures contracts, foreign currency transactions, and forward foreign currency contracts. For detailed information on each Fund's investments and concentrations of credit risk, the Prospectus and Annual Report are available from the Trustee.

Hanson Building Materials America
Retirement Savings and Investment Plan

Notes to Financial Statements (continued)

**6. Hanson Building Materials America Retirement Savings and Investment Trust
Information (continued)**

Fidelity Investments Diversified International Fund
Fidelity Investments Dividend Growth Fund
Fidelity Investments Mid-Cap Stock Fund
Fidelity Investments Freedom Income Fund
Fidelity Investments Freedom 2000 Fund
Fidelity Investments Freedom 2010 Fund
Fidelity Investments Freedom 2020 Fund
Fidelity Investments Freedom 2030 Fund
Fidelity Investments Freedom 2040 Fund
Spartan U.S. Equity Index Fund
Neuberger & Berman Genesis Trust Fund

Information included in the financial statements and the Trust related to the BrokerageLink Fund represents the aggregation of individual participant accounts and, as a result, the investment results presented are not representative of the results obtained by each participant in the BrokerageLink Fund. Individuals participating in the BrokerageLink Fund should refer to their individual participant account statements for information regarding their own investment performance.

Investments in Hanson PLC ADSs are recorded on the basis of cost, but are stated at fair value. Fair value of investments is determined by quoted market prices on active national securities exchanges with the resulting changes in value being recorded as net appreciation (depreciation) in fair value of investments.

Investments in the mutual funds are stated at fair value. Fair value of these investments is determined each business day by an independent pricing service approved by Fidelity Investments Board of Trustees with the resulting changes in value being recorded as net appreciation (depreciation) in fair value of investments.

Investments in the BrokerageLink Fund are recorded at fair value. Fair value of investments is determined by quoted market prices in an active market, if available. For those securities with no quoted market prices, fair value is estimated by the Plan Trustee.

Income and realized and unrealized appreciation or depreciation of investments of the Trust are allocated to the participating plans based on a unit valuation method.

The Plan is one of two plans in the Trust and represents an approximate 99% interest in the Trust at both December 31, 2002 and 2001.

Financial information relating to the Trust is summarized as follows:

Hanson Building Materials America
Retirement Savings and Investment Plan
Notes to Financial Statements (continued)

6. Hanson Building Materials America Retirement Savings and Investment Trust Information (continued)
Statement of Net Assets Available for Participating Plans-With Fund Information

Hanson Building Materials America Retirement Savings and Investment Trust
December 31, 2002

Assets	Investment Fund											Loan Account	Total		
	Hanson Company Stock Fund	Fidelity Investments Managed Income Fund	Fidelity Investments Diversified International Fund	Fidelity Investments Dividend Growth Fund	Fidelity Investments Mid-Cap Stock Fund	Fidelity Investments Freedom Income Fund	Fidelity Investments Freedom 2000 Fund	Fidelity Investments Freedom 2010 Fund	Fidelity Investments Freedom 2020 Fund	Fidelity Investments Freedom 2030 Fund	Fidelity Investments Freedom 2040 Fund			Spartan U.S. Equity Index Fund	Neuberger & Beraman Genesis Trust Fund
At fair value:			\$4,390,588	\$16,299,379	\$11,413,980	\$287,912	\$962,987	\$1,954,230	\$6,016,438	\$24,145,211	\$74,471	\$8,002,456	\$7,562,603		\$ 4,390,588
Fidelity Diversified International (units-255,862, cost \$5,067,973)															16,299,379
Fidelity Dividend Growth (units-730,289, cost \$19,722,033)															11,413,980
Fidelity Mid-Cap Stock (units-701,967, cost \$14,714,862)															287,912
Fidelity Freedom Income (units-27,162, cost \$283,172)															962,987
Fidelity Freedom 2000 (units-87,465, cost \$975,360)															1,954,230
Fidelity Freedom 2010 (units-170,824, cost \$2,064,429)															6,016,438
Fidelity Freedom 2020 (units-565,455, cost \$6,838,610)															24,145,211
Fidelity Freedom 2030 (units-2,357,931, cost \$28,520,686)															74,471
Fidelity Freedom 2040 (units-12,708, cost \$77,091)															8,002,456
Spartan US EQ Index (units-256,901, cost \$9,570,263)															7,562,603
Neuberger & Beraman Genesis (units-268,749, cost \$8,499,448)															11,787,623
Hanson ADSs (units-516,145, cost \$15,673,626)															70,342,571
Commingled investment contract fund at contract value:															
Fidelity STIF			\$ 70,342,571												
Investment contracts at contract value:															
Principal Financial Group															5,675,102
Deutsche Bank AG EPL															2,860,514
BNA															2,214,115
Canada Life															2,499,493
Security Life of Denver															2,632,413
Pacific Life															2,203,405
CDC Bric															12,315,023
Self-Directed Window Assets/Securities:															
Common Stock															812,916
Income Oriented Mutual Funds															146,352
Growth Oriented Mutual Funds															720,803
Index and Stock Options															6,880
Corporate Debt															5,204
Government Debt															73,034
Certificates of Deposit															86,190
Cash and Money Market															1,184,277
Total investments			100,742,636	16,299,379	11,413,980	287,912	962,987	1,954,230	6,016,438	24,145,211	74,471	8,002,456	7,562,603		196,676,170
Receivables/(payables):															
Employee loans															9,721,354
Due (to) from employer															(27,909)
Net assets available to participating plans			\$100,742,636	\$16,299,379	\$11,413,980	\$287,912	\$962,987	\$1,954,230	\$6,016,438	\$24,145,211	\$74,471	\$8,002,456	\$7,562,603		\$9,721,354
			\$4,390,588	\$16,299,379	\$11,413,980	\$287,912	\$962,987	\$1,954,230	\$6,016,438	\$24,145,211	\$74,471	\$8,002,456	\$7,562,603		\$206,369,615

Hanson Building Materials America
Retirement Savings and Investment Plan
Notes to Financial Statements (continued)

6. Hanson Building Materials America Retirement Savings and Investment Trust Information (continued)
Statement of Net Assets Available for Participating Plans-With Fund Information

Hanson Building Materials America Retirement Savings and Investment Trust
December 31, 2001

Assets	Investment Fund										Total	
	Hanson Company Stock Fund	Bankers Trust Fixed Income Fund	Bankers Trust Equity Appreciation Fund	Bankers Trust International Equity Fund	Bankers Trust Lifestyle Short Range Fund	Bankers Trust Lifestyle Mid Range Fund	Bankers Trust Lifestyle Long Range Fund	American Century Income & Growth Fund	Bankers Institutional Equity 500 Index Fund	Neuberger & Berneis Genesis Trust Fund		Self-Directed Window Fund
Investments:												
At fair value:												
Bankers Trust Company BT Pyramid Directed Account Cash Fund (Short-Term Investment Fund) (units-6,789,826, cost \$6,789,826)	\$ 493,386	\$ 6,746,668									\$ 3,243	\$ 7,243,297
Bankers Trust Company BT Pyramid Discretionary Account (Short-Term Investment Fund) (units-6,297,412, cost-\$6,297,412)	\$15,431,297		\$4,714,976									15,431,297
Bankers Trust Inv Fds, Equity Appreciation Fund (units-1,256,327, cost-\$17,940,311)					\$1,475,119							4,714,976
Bankers Trust Inv Fds, Intl Equity Fd (units-250,221, cost-\$5,397,223)												1,475,119
Bankers Trust Inv Fds, Lifecycle Short Range Fd (units-147,300, cost-\$1,520,492)												6,749,351
Bankers Trust Inv Fds, Lifecycle Mid Range Fd (units-693,170, cost-\$7,415,777)												35,901,493
Bankers Trust Inv Fds, Lifecycle Long Range Fd (units-3,386,230 cost-\$37,295,160)												21,360,192
American Century Income & Growth Fund (units-782,517, cost-\$22,908,196)								\$21,360,192				9,372,627
BT Institutional Equity 500 (units-72,212,112, cost-\$11,577,501)								\$9,372,627				5,147,977
Neuberger & Berneis Genesis (units-177,316, cost-\$4,526,604)												16,322,073
Hanson ADSs (shares-485,487, cost-\$15,851,408)	16,322,073											2,712,261
Commingled investment contract fund at contract value:												5,617,125
Bankers Trust Company BT Pyramid Open End GIC Fund												10,582,053
Investment contracts at contract value:												12,821,014
Principal Financial Group												671,734
Transamerica Life Insurance												2,200,581
Bank of America												3,049,871
Sun America Life Insurance Company												20,019,176
Protective Life Insurance Company												13,879,429
Prudential												2,471,148
COC Retirement Life Insurance Company												2,075,932
Security Life of Denver												2,083,808
Pacific Life												3,332,936
BMA												2,486,926
Security Benefit Life												6,581,798
Canada Life												67,967
Lincoln Financial Group												6,724
Self-Directed Window Assets/Securities:												3,862,449
US Government Securities (cost \$45,331,155)												36,371
Company Stock Fund (cost \$5,401,555)												3,976,734
Common Stock (cost \$5,093,547)												67,967
Foreign Common Stock (\$67,611)												6,724
Total investments	16,815,459	97,444,381	15,431,297	4,714,976	1,475,119	6,749,351	35,901,493	21,360,192	9,372,627	5,147,977	3,976,734	218,389,826
Receivables/(payables):												
Interfund transfers	9	(21,560)	(1,337)	(678)		(5)	(1)	1,034	(7,040)	28,723	852	3
Receivable of Plan assets due to Plan merger	1,792	199,218	1,922	635	72	1,731	439	462	1,337	139	203	199,218
Dividends and interest	1,315	(44,194)	3,936	1,066	762	5,037	(7,135)	14,576	10,337	28,175	8,337,163	(7,071)
Employee loans	5,032	57,992	3,939	4,114	4,182	5,037	21,318	22,627	14,890	5,888	(67,493)	8,375,673
Due (to) from employer												16,117
Net assets available to participating plans	\$16,823,607	\$97,645,744	\$15,435,997	\$4,720,113	\$1,480,082	\$6,737,135	\$35,921,134	\$21,398,891	\$9,392,887	\$5,182,892	\$4,005,781	\$327,033,783

Hanson Building Materials America
Retirement Savings and Investment Plan
Notes to Financial Statements (continued)

6. Hanson Building Materials America Retirement Savings and Investment Trust Information (continued)

Statement of Changes in Net Assets Available for Participating Plans

Hanson Building Materials America Retirement Savings and Investment Trust

Year ended December 31, 2002

	Investment Funds											Total
	Hanson Company Stock Fund	Bankers Trust Fixed Income Fund	Bankers Trust Equity Appreciation Fund	Bankers Trust International Equity Fund	Bankers Trust Lifecycle Short Range Fund	Bankers Trust Lifecycle Mid-Range Fund	Bankers Trust Lifecycle Long Range Fund	Bankers Trust Lifecycle Self-Directed Window Fund	Loan Account	American Century Income & Growth Fund	Bankers Trust Institutional Equity 500 Index Fund	
\$ 5,414	\$ 89,049	\$ 11,039	\$ 4,750	\$ 2,880	\$ 4,421	\$ 18,223	\$ (176,166)	\$ 22,098	\$ 11,787	\$ 6,505	\$ -	
1,758,903	1,829,871	(155,109)	25,648	9,307	(78,212)	(935,662)	(373,945)	(847,863)	(584,305)	625,154	1,450,150	
1,764,317	1,918,920	(144,070)	30,398	12,387	(73,791)	(917,439)	(373,945)	(3)	(825,765)	(572,518)	631,659	
252,262	1,864,171	429,859	213,903	78,562	249,866	679,549			830,505	582,235	316,735	
77,180	572,143	110,432	58,683	24,014	78,329	199,589			213,025	147,542	67,020	
(20)	403,743	(445,702)	(20,361)	12,526	5,277	(855,866)	(172,708)		(678,693)	(193,572)	1,634,007	
(555,939)	(5,371,038)	(330,164)	(90,329)	(230,524)	(294,535)	(1,615,297)	(269,632)		(839,837)	(292,939)	(142,174)	
(18,347,083)	(96,959,759)	(15,044,168)	(4,908,555)	(1,375,912)	(6,716,815)	(33,383,154)	(3,189,496)		(20,080,887)	(9,055,391)	(7,685,178)	
(14,324)	(73,924)	(12,184)	(3,852)	(1,135)	(5,466)	(28,516)			(17,239)	(7,844)	(4,961)	
(18,387,924)	(99,564,664)	(15,291,927)	(4,750,511)	(1,492,469)	(6,683,344)	(35,003,695)	(3,651,836)		(8,269,897)	(8,819,969)	(5,814,551)	
(16,823,607)	(97,645,744)	(15,435,997)	(4,720,113)	(1,480,082)	(6,757,135)	(35,921,134)	(4,005,781)		(8,269,900)	(9,392,487)	(5,182,892)	
16,823,607	97,645,744	15,435,997	4,720,113	1,480,082	6,757,135	35,921,134	4,005,781		8,269,900	9,392,487	5,182,892	
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Net assets available to participating plans at beginning of year	16,823,607	97,645,744	15,435,997	4,720,113	1,480,082	6,757,135	4,005,781		8,269,900	9,392,487	5,182,892	
Net assets available to participating plans at end of year	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	

Investment operations:

Dividends and interest

Net appreciation (depreciation) in fair value of investments

Increase (decrease) from investment operations

Other changes:

Participants' contributions

Employer contributions

Interfund transfers

Withdrawals

Transfer to/from successor trusts

Administrative expenses

Subtotal

Change in net assets

Net assets available to participating plans at beginning of year

Net assets available to participating plans at end of year

Hanson Building Materials America
Retirement Savings and Investment Plan

Notes to Financial Statements (continued)

7. Related Party Transactions

The Trust purchased or received 41,600 and 65,491 Hanson PLC ADSs, and sold or distributed 8,738 and 71,771 Hanson PLC ADSs during the year ended December 31, 2002 and 2001, respectively. Dividend income from Hanson PLC ADSs was \$517,087 for the year ended December 31, 2002.

8. Federal Income Taxes

The Plan has received a determination letter from the Internal Revenue Service dated December 30, 2002 that the Plan is qualified under Section 401(a) of the Internal Revenue Code (the "Code") and, therefore, the related trust is exempt from taxation. Once qualified the Plan is required to operate in conformity with the Code to maintain its qualification. The plan administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the Code, and therefore, believes that the Plan is qualified and the related trust tax-exempt.

SIGNATURES

The Plan. Pursuant to the requirements of the Securities Exchange Act of 1934, the trustees (or other persons who administer the employee benefit plan) have duly caused this annual report to be signed on its behalf by the undersigned hereunto duly authorized.

Hanson Building Materials America Retirement Savings and Investment Plan

Date: June 27, 2003

By: /s/ James Guerriero
Name: James Guerriero
Title: Director of Benefits and
Authorized Representative of the
Hanson Building Materials America
Retirement Plans Committee

Consent of Independent Auditors

We consent to the incorporation by reference in the Registration Statement (Form S-8 No. 333-14022) pertaining to the Hanson Building Materials America Retirement Savings and Investment Plan of our report dated June 11, 2003, with respect to the financial statements of the Hanson Building Materials America Retirement Savings and Investment Plan included in this Annual Report (Form 11-K) for the year ended December 31, 2002.

Ernst + Young LLP

Iselin, New Jersey
June 23, 2003

CERTIFICATION

The undersigned member and authorized representative of the Hanson Building Materials America Retirement Plans Committee (the "Committee"), which Committee acts as the Plan Administrator of the Hanson Building Materials America Retirement Savings and Investment Plan (the "Plan"), hereby certifies in such capacity, for the purposes of section 1350 of chapter 63 of title 18 of the United States Code, as adopted pursuant to Section 906 of the Sarbanes-Oxley Act of 2002, that, to his knowledge, the Annual Report for the Plan on Form 11-K for the period ended December 31, 2002 fully complies with the requirements of Section 13(a) of the Securities Exchange Act of 1934, and that the information contained in such report fairly presents, in all material respects, the net assets available for benefits and changes in net assets available for benefits of the Plan. This written statement is being furnished to the Securities and Exchange Commission as an exhibit to such Form 11-K. A signed original of this statement will be retained by Hanson Building Materials America, Inc. and furnished to the Securities and Exchange Commission or its staff upon request.

Date: June 27, 2003

By: /s/ James Guerriero
Name: James Guerriero
Title: Director of Benefits and
Authorized Representative of the
Hanson Building Materials America
Retirement Plans Committee