

Selden Fox

Accounting for your future

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May 7, 2021

Mr. David Neary
Executive Director
DuPage Habitat for Humanity
1600 East Roosevelt Road
Wheaton, Illinois 60187

Dear Mr. Neary:

We have placed a client copy of the tax returns (listed below) in your portal. Your tax returns will remain in the portal for 75 days for you to download to your computer and retain for your records.

The federal income tax return for the year ended June 30, 2020 for DuPage Habitat for Humanity will be electronically filed; accordingly, we are enclosing the following:

FORM 8879-EO – IRS *e-file* SIGNATURE AUTHORIZATION FOR AN
EXEMPT ORGANIZATION

06/30/20 RETURN OF ORGANIZATION EXEMPT FROM INCOME TAX
FORM 990 (*Electronic copy only*)

06/30/20 ILLINOIS ATTORNEY GENERAL'S CHARITABLE ORGANIZATION
ANNUAL REPORT – FORM AG990-IL

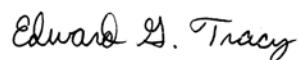
We must receive your signed authorization (Form 8879-EO) before we can electronically transmit your federal return. Please return the signed authorization to Selden Fox as soon as possible before May 17, 2021. Upon receipt of your signed authorization, we will electronically transmit your federal return to the Internal Revenue Service.

The original state return should be signed, dated and filed in accordance with the filing instructions.

We sincerely appreciate this opportunity to serve you. Please contact us if you have any questions concerning the returns or if we may be of further assistance.

Very truly yours,

SELDEN FOX, LTD.



Edward G. Tracy
Executive Vice President

EGT/po

TAX RETURN FILING INSTRUCTIONS

FORM 990

FOR THE YEAR ENDING

JUNE 30, 2020

Prepared for	DUPAGE HABITAT FOR HUMANITY 1600 EAST ROOSEVELT ROAD WHEATON, IL 60187
Prepared by	SELDEN FOX, LTD. 619 ENTERPRISE DRIVE OAK BROOK, IL 60523-8835
Amount due or refund	NOT APPLICABLE
Make check payable to	NOT APPLICABLE
Mail tax return and check (if applicable) to	NOT APPLICABLE
Return must be mailed on or before	RETURN SIGNED FORM 8879-EO TO US BY MAY 17, 2021
Special Instructions	THIS RETURN HAS BEEN PREPARED FOR ELECTRONIC FILING. IF YOU WISH TO HAVE IT TRANSMITTED ELECTRONICALLY TO THE IRS, PLEASE SIGN, DATE, AND RETURN FORM 8879-EO TO OUR OFFICE. WE WILL THEN SUBMIT THE ELECTRONIC RETURN TO THE IRS. DO NOT MAIL A PAPER COPY OF THE RETURN TO THE IRS.

Form **8879-EO**

IRS e-file Signature Authorization for an Exempt Organization

OMB No. 1545-1878

For calendar year 2019, or fiscal year beginning JUL 1, 2019, and ending JUN 30, 2020

2019

Department of the Treasury
Internal Revenue Service

▶ **Do not send to the IRS. Keep for your records.**
▶ **Go to www.irs.gov/Form8879EO for the latest information.**

Name of exempt organization

Employer identification number

DUPAGE HABITAT FOR HUMANITY

36-4003119

Name and title of officer

**DAVID NEARY
EXECUTIVE DIRECTOR**

Part I Type of Return and Return Information (Whole Dollars Only)

Check the box for the return for which you are using this Form 8879-EO and enter the applicable amount, if any, from the return. If you check the box on line **1a**, **2a**, **3a**, **4a**, or **5a**, below, and the amount on that line for the return being filed with this form was blank, then leave line **1b**, **2b**, **3b**, **4b**, or **5b**, whichever is applicable, blank (do not enter -0-). But, if you entered -0- on the return, then enter -0- on the applicable line below. **Do not** complete more than one line in Part I.

1a Form 990 check here	▶ <input checked="" type="checkbox"/>	b Total revenue , if any (Form 990, Part VIII, column (A), line 12)	1b	<u>3,770,578.</u>
2a Form 990-EZ check here	▶ <input type="checkbox"/>	b Total revenue , if any (Form 990-EZ, line 9)	2b	_____
3a Form 1120-POL check here	▶ <input type="checkbox"/>	b Total tax (Form 1120-POL, line 22)	3b	_____
4a Form 990-PF check here	▶ <input type="checkbox"/>	b Tax based on investment income (Form 990-PF, Part VI, line 5)	4b	_____
5a Form 8868 check here	▶ <input type="checkbox"/>	b Balance Due (Form 8868, line 3c)	5b	_____

Part II Declaration and Signature Authorization of Officer

Under penalties of perjury, I declare that I am an officer of the above organization and that I have examined a copy of the organization's 2019 electronic return and accompanying schedules and statements and to the best of my knowledge and belief, they are true, correct, and complete. I further declare that the amount in Part I above is the amount shown on the copy of the organization's electronic return. I consent to allow my intermediate service provider, transmitter, or electronic return originator (ERO) to send the organization's return to the IRS and to receive from the IRS (a) an acknowledgement of receipt or reason for rejection of the transmission, (b) the reason for any delay in processing the return or refund, and (c) the date of any refund. If applicable, I authorize the U.S. Treasury and its designated Financial Agent to initiate an electronic funds withdrawal (direct debit) entry to the financial institution account indicated in the tax preparation software for payment of the organization's federal taxes owed on this return, and the financial institution to debit the entry to this account. To revoke a payment, I must contact the U.S. Treasury Financial Agent at 1-888-353-4537 no later than 2 business days prior to the payment (settlement) date. I also authorize the financial institutions involved in the processing of the electronic payment of taxes to receive confidential information necessary to answer inquiries and resolve issues related to the payment. I have selected a personal identification number (PIN) as my signature for the organization's electronic return and, if applicable, the organization's consent to electronic funds withdrawal.

Officer's PIN: check one box only

I authorize SELDEN FOX, LTD. to enter my PIN 03119
ERO firm name Enter five numbers, but do not enter all zeros

as my signature on the organization's tax year 2019 electronically filed return. If I have indicated within this return that a copy of the return is being filed with a state agency(ies) regulating charities as part of the IRS Fed/State program, I also authorize the aforementioned ERO to enter my PIN on the return's disclosure consent screen.

As an officer of the organization, I will enter my PIN as my signature on the organization's tax year 2019 electronically filed return. If I have indicated within this return that a copy of the return is being filed with a state agency(ies) regulating charities as part of the IRS Fed/State program, I will enter my PIN on the return's disclosure consent screen.


Officer's signature ▶ _____ Date ▶ _____

Part III Certification and Authentication

ERO's EFIN/PIN. Enter your six-digit electronic filing identification number (EFIN) followed by your five-digit self-selected PIN.

36221060523
Do not enter all zeros

I certify that the above numeric entry is my PIN, which is my signature on the 2019 electronically filed return for the organization indicated above. I confirm that I am submitting this return in accordance with the requirements of **Pub. 4163**, Modernized e-File (MeF) Information for Authorized IRS e-file Providers for Business Returns.

ERO's signature ▶  Date ▶ 05/07/2021

ERO Must Retain This Form - See Instructions
Do Not Submit This Form to the IRS Unless Requested To Do So

LHA For Paperwork Reduction Act Notice, see instructions.

Form **8879-EO** (2019)

923051 10-03-19

Return of Organization Exempt From Income Tax
Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)

2019

Open to Public Inspection

▶ Do not enter social security numbers on this form as it may be made public.
▶ Go to www.irs.gov/Form990 for instructions and the latest information.

A For the 2019 calendar year, or tax year beginning **JUL 1, 2019** and ending **JUN 30, 2020**

B Check if applicable: <input type="checkbox"/> Address change <input type="checkbox"/> Name change <input type="checkbox"/> Initial return <input type="checkbox"/> Final return/terminated <input type="checkbox"/> Amended return <input type="checkbox"/> Application pending	C Name of organization DUPAGE HABITAT FOR HUMANITY Doing business as Number and street (or P.O. box if mail is not delivered to street address) Room/suite 1600 EAST ROOSEVELT ROAD City or town, state or province, country, and ZIP or foreign postal code WHEATON, IL 60187 F Name and address of principal officer: DAVID NEARY SAME AS C ABOVE	D Employer identification number 36-4003119 E Telephone number (630) 510-3737 G Gross receipts \$ 4,040,757. H(a) Is this a group return for subordinates? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No H(b) Are all subordinates included? <input type="checkbox"/> Yes <input type="checkbox"/> No If "No," attach a list. (see instructions) H(c) Group exemption number ▶ 8545
I Tax-exempt status: <input checked="" type="checkbox"/> 501(c)(3) <input type="checkbox"/> 501(c) () (insert no.) <input type="checkbox"/> 4947(a)(1) or <input type="checkbox"/> 527		
J Website: ▶ WWW.DUPAGEHABITAT.ORG		
K Form of organization: <input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Association <input type="checkbox"/> Other ▶ L Year of formation: 1995 M State of legal domicile: IL		

Part I Summary

Activities & Governance	1 Briefly describe the organization's mission or most significant activities: TO PROVIDE AFFORDABLE HOMES, HOME PRESERVATION AND NEIGHBORHOOD REVITALIZATION FOR ECONOMICALLY 2 Check this box <input type="checkbox"/> if the organization discontinued its operations or disposed of more than 25% of its net assets. 3 Number of voting members of the governing body (Part VI, line 1a) 3 15 4 Number of independent voting members of the governing body (Part VI, line 1b) 4 15 5 Total number of individuals employed in calendar year 2019 (Part V, line 2a) 5 48 6 Total number of volunteers (estimate if necessary) 6 1582 7a Total unrelated business revenue from Part VIII, column (C), line 12 7a 0. 7b Net unrelated business taxable income from Form 990-T, line 39 7b 0.	
Revenue	8 Contributions and grants (Part VIII, line 1h) Prior Year 1,897,424. Current Year 2,748,316. 9 Program service revenue (Part VIII, line 2g) 1,352,578. 97,698. 10 Investment income (Part VIII, column (A), lines 3, 4, and 7d) 856,557. 897,119. 11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e) 25,615. 27,445. 12 Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12) 4,132,174. 3,770,578.	
Expenses	13 Grants and similar amounts paid (Part IX, column (A), lines 1-3) 21,225. 276,403. 14 Benefits paid to or for members (Part IX, column (A), line 4) 0. 0. 15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10) 1,496,700. 1,354,099. 16a Professional fundraising fees (Part IX, column (A), line 11e) 0. 6,116. b Total fundraising expenses (Part IX, column (D), line 25) ▶ 451,633. 17 Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e) 2,916,637. 1,503,789. 18 Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25) 4,434,562. 3,140,407. 19 Revenue less expenses. Subtract line 18 from line 12 -302,388. 630,171.	
Net Assets or Fund Balances	20 Total assets (Part X, line 16) Beginning of Current Year 4,864,218. End of Year 5,581,497. 21 Total liabilities (Part X, line 26) 944,701. 1,354,858. 22 Net assets or fund balances. Subtract line 21 from line 20 3,919,517. 4,226,639.	

Part II Signature Block

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.

Sign Here	Signature of officer _____ Date _____ Type or print name and title _____	
Paid Preparer Use Only	Print/Type preparer's name PAUL J. ROZEK Preparer's signature <i>Paul J. Rozek</i> Date 05/07/21 Check if self-employed <input type="checkbox"/> PTIN P00542258 Firm's name ▶ SELDEN FOX, LTD. Firm's EIN ▶ 36-2985770 Firm's address ▶ 619 ENTERPRISE DRIVE Phone no. 630-954-1400 OAK BROOK, IL 60523-8835	

May the IRS discuss this return with the preparer shown above? (see instructions) Yes No

Part III Statement of Program Service Accomplishments

Check if Schedule O contains a response or note to any line in this Part III [X]

1 Briefly describe the organization's mission: SEEKING TO PUT GOD'S LOVE INTO ACTION, HABITAT BRINGS PEOPLE TOGETHER TO BUILD HOMES, COMMUNITIES AND HOPE.

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ? [] Yes [X] No

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services? [X] Yes [] No

4 Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses.

4a (Code:) (Expenses \$ 2,423,162. including grants of \$ 276,403.) (Revenue \$ 1,127,289.) DUPAGE HABITAT WORKS IN PARTNERSHIP WITH FUTURE HOMEOWNERS AND THE COMMUNITY. DUPAGE HABITAT HELPS FAMILIES ACHIEVE OR PRESERVE THE DREAM OF HOMEOWNERSHIP BY EITHER BUILDING NEW OR REHABILITATING EXISTING HOMES, AND PROVIDING AN AFFORDABLE MORTGAGE WHERE NO MORE THAN 30% OF THE HOUSEHOLD INCOME IS USED FOR A HOUSE PAYMENT, TAXES AND INSURANCE. HOMES MATCH THE COMMUNITY THEY ARE IN TO MAINTAIN OR INCREASE SURROUNDING HOME VALUES. LIKE EVERY BUILDER, DUPAGE HABITAT HOMES MUST CONFORM WITH ALL LOCAL BUILDING CODES AND MUST PASS INSPECTIONS TO ENSURE QUALITY CONSTRUCTION AND LIVEABILITY. WHILE BUILDING IN A COMMUNITY, VARYING LEVELS OF NEIGHBORHOOD REVITALIZATION OCCUR THROUGH COLLABORATIVE EFFORTS WITH LOCAL COMMUNITY REPRESENTATIVES IN AREAS SUCH AS EDUCATION, ECONOMIC DEVELOPMENT, PUBLIC SAFETY, NEIGHBORHOOD

4b (Code:) (Expenses \$ including grants of \$) (Revenue \$)

4c (Code:) (Expenses \$ including grants of \$) (Revenue \$)

4d Other program services (Describe on Schedule O.) (Expenses \$ including grants of \$) (Revenue \$)

4e Total program service expenses 2,423,162.

Part IV Checklist of Required Schedules

	Yes	No
1 Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? <i>If "Yes," complete Schedule A</i>	1 X	
2 Is the organization required to complete <i>Schedule B, Schedule of Contributors</i> ?	2 X	
3 Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? <i>If "Yes," complete Schedule C, Part I</i>	3	X
4 Section 501(c)(3) organizations. Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the tax year? <i>If "Yes," complete Schedule C, Part II</i>	4	X
5 Is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Revenue Procedure 98-19? <i>If "Yes," complete Schedule C, Part III</i>	5	X
6 Did the organization maintain any donor advised funds or any similar funds or accounts for which donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? <i>If "Yes," complete Schedule D, Part I</i>	6	X
7 Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? <i>If "Yes," complete Schedule D, Part II</i>	7	X
8 Did the organization maintain collections of works of art, historical treasures, or other similar assets? <i>If "Yes," complete Schedule D, Part III</i>	8	X
9 Did the organization report an amount in Part X, line 21, for escrow or custodial account liability, serve as a custodian for amounts not listed in Part X; or provide credit counseling, debt management, credit repair, or debt negotiation services? <i>If "Yes," complete Schedule D, Part IV</i>	9 X	
10 Did the organization, directly or through a related organization, hold assets in donor-restricted endowments or in quasi endowments? <i>If "Yes," complete Schedule D, Part V</i>	10	X
11 If the organization's answer to any of the following questions is "Yes," then complete Schedule D, Parts VI, VII, VIII, IX, or X as applicable.		
a Did the organization report an amount for land, buildings, and equipment in Part X, line 10? <i>If "Yes," complete Schedule D, Part VI</i>	11a X	
b Did the organization report an amount for investments - other securities in Part X, line 12, that is 5% or more of its total assets reported in Part X, line 16? <i>If "Yes," complete Schedule D, Part VII</i>	11b	X
c Did the organization report an amount for investments - program related in Part X, line 13, that is 5% or more of its total assets reported in Part X, line 16? <i>If "Yes," complete Schedule D, Part VIII</i>	11c	X
d Did the organization report an amount for other assets in Part X, line 15, that is 5% or more of its total assets reported in Part X, line 16? <i>If "Yes," complete Schedule D, Part IX</i>	11d	X
e Did the organization report an amount for other liabilities in Part X, line 25? <i>If "Yes," complete Schedule D, Part X</i>	11e X	
f Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48 (ASC 740)? <i>If "Yes," complete Schedule D, Part X</i>	11f	X
12a Did the organization obtain separate, independent audited financial statements for the tax year? <i>If "Yes," complete Schedule D, Parts XI and XII</i>	12a	X
b Was the organization included in consolidated, independent audited financial statements for the tax year? <i>If "Yes," and if the organization answered "No" to line 12a, then completing Schedule D, Parts XI and XII is optional</i>	12b X	
13 Is the organization a school described in section 170(b)(1)(A)(ii)? <i>If "Yes," complete Schedule E</i>	13	X
14a Did the organization maintain an office, employees, or agents outside of the United States?	14a	X
b Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business, investment, and program service activities outside the United States, or aggregate foreign investments valued at \$100,000 or more? <i>If "Yes," complete Schedule F, Parts I and IV</i>	14b	X
15 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of grants or other assistance to or for any foreign organization? <i>If "Yes," complete Schedule F, Parts II and IV</i>	15	X
16 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or other assistance to or for foreign individuals? <i>If "Yes," complete Schedule F, Parts III and IV</i>	16	X
17 Did the organization report a total of more than \$15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? <i>If "Yes," complete Schedule G, Part I</i>	17	X
18 Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? <i>If "Yes," complete Schedule G, Part II</i>	18 X	
19 Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? <i>If "Yes," complete Schedule G, Part III</i>	19	X
20a Did the organization operate one or more hospital facilities? <i>If "Yes," complete Schedule H</i>	20a	X
b If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return?	20b	
21 Did the organization report more than \$5,000 of grants or other assistance to any domestic organization or domestic government on Part IX, column (A), line 1? <i>If "Yes," complete Schedule I, Parts I and II</i>	21 X	

Part IV Checklist of Required Schedules (continued)

	Yes	No
22 Did the organization report more than \$5,000 of grants or other assistance to or for domestic individuals on Part IX, column (A), line 2? <i>If "Yes," complete Schedule I, Parts I and III</i>		X
23 Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5 about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? <i>If "Yes," complete Schedule J</i>		X
24a Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? <i>If "Yes," answer lines 24b through 24d and complete Schedule K. If "No," go to line 25a</i>		X
b Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?		
c Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?		
d Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?		
25a Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations. Did the organization engage in an excess benefit transaction with a disqualified person during the year? <i>If "Yes," complete Schedule L, Part I</i>		X
b Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? <i>If "Yes," complete Schedule L, Part I</i>		X
26 Did the organization report any amount on Part X, line 5 or 22, for receivables from or payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons? <i>If "Yes," complete Schedule L, Part II</i>		X
27 Did the organization provide a grant or other assistance to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity (including an employee thereof) or family member of any of these persons? <i>If "Yes," complete Schedule L, Part III</i>		X
28 Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV instructions, for applicable filing thresholds, conditions, and exceptions):		
a A current or former officer, director, trustee, key employee, creator or founder, or substantial contributor? <i>If "Yes," complete Schedule L, Part IV</i>		X
b A family member of any individual described in line 28a? <i>If "Yes," complete Schedule L, Part IV</i>		X
c A 35% controlled entity of one or more individuals and/or organizations described in lines 28a or 28b? <i>If "Yes," complete Schedule L, Part IV</i>		X
29 Did the organization receive more than \$25,000 in non-cash contributions? <i>If "Yes," complete Schedule M</i>	X	
30 Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? <i>If "Yes," complete Schedule M</i>		X
31 Did the organization liquidate, terminate, or dissolve and cease operations? <i>If "Yes," complete Schedule N, Part I</i>		X
32 Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? <i>If "Yes," complete Schedule N, Part II</i>		X
33 Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? <i>If "Yes," complete Schedule R, Part I</i>	X	
34 Was the organization related to any tax-exempt or taxable entity? <i>If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1</i>	X	
35a Did the organization have a controlled entity within the meaning of section 512(b)(13)?		X
b If "Yes" to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? <i>If "Yes," complete Schedule R, Part V, line 2</i>		
36 Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? <i>If "Yes," complete Schedule R, Part V, line 2</i>		X
37 Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? <i>If "Yes," complete Schedule R, Part VI</i>		X
38 Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11b and 19?	X	

Note: All Form 990 filers are required to complete Schedule O

Part V Statements Regarding Other IRS Filings and Tax Compliance

Check if Schedule O contains a response or note to any line in this Part V

	Yes	No
1a Enter the number reported in Box 3 of Form 1096. Enter -0- if not applicable		
b Enter the number of Forms W-2G included in line 1a. Enter -0- if not applicable		
c Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?	X	

Part V Statements Regarding Other IRS Filings and Tax Compliance (continued)

Table with columns for question number, question text, and Yes/No response boxes. Includes questions 2a through 16 regarding employee counts, tax filings, and organizational compliance.

Part VI Governance, Management, and Disclosure For each "Yes" response to lines 2 through 7b below, and for a "No" response to line 8a, 8b, or 10b below, describe the circumstances, processes, or changes on Schedule O. See instructions.

Check if Schedule O contains a response or note to any line in this Part VI

Section A. Governing Body and Management

		Yes	No
1a	Enter the number of voting members of the governing body at the end of the tax year If there are material differences in voting rights among members of the governing body, or if the governing body delegated broad authority to an executive committee or similar committee, explain on Schedule O.		
	1a 15		
b	Enter the number of voting members included on line 1a, above, who are independent		
	1b 15		
2	Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee?		X
3	Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors, trustees, or key employees to a management company or other person?		X
4	Did the organization make any significant changes to its governing documents since the prior Form 990 was filed?		X
5	Did the organization become aware during the year of a significant diversion of the organization's assets?		X
6	Did the organization have members or stockholders?		X
7a	Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body?		X
b	Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body?		X
8	Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:		
a	The governing body?	X	
b	Each committee with authority to act on behalf of the governing body?	X	
9	Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If "Yes," provide the names and addresses on Schedule O		X

Section B. Policies (This Section B requests information about policies not required by the Internal Revenue Code.)

		Yes	No
10a	Did the organization have local chapters, branches, or affiliates?		X
b	If "Yes," did the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with the organization's exempt purposes?		
10b			
11a	Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form?	X	
b	Describe in Schedule O the process, if any, used by the organization to review this Form 990.		
12a	Did the organization have a written conflict of interest policy? If "No," go to line 13	X	
b	Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	X	
c	Did the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe in Schedule O how this was done	X	
12c		X	
13	Did the organization have a written whistleblower policy?	X	
14	Did the organization have a written document retention and destruction policy?	X	
15	Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?		
a	The organization's CEO, Executive Director, or top management official	X	
15a		X	
b	Other officers or key employees of the organization		X
15b			X
16a	Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?		X
b	If "Yes," did the organization follow a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and take steps to safeguard the organization's exempt status with respect to such arrangements?		
16b			

Section C. Disclosure

- 17** List the states with which a copy of this Form 990 is required to be filed **IL**
- 18** Section 6104 requires an organization to make its Forms 1023 (1024 or 1024-A, if applicable), 990, and 990-T (Section 501(c)(3)s only) available for public inspection. Indicate how you made these available. Check all that apply.
 Own website Another's website Upon request Other (explain on Schedule O)
- 19** Describe on Schedule O whether (and if so, how) the organization made its governing documents, conflict of interest policy, and financial statements available to the public during the tax year.
- 20** State the name, address, and telephone number of the person who possesses the organization's books and records **▶**
THE ORGANIZATION - (630) 510-3737
1600 EAST ROOSEVELT ROAD, WHEATON, IL 60187

Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors

Check if Schedule O contains a response or note to any line in this Part VII

Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

1a Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year.

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation. Enter -0- in columns (D), (E), and (F) if no compensation was paid.
- List all of the organization's **current** key employees, if any. See instructions for definition of "key employee."
- List the organization's five **current** highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than \$100,000 from the organization and any related organizations.
- List all of the organization's **former** officers, key employees, and highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations.
- List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations. See instructions for the order in which to list the persons above.

Check this box if neither the organization nor any related organization compensated any current officer, director, or trustee.

(A) Name and title	(B) Average hours per week (list any hours for related organizations below line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former			
(1) GEORGE MULLIGAN PRESIDENT	5.00	X		X				0.	0.	0.
(2) MEENA BEYERS VICE PRESIDENT	5.00	X		X				0.	0.	0.
(3) JOHN CAMPBELL VICE PRESIDENT	5.00	X		X				0.	0.	0.
(4) PAUL JAROSZ TREASURER	5.00	X		X				0.	0.	0.
(5) ANN KAFKA DIRECTOR	5.00	X						0.	0.	0.
(6) J.B. PHILLIPS DIRECTOR	5.00	X						0.	0.	0.
(7) TIM FELDBALLE DIRECTOR	5.00	X						0.	0.	0.
(8) ANTHONY MCWHORTER DIRECTOR	5.00	X						0.	0.	0.
(9) JOSEPH PROCTOR DIRECTOR	5.00	X						0.	0.	0.
(10) TODD FULLER DIRECTOR	5.00	X						0.	0.	0.
(11) BRIAN MOORE DIRECTOR	5.00	X						0.	0.	0.
(12) BOB SHIELD DIRECTOR	5.00	X						0.	0.	0.
(13) JOHN GIUFFRE DIRECTOR	5.00	X						0.	0.	0.
(14) JOHN MULHERIN DIRECTOR	5.00	X						0.	0.	0.
(15) DAVE NEARY EXECUTIVE DIRECTOR	40.00			X				92,490.	20,250.	5,670.

Part VII Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees (continued)

Table with 6 main columns: (A) Name and title, (B) Average hours per week, (C) Position (Individual trustee or director, Institutional trustee, Officer, Key employee, Highest compensated employee, Former), (D) Reportable compensation from the organization, (E) Reportable compensation from related organizations, (F) Estimated amount of other compensation. Includes subtotal rows 1b, 1c, and 1d.

Summary rows: 1b Subtotal, 1c Total from continuation sheets to Part VII, Section A, 1d Total (add lines 1b and 1c). Values: 92,490, 20,250, 5,670.

2 Total number of individuals (including but not limited to those listed above) who received more than \$100,000 of reportable compensation from the organization 1

Table with 3 columns: Question, Yes, No. Rows 3, 4, 5 regarding compensation reporting and thresholds.

Section B. Independent Contractors

1 Complete this table for your five highest compensated independent contractors that received more than \$100,000 of compensation from the organization. Report compensation for the calendar year ending with or within the organization's tax year.

Table with 3 columns: (A) Name and business address, (B) Description of services, (C) Compensation. Includes a 'NONE' entry in column A.

2 Total number of independent contractors (including but not limited to those listed above) who received more than \$100,000 of compensation from the organization 0

Part VIII Statement of Revenue

Check if Schedule O contains a response or note to any line in this Part VIII

			(A)	(B)	(C)	(D)	
			Total revenue	Related or exempt function revenue	Unrelated business revenue	Revenue excluded from tax under sections 512 - 514	
Contributions, Gifts, Grants and Other Similar Amounts	1 a Federated campaigns	1a					
	b Membership dues	1b					
	c Fundraising events	1c	426,243.				
	d Related organizations	1d					
	e Government grants (contributions)	1e	508,752.				
	f All other contributions, gifts, grants, and similar amounts not included above	1f	1,813,321.				
	g Noncash contributions included in lines 1a-1f	1g	\$ 339,079.				
	h Total. Add lines 1a-1f		2,748,316.				
	Program Service Revenue	2 a MORTGAGE LOAN DISCOUNT	Business Code	900099	78,193.	78,193.	
b CRITICAL HOME REPAIR			811000	19,505.	19,505.		
c							
d							
e							
f All other program service revenue							
g Total. Add lines 2a-2f			97,698.				
Other Revenue	3 Investment income (including dividends, interest, and other similar amounts)			293.		293.	
	4 Income from investment of tax-exempt bond proceeds						
	5 Royalties						
	6 a Gross rents	6a	(i) Real				
			(ii) Personal				
	b Less: rental expenses	6b					
	c Rental income or (loss)	6c					
	d Net rental income or (loss)						
	7 a Gross amount from sales of assets other than inventory	7a	(i) Securities				
			(ii) Other		1,043,880.		
	b Less: cost or other basis and sales expenses	7b		147,054.			
	c Gain or (loss)	7c		896,826.			
	d Net gain or (loss)			896,826.	896,826.		
8 a Gross income from fundraising events (not including \$ 426,243. of contributions reported on line 1c). See Part IV, line 18	8a						
			17,805.				
b Less: direct expenses	8b		123,125.				
c Net income or (loss) from fundraising events			-105,320.		-105,320.		
9 a Gross income from gaming activities. See Part IV, line 19	9a						
b Less: direct expenses	9b						
c Net income or (loss) from gaming activities							
10 a Gross sales of inventory, less returns and allowances	10a						
b Less: cost of goods sold	10b						
c Net income or (loss) from sales of inventory							
Miscellaneous Revenue	11 a MISCELLANEOUS	Business Code	900099	132,765.	132,765.		
	b						
	c						
	d All other revenue						
	e Total. Add lines 11a-11d		132,765.				
12 Total revenue. See instructions		3,770,578.	1,127,289.	0.	-105,027.		

Part IX Statement of Functional Expenses

Section 501(c)(3) and 501(c)(4) organizations must complete all columns. All other organizations must complete column (A).

Check if Schedule O contains a response or note to any line in this Part IX

Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to domestic organizations and domestic governments. See Part IV, line 21	276,403.	276,403.		
2 Grants and other assistance to domestic individuals. See Part IV, line 22				
3 Grants and other assistance to foreign organizations, foreign governments, and foreign individuals. See Part IV, lines 15 and 16				
4 Benefits paid to or for members				
5 Compensation of current officers, directors, trustees, and key employees	119,528.	59,068.	52,448.	8,012.
6 Compensation not included above to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)				
7 Other salaries and wages	997,162.	619,721.	84,347.	293,094.
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)	18,021.	6,958.	7,030.	4,033.
9 Other employee benefits	131,422.	86,537.	6,722.	38,163.
10 Payroll taxes	87,966.	57,036.	7,427.	23,503.
11 Fees for services (nonemployees):				
a Management	8,000.	8,000.		
b Legal	44,289.	44,289.		
c Accounting	17,000.	8,500.	8,500.	
d Lobbying				
e Professional fundraising services. See Part IV, line 17	6,116.			6,116.
f Investment management fees				
g Other. (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Sch O.)	55,954.	35,794.	9,917.	10,243.
12 Advertising and promotion	53,725.	5,230.	438.	48,057.
13 Office expenses	40,284.	7,092.	26,901.	6,291.
14 Information technology	22,660.	11,530.	7,852.	3,278.
15 Royalties				
16 Occupancy	147,563.	109,083.	38,466.	14.
17 Travel	11,936.	8,023.	220.	3,693.
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings	12,218.	7,415.	3,155.	1,648.
20 Interest	29,793.	29,809.	-73.	57.
21 Payments to affiliates				
22 Depreciation, depletion, and amortization	30,030.	30,030.		
23 Insurance	148,197.	135,009.	10,547.	2,641.
24 Other expenses. Itemize expenses not covered above (List miscellaneous expenses on line 24e. If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule O.)				
a CONSTRUCTION COSTS	764,853.	764,853.		
b CRITICAL HOME REPAIRS	58,365.	58,365.		
c HOME BUILDING EXPENSES	46,979.	46,979.		
d DUES AND SUBSCRIPTIONS	10,438.	5,933.	1,715.	2,790.
e All other expenses	1,505.	1,505.		
25 Total functional expenses. Add lines 1 through 24e	3,140,407.	2,423,162.	265,612.	451,633.
26 Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation.				
Check here <input type="checkbox"/> if following SOP 98-2 (ASC 958-720)				

Part X Balance Sheet

Check if Schedule O contains a response or note to any line in this Part X

		(A) Beginning of year		(B) End of year
Assets	1 Cash - non-interest-bearing	150,000.	1	673,382.
	2 Savings and temporary cash investments	243,993.	2	
	3 Pledges and grants receivable, net	242,144.	3	42,275.
	4 Accounts receivable, net	139,518.	4	418,700.
	5 Loans and other receivables from any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons		5	
	6 Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), and persons described in section 4958(c)(3)(B)		6	
	7 Notes and loans receivable, net	1,784,872.	7	1,887,631.
	8 Inventories for sale or use	1,904,212.	8	1,976,019.
	9 Prepaid expenses and deferred charges	33,325.	9	14,808.
	10a Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D	10a 221,723.		
	b Less: accumulated depreciation	10b 122,313.	134,599.	10c 99,410.
	11 Investments - publicly traded securities		11	
	12 Investments - other securities. See Part IV, line 11		12	
	13 Investments - program-related. See Part IV, line 11	-7,072.	13	-15,636.
	14 Intangible assets		14	
	15 Other assets. See Part IV, line 11	238,627.	15	484,908.
16 Total assets. Add lines 1 through 15 (must equal line 33)	4,864,218.	16	5,581,497.	
Liabilities	17 Accounts payable and accrued expenses	192,379.	17	174,973.
	18 Grants payable		18	
	19 Deferred revenue	8,310.	19	
	20 Tax-exempt bond liabilities		20	
	21 Escrow or custodial account liability. Complete Part IV of Schedule D	19,453.	21	15,346.
	22 Loans and other payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons		22	
	23 Secured mortgages and notes payable to unrelated third parties		23	
	24 Unsecured notes and loans payable to unrelated third parties	709,359.	24	1,032,665.
	25 Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24). Complete Part X of Schedule D	15,200.	25	131,874.
	26 Total liabilities. Add lines 17 through 25	944,701.	26	1,354,858.
Net Assets or Fund Balances	Organizations that follow FASB ASC 958, check here <input checked="" type="checkbox"/> and complete lines 27, 28, 32, and 33.			
	27 Net assets without donor restrictions	3,714,834.	27	4,167,181.
	28 Net assets with donor restrictions	204,683.	28	59,458.
	Organizations that do not follow FASB ASC 958, check here <input type="checkbox"/> and complete lines 29 through 33.			
	29 Capital stock or trust principal, or current funds		29	
	30 Paid-in or capital surplus, or land, building, or equipment fund		30	
	31 Retained earnings, endowment, accumulated income, or other funds		31	
	32 Total net assets or fund balances	3,919,517.	32	4,226,639.
33 Total liabilities and net assets/fund balances	4,864,218.	33	5,581,497.	

Part XI Reconciliation of Net Assets

Check if Schedule O contains a response or note to any line in this Part XI

1	Total revenue (must equal Part VIII, column (A), line 12)	1	3,770,578.
2	Total expenses (must equal Part IX, column (A), line 25)	2	3,140,407.
3	Revenue less expenses. Subtract line 2 from line 1	3	630,171.
4	Net assets or fund balances at beginning of year (must equal Part X, line 32, column (A))	4	3,919,517.
5	Net unrealized gains (losses) on investments	5	
6	Donated services and use of facilities	6	
7	Investment expenses	7	
8	Prior period adjustments	8	-81,797.
9	Other changes in net assets or fund balances (explain on Schedule O)	9	-241,252.
10	Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 32, column (B))	10	4,226,639.

Part XII Financial Statements and Reporting

Check if Schedule O contains a response or note to any line in this Part XII

		Yes	No
1	Accounting method used to prepare the Form 990: <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual <input type="checkbox"/> Other		
If the organization changed its method of accounting from a prior year or checked "Other," explain in Schedule O.			
2a	Were the organization's financial statements compiled or reviewed by an independent accountant?		X
If "Yes," check a box below to indicate whether the financial statements for the year were compiled or reviewed on a separate basis, consolidated basis, or both:			
<input type="checkbox"/> Separate basis <input type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis			
b	Were the organization's financial statements audited by an independent accountant?	X	
If "Yes," check a box below to indicate whether the financial statements for the year were audited on a separate basis, consolidated basis, or both:			
<input type="checkbox"/> Separate basis <input checked="" type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis			
c	If "Yes" to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant?	X	
If the organization changed either its oversight process or selection process during the tax year, explain on Schedule O.			
3a	As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133?		X
b	If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why on Schedule O and describe any steps taken to undergo such audits		

Form 990 (2019)

Public Charity Status and Public Support

Complete if the organization is a section 501(c)(3) organization or a section 4947(a)(1) nonexempt charitable trust.
▶ Attach to Form 990 or Form 990-EZ.

▶ Go to www.irs.gov/Form990 for instructions and the latest information.

Name of the organization: **DUPAGE HABITAT FOR HUMANITY** Employer identification number: **36-4003119**

Part I Reason for Public Charity Status (All organizations must complete this part.) See instructions.

The organization is not a private foundation because it is: (For lines 1 through 12, check only one box.)

- 1 A church, convention of churches, or association of churches described in **section 170(b)(1)(A)(i)**.
- 2 A school described in **section 170(b)(1)(A)(ii)**. (Attach Schedule E (Form 990 or 990-EZ).)
- 3 A hospital or a cooperative hospital service organization described in **section 170(b)(1)(A)(iii)**.
- 4 A medical research organization operated in conjunction with a hospital described in **section 170(b)(1)(A)(iii)**. Enter the hospital's name, city, and state: _____
- 5 An organization operated for the benefit of a college or university owned or operated by a governmental unit described in **section 170(b)(1)(A)(iv)**. (Complete Part II.)
- 6 A federal, state, or local government or governmental unit described in **section 170(b)(1)(A)(v)**.
- 7 An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in **section 170(b)(1)(A)(vi)**. (Complete Part II.)
- 8 A community trust described in **section 170(b)(1)(A)(vi)**. (Complete Part II.)
- 9 An agricultural research organization described in **section 170(b)(1)(A)(ix)** operated in conjunction with a land-grant college or university or a non-land-grant college of agriculture (see instructions). Enter the name, city, and state of the college or university: _____
- 10 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 exempt 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)**. (Complete Part III.)
- 11 An organization organized and operated exclusively to test for public safety. See **section 509(a)(4)**.
- 12 An organization organized and operated exclusively for the benefit of, to perform the functions of, or to carry out the purposes of one or more publicly supported organizations described in **section 509(a)(1)** or **section 509(a)(2)**. See **section 509(a)(3)**. Check the box in lines 12a through 12d that describes the type of supporting organization and complete lines 12e, 12f, and 12g.
 - a **Type I.** A supporting organization operated, supervised, or controlled by its supported organization(s), typically by giving the supported organization(s) the power to regularly appoint or elect a majority of the directors or trustees of the supporting organization. **You must complete Part IV, Sections A and B.**
 - b **Type II.** A supporting organization supervised or controlled in connection with its supported organization(s), by having control or management of the supporting organization vested in the same persons that control or manage the supported organization(s). **You must complete Part IV, Sections A and C.**
 - c **Type III functionally integrated.** A supporting organization operated in connection with, and functionally integrated with, its supported organization(s) (see instructions). **You must complete Part IV, Sections A, D, and E.**
 - d **Type III non-functionally integrated.** A supporting organization operated in connection with its supported organization(s) that is not functionally integrated. The organization generally must satisfy a distribution requirement and an attentiveness requirement (see instructions). **You must complete Part IV, Sections A and D, and Part V.**
 - e Check this box if the organization received a written determination from the IRS that it is a Type I, Type II, Type III functionally integrated, or Type III non-functionally integrated supporting organization.
 - f Enter the number of supported organizations: _____
 - g Provide the following information about the supported organization(s).

(i) Name of supported organization	(ii) EIN	(iii) Type of organization (described on lines 1-10 above (see instructions))	(iv) Is the organization listed in your governing document?		(v) Amount of monetary support (see instructions)	(vi) Amount of other support (see instructions)
			Yes	No		
Total						

Part II Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)

(Complete only if you checked the box on line 5, 7, or 8 of Part I or if the organization failed to qualify under Part III. If the organization fails to qualify under the tests listed below, please complete Part III.)

Section A. Public Support

Calendar year (or fiscal year beginning in) ▶	(a) 2015	(b) 2016	(c) 2017	(d) 2018	(e) 2019	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")	1,880,056.	1,173,564.	1,837,556.	1,897,424.	2,748,316.	9,536,916.
2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
3 The value of services or facilities furnished by a governmental unit to the organization without charge ...						
4 Total. Add lines 1 through 3	1,880,056.	1,173,564.	1,837,556.	1,897,424.	2,748,316.	9,536,916.
5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f)						700,246.
6 Public support. Subtract line 5 from line 4.						8,836,670.

Section B. Total Support

Calendar year (or fiscal year beginning in) ▶	(a) 2015	(b) 2016	(c) 2017	(d) 2018	(e) 2019	(f) Total
7 Amounts from line 4	1,880,056.	1,173,564.	1,837,556.	1,897,424.	2,748,316.	9,536,916.
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources ...	342.	153.	175.	226.	293.	1,189.
9 Net income from unrelated business activities, whether or not the business is regularly carried on ...						
10 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.)	1,793.	9,238.	54,969.	110,093.	132,765.	308,858.
11 Total support. Add lines 7 through 10						9,846,963.
12 Gross receipts from related activities, etc. (see instructions)					12	7,668,379.
13 First five years. If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and stop here						<input type="checkbox"/>

Section C. Computation of Public Support Percentage

14 Public support percentage for 2019 (line 6, column (f) divided by line 11, column (f))	14	89.74 %
15 Public support percentage from 2018 Schedule A, Part II, line 14	15	97.82 %
16a 33 1/3% support test - 2019. If the organization did not check the box on line 13, and line 14 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization		<input checked="" type="checkbox"/>
b 33 1/3% support test - 2018. If the organization did not check a box on line 13 or 16a, and line 15 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization		<input type="checkbox"/>
17a 10% -facts-and-circumstances test - 2019. If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and stop here. Explain in Part VI how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization		<input type="checkbox"/>
b 10% -facts-and-circumstances test - 2018. If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and stop here. Explain in Part VI how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization		<input type="checkbox"/>
18 Private foundation. If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions		<input type="checkbox"/>

Part III Support Schedule for Organizations Described in Section 509(a)(2)

(Complete only if you checked the box on line 10 of Part I or if the organization failed to qualify under Part II. If the organization fails to qualify under the tests listed below, please complete Part II.)

Section A. Public Support

Calendar year (or fiscal year beginning in) ►	(a) 2015	(b) 2016	(c) 2017	(d) 2018	(e) 2019	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")						
2 Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose						
3 Gross receipts from activities that are not an unrelated trade or business under section 513						
4 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
5 The value of services or facilities furnished by a governmental unit to the organization without charge						
6 Total. Add lines 1 through 5						
7a Amounts included on lines 1, 2, and 3 received from disqualified persons						
b Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of \$5,000 or 1% of the amount on line 13 for the year						
c Add lines 7a and 7b						
8 Public support. (Subtract line 7c from line 6.)						

Section B. Total Support

Calendar year (or fiscal year beginning in) ►	(a) 2015	(b) 2016	(c) 2017	(d) 2018	(e) 2019	(f) Total
9 Amounts from line 6						
10a Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources						
b Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						
c Add lines 10a and 10b						
11 Net income from unrelated business activities not included in line 10b, whether or not the business is regularly carried on						
12 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.)						
13 Total support. (Add lines 9, 10c, 11, and 12.)						

14 First five years. If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and **stop here**

Section C. Computation of Public Support Percentage

15 Public support percentage for 2019 (line 8, column (f), divided by line 13, column (f))	15	%
16 Public support percentage from 2018 Schedule A, Part III, line 15	16	%

Section D. Computation of Investment Income Percentage

17 Investment income percentage for 2019 (line 10c, column (f), divided by line 13, column (f))	17	%
18 Investment income percentage from 2018 Schedule A, Part III, line 17	18	%

19a 33 1/3% support tests - 2019. If the organization did not check the box on line 14, and line 15 is more than 33 1/3%, and line 17 is not more than 33 1/3%, check this box and **stop here**. The organization qualifies as a publicly supported organization

b 33 1/3% support tests - 2018. If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33 1/3%, and line 18 is not more than 33 1/3%, check this box and **stop here**. The organization qualifies as a publicly supported organization

20 Private foundation. If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions

Part IV Supporting Organizations

(Complete only if you checked a box in line 12 on Part I. If you checked 12a of Part I, complete Sections A and B. If you checked 12b of Part I, complete Sections A and C. If you checked 12c of Part I, complete Sections A, D, and E. If you checked 12d of Part I, complete Sections A and D, and complete Part V.)

Section A. All Supporting Organizations

	Yes	No
1 Are all of the organization's supported organizations listed by name in the organization's governing documents? <i>If "No," describe in Part VI how the supported organizations are designated. If designated by class or purpose, describe the designation. If historic and continuing relationship, explain.</i>		
2 Did the organization have any supported organization that does not have an IRS determination of status under section 509(a)(1) or (2)? <i>If "Yes," explain in Part VI how the organization determined that the supported organization was described in section 509(a)(1) or (2).</i>		
3a Did the organization have a supported organization described in section 501(c)(4), (5), or (6)? <i>If "Yes," answer (b) and (c) below.</i>		
b Did the organization confirm that each supported organization qualified under section 501(c)(4), (5), or (6) and satisfied the public support tests under section 509(a)(2)? <i>If "Yes," describe in Part VI when and how the organization made the determination.</i>		
c Did the organization ensure that all support to such organizations was used exclusively for section 170(c)(2)(B) purposes? <i>If "Yes," explain in Part VI what controls the organization put in place to ensure such use.</i>		
4a Was any supported organization not organized in the United States ("foreign supported organization")? <i>If "Yes," and if you checked 12a or 12b in Part I, answer (b) and (c) below.</i>		
b Did the organization have ultimate control and discretion in deciding whether to make grants to the foreign supported organization? <i>If "Yes," describe in Part VI how the organization had such control and discretion despite being controlled or supervised by or in connection with its supported organizations.</i>		
c Did the organization support any foreign supported organization that does not have an IRS determination under sections 501(c)(3) and 509(a)(1) or (2)? <i>If "Yes," explain in Part VI what controls the organization used to ensure that all support to the foreign supported organization was used exclusively for section 170(c)(2)(B) purposes.</i>		
5a Did the organization add, substitute, or remove any supported organizations during the tax year? <i>If "Yes," answer (b) and (c) below (if applicable). Also, provide detail in Part VI, including (i) the names and EIN numbers of the supported organizations added, substituted, or removed; (ii) the reasons for each such action; (iii) the authority under the organization's organizing document authorizing such action; and (iv) how the action was accomplished (such as by amendment to the organizing document).</i>		
b Type I or Type II only. Was any added or substituted supported organization part of a class already designated in the organization's organizing document?		
c Substitutions only. Was the substitution the result of an event beyond the organization's control?		
6 Did the organization provide support (whether in the form of grants or the provision of services or facilities) to anyone other than (i) its supported organizations, (ii) individuals that are part of the charitable class benefited by one or more of its supported organizations, or (iii) other supporting organizations that also support or benefit one or more of the filing organization's supported organizations? <i>If "Yes," provide detail in Part VI.</i>		
7 Did the organization provide a grant, loan, compensation, or other similar payment to a substantial contributor (as defined in section 4958(c)(3)(C)), a family member of a substantial contributor, or a 35% controlled entity with regard to a substantial contributor? <i>If "Yes," complete Part I of Schedule L (Form 990 or 990-EZ).</i>		
8 Did the organization make a loan to a disqualified person (as defined in section 4958) not described in line 7? <i>If "Yes," complete Part I of Schedule L (Form 990 or 990-EZ).</i>		
9a Was the organization controlled directly or indirectly at any time during the tax year by one or more disqualified persons as defined in section 4946 (other than foundation managers and organizations described in section 509(a)(1) or (2))? <i>If "Yes," provide detail in Part VI.</i>		
b Did one or more disqualified persons (as defined in line 9a) hold a controlling interest in any entity in which the supporting organization had an interest? <i>If "Yes," provide detail in Part VI.</i>		
c Did a disqualified person (as defined in line 9a) have an ownership interest in, or derive any personal benefit from, assets in which the supporting organization also had an interest? <i>If "Yes," provide detail in Part VI.</i>		
10a Was the organization subject to the excess business holdings rules of section 4943 because of section 4943(f) (regarding certain Type II supporting organizations, and all Type III non-functionally integrated supporting organizations)? <i>If "Yes," answer 10b below.</i>		
b Did the organization have any excess business holdings in the tax year? <i>(Use Schedule C, Form 4720, to determine whether the organization had excess business holdings.)</i>		

Part IV Supporting Organizations (continued)

	Yes	No
11 Has the organization accepted a gift or contribution from any of the following persons?		
a A person who directly or indirectly controls, either alone or together with persons described in (b) and (c) below, the governing body of a supported organization?		
b A family member of a person described in (a) above?		
c A 35% controlled entity of a person described in (a) or (b) above? If "Yes" to a, b, or c, provide detail in Part VI .		

Section B. Type I Supporting Organizations

	Yes	No
1 Did the directors, trustees, or membership of one or more supported organizations have the power to regularly appoint or elect at least a majority of the organization's directors or trustees at all times during the tax year? If "No," describe in Part VI how the supported organization(s) effectively operated, supervised, or controlled the organization's activities. If the organization had more than one supported organization, describe how the powers to appoint and/or remove directors or trustees were allocated among the supported organizations and what conditions or restrictions, if any, applied to such powers during the tax year.		
2 Did the organization operate for the benefit of any supported organization other than the supported organization(s) that operated, supervised, or controlled the supporting organization? If "Yes," explain in Part VI how providing such benefit carried out the purposes of the supported organization(s) that operated, supervised, or controlled the supporting organization.		

Section C. Type II Supporting Organizations

	Yes	No
1 Were a majority of the organization's directors or trustees during the tax year also a majority of the directors or trustees of each of the organization's supported organization(s)? If "No," describe in Part VI how control or management of the supporting organization was vested in the same persons that controlled or managed the supported organization(s).		

Section D. All Type III Supporting Organizations

	Yes	No
1 Did the organization provide to each of its supported organizations, by the last day of the fifth month of the organization's tax year, (i) a written notice describing the type and amount of support provided during the prior tax year, (ii) a copy of the Form 990 that was most recently filed as of the date of notification, and (iii) copies of the organization's governing documents in effect on the date of notification, to the extent not previously provided?		
2 Were any of the organization's officers, directors, or trustees either (i) appointed or elected by the supported organization(s) or (ii) serving on the governing body of a supported organization? If "No," explain in Part VI how the organization maintained a close and continuous working relationship with the supported organization(s).		
3 By reason of the relationship described in (2), did the organization's supported organizations have a significant voice in the organization's investment policies and in directing the use of the organization's income or assets at all times during the tax year? If "Yes," describe in Part VI the role the organization's supported organizations played in this regard.		

Section E. Type III Functionally Integrated Supporting Organizations

1 Check the box next to the method that the organization used to satisfy the Integral Part Test during the year (see instructions).		
a <input type="checkbox"/> The organization satisfied the Activities Test. Complete line 2 below.		
b <input type="checkbox"/> The organization is the parent of each of its supported organizations. Complete line 3 below.		
c <input type="checkbox"/> The organization supported a governmental entity. Describe in Part VI how you supported a government entity (see instructions).		
2 Activities Test. Answer (a) and (b) below.		
a Did substantially all of the organization's activities during the tax year directly further the exempt purposes of the supported organization(s) to which the organization was responsive? If "Yes," then in Part VI identify those supported organizations and explain how these activities directly furthered their exempt purposes, how the organization was responsive to those supported organizations, and how the organization determined that these activities constituted substantially all of its activities.	Yes	No
b Did the activities described in (a) constitute activities that, but for the organization's involvement, one or more of the organization's supported organization(s) would have been engaged in? If "Yes," explain in Part VI the reasons for the organization's position that its supported organization(s) would have engaged in these activities but for the organization's involvement.		
3 Parent of Supported Organizations. Answer (a) and (b) below.		
a Did the organization have the power to regularly appoint or elect a majority of the officers, directors, or trustees of each of the supported organizations? Provide details in Part VI .		
b Did the organization exercise a substantial degree of direction over the policies, programs, and activities of each of its supported organizations? If "Yes," describe in Part VI the role played by the organization in this regard.		

Part V Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations

1 Check here if the organization satisfied the Integral Part Test as a qualifying trust on Nov. 20, 1970 (explain in Part VI). **See instructions.** All other Type III non-functionally integrated supporting organizations must complete Sections A through E.

Section A - Adjusted Net Income		(A) Prior Year	(B) Current Year (optional)
1	Net short-term capital gain	1	
2	Recoveries of prior-year distributions	2	
3	Other gross income (see instructions)	3	
4	Add lines 1 through 3.	4	
5	Depreciation and depletion	5	
6	Portion of operating expenses paid or incurred for production or collection of gross income or for management, conservation, or maintenance of property held for production of income (see instructions)	6	
7	Other expenses (see instructions)	7	
8	Adjusted Net Income (subtract lines 5, 6, and 7 from line 4)	8	

Section B - Minimum Asset Amount		(A) Prior Year	(B) Current Year (optional)
1	Aggregate fair market value of all non-exempt-use assets (see instructions for short tax year or assets held for part of year):		
a	Average monthly value of securities	1a	
b	Average monthly cash balances	1b	
c	Fair market value of other non-exempt-use assets	1c	
d	Total (add lines 1a, 1b, and 1c)	1d	
e	Discount claimed for blockage or other factors (explain in detail in Part VI):		
2	Acquisition indebtedness applicable to non-exempt-use assets	2	
3	Subtract line 2 from line 1d.	3	
4	Cash deemed held for exempt use. Enter 1-1/2% of line 3 (for greater amount, see instructions).	4	
5	Net value of non-exempt-use assets (subtract line 4 from line 3)	5	
6	Multiply line 5 by .035.	6	
7	Recoveries of prior-year distributions	7	
8	Minimum Asset Amount (add line 7 to line 6)	8	

Section C - Distributable Amount			Current Year
1	Adjusted net income for prior year (from Section A, line 8, Column A)	1	
2	Enter 85% of line 1.	2	
3	Minimum asset amount for prior year (from Section B, line 8, Column A)	3	
4	Enter greater of line 2 or line 3.	4	
5	Income tax imposed in prior year	5	
6	Distributable Amount. Subtract line 5 from line 4, unless subject to emergency temporary reduction (see instructions).	6	
7	<input type="checkbox"/> Check here if the current year is the organization's first as a non-functionally integrated Type III supporting organization (see instructions).		

Part V Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations (continued)

Section D - Distributions	Current Year
1 Amounts paid to supported organizations to accomplish exempt purposes	
2 Amounts paid to perform activity that directly furthers exempt purposes of supported organizations, in excess of income from activity	
3 Administrative expenses paid to accomplish exempt purposes of supported organizations	
4 Amounts paid to acquire exempt-use assets	
5 Qualified set-aside amounts (prior IRS approval required)	
6 Other distributions (describe in Part VI). See instructions.	
7 Total annual distributions. Add lines 1 through 6.	
8 Distributions to attentive supported organizations to which the organization is responsive (provide details in Part VI). See instructions.	
9 Distributable amount for 2019 from Section C, line 6	
10 Line 8 amount divided by line 9 amount	

Section E - Distribution Allocations (see instructions)	(i) Excess Distributions	(ii) Underdistributions Pre-2019	(iii) Distributable Amount for 2019
1 Distributable amount for 2019 from Section C, line 6			
2 Underdistributions, if any, for years prior to 2019 (reasonable cause required- explain in Part VI). See instructions.			
3 Excess distributions carryover, if any, to 2019			
a From 2014			
b From 2015			
c From 2016			
d From 2017			
e From 2018			
f Total of lines 3a through e			
g Applied to underdistributions of prior years			
h Applied to 2019 distributable amount			
i Carryover from 2014 not applied (see instructions)			
j Remainder. Subtract lines 3g, 3h, and 3i from 3f.			
4 Distributions for 2019 from Section D, line 7: \$			
a Applied to underdistributions of prior years			
b Applied to 2019 distributable amount			
c Remainder. Subtract lines 4a and 4b from 4.			
5 Remaining underdistributions for years prior to 2019, if any. Subtract lines 3g and 4a from line 2. For result greater than zero, explain in Part VI . See instructions.			
6 Remaining underdistributions for 2019. Subtract lines 3h and 4b from line 1. For result greater than zero, explain in Part VI . See instructions.			
7 Excess distributions carryover to 2020. Add lines 3j and 4c.			
8 Breakdown of line 7:			
a Excess from 2015			
b Excess from 2016			
c Excess from 2017			
d Excess from 2018			
e Excess from 2019			

Part VI **Supplemental Information.** Provide the explanations required by Part II, line 10; Part II, line 17a or 17b; Part III, line 12; Part IV, Section A, lines 1, 2, 3b, 3c, 4b, 4c, 5a, 6, 9a, 9b, 9c, 11a, 11b, and 11c; Part IV, Section B, lines 1 and 2; Part IV, Section C, line 1; Part IV, Section D, lines 2 and 3; Part IV, Section E, lines 1c, 2a, 2b, 3a, and 3b; Part V, line 1; Part V, Section B, line 1e; Part V, Section D, lines 5, 6, and 8; and Part V, Section E, lines 2, 5, and 6. Also complete this part for any additional information. (See instructions.)

SCHEDULE A, PART II, LINE 10, EXPLANATION FOR OTHER INCOME:

MISCELLANEOUS

2015 AMOUNT: \$ 1,793.

2016 AMOUNT: \$ 9,238.

2017 AMOUNT: \$ 54,969.

2018 AMOUNT: \$ 1,666.

2019 AMOUNT: \$ 132,765.

WORKERS COMPENSATION REFUND

2018 AMOUNT: \$ 108,427.

Schedule B

(Form 990, 990-EZ, or 990-PF)

Department of the Treasury
Internal Revenue Service

Schedule of Contributors

▶ Attach to Form 990, Form 990-EZ, or Form 990-PF.
▶ Go to www.irs.gov/Form990 for the latest information.

OMB No. 1545-0047

2019

Name of the organization

DUPAGE HABITAT FOR HUMANITY

Employer identification number

36-4003119

Organization type (check one):

Filers of:

Section:

Form 990 or 990-EZ

501(c)(3) (enter number) organization

4947(a)(1) nonexempt charitable trust **not** treated as a private foundation

527 political organization

Form 990-PF

501(c)(3) exempt private foundation

4947(a)(1) nonexempt charitable trust treated as a private foundation

501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule**.

Note: Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.

General Rule

For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling \$5,000 or more (in money or property) from any one contributor. Complete Parts I and II. See instructions for determining a contributor's total contributions.

Special Rules

For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of (1) \$5,000; or (2) 2% of the amount on (i) Form 990, Part VIII, line 1h; or (ii) Form 990-EZ, line 1. Complete Parts I and II.

For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 *exclusively* for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals. Complete Parts I, II, and III.

For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc., purposes, but no such contributions totaled more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Don't complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc., contributions totaling \$5,000 or more during the year ▶ \$ _____

Caution: An organization that isn't covered by the General Rule and/or the Special Rules doesn't file Schedule B (Form 990, 990-EZ, or 990-PF), but it **must** answer "No" on Part IV, line 2, of its Form 990; or check the box on line H of its Form 990-EZ or on its Form 990-PF, Part I, line 2, to certify that it doesn't meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

Name of organization DUPAGE HABITAT FOR HUMANITY	Employer identification number 36-4003119
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Part I Contributors (see instructions). Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1	PAULA K PARTIPILO 1600 EAST ROOSEVELT ROAD WHEATON, IL 60187-1705	\$ 819,124.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
2	ROBERT RUTOWSKI 1600 EAST ROOSEVELT ROAD WHEATON, IL 60187-1705	\$ 275,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input checked="" type="checkbox"/> (Complete Part II for noncash contributions.)
3	HABITAT FOR HUMANITY INTERNATIONAL 322 W LAMAR STREET AMERICUS, GA 31709-3498	\$ 117,247.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
4	RESTORE OF FOX VALLEY HABITAT FOR HUMANITY 4100 FOX VALLEY CENTER DRIVE AURORA, IL 60504	\$ 109,549.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
5	WHEATON FRANCISCAN SISTERS CORP 26W171 ROOSEVELT ROAD WHEATON, IL 60187	\$ 75,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
6	THRIVENT FINANCIAL 600 PORTLAND AVENUE S, SUITE 100 MINNEAPOLIS, MN 55415-4402	\$ 61,250.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)

Name of organization DUPAGE HABITAT FOR HUMANITY	Employer identification number 36-4003119
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Part II Noncash Property (see instructions). Use duplicate copies of Part II if additional space is needed.

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
2	HOME ON 0N200 CALVIN COURT _____ _____ _____	\$ 275,000.	09/26/19
_____	_____ _____ _____	\$ _____	_____
_____	_____ _____ _____	\$ _____	_____
_____	_____ _____ _____	\$ _____	_____
_____	_____ _____ _____	\$ _____	_____
_____	_____ _____ _____	\$ _____	_____
_____	_____ _____ _____	\$ _____	_____

Name of organization DUPAGE HABITAT FOR HUMANITY	Employer identification number 36-4003119
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Part III Exclusively religious, charitable, etc., contributions to organizations described in section 501(c)(7), (8), or (10) that total more than \$1,000 for the year from any one contributor. Complete columns (a) through (e) and the following line entry. For organizations completing Part III, enter the total of exclusively religious, charitable, etc., contributions of \$1,000 or less for the year. (Enter this info. once.) ▶ \$ _____
Use duplicate copies of Part III if additional space is needed.

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
(e) Transfer of gift			
Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee	
(e) Transfer of gift			
Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee	
(e) Transfer of gift			
Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee	
(e) Transfer of gift			
Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee	
(e) Transfer of gift			
Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee	

SCHEDULE D
(Form 990)

Department of the Treasury
Internal Revenue Service

Supplemental Financial Statements

▶ **Complete if the organization answered "Yes" on Form 990, Part IV, line 6, 7, 8, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b.**

▶ **Attach to Form 990.**

▶ **Go to www.irs.gov/Form990 for instructions and the latest information.**

OMB No. 1545-0047

2019

Open to Public Inspection

Name of the organization **DUPAGE HABITAT FOR HUMANITY** Employer identification number **36-4003119**

Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts. Complete if the organization answered "Yes" on Form 990, Part IV, line 6.

	(a) Donor advised funds	(b) Funds and other accounts
1 Total number at end of year		
2 Aggregate value of contributions to (during year)		
3 Aggregate value of grants from (during year)		
4 Aggregate value at end of year		
5 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control?		<input type="checkbox"/> Yes <input type="checkbox"/> No
6 Did the organization inform all grantees, donors, and donor advisors in writing that grant funds can be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermissible private benefit?		<input type="checkbox"/> Yes <input type="checkbox"/> No

Part II Conservation Easements. Complete if the organization answered "Yes" on Form 990, Part IV, line 7.

1 Purpose(s) of conservation easements held by the organization (check all that apply).
 Preservation of land for public use (for example, recreation or education) Preservation of a historically important land area
 Protection of natural habitat Preservation of a certified historic structure
 Preservation of open space

2 Complete lines 2a through 2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year.

	Held at the End of the Tax Year
a Total number of conservation easements	2a
b Total acreage restricted by conservation easements	2b
c Number of conservation easements on a certified historic structure included in (a)	2c
d Number of conservation easements included in (c) acquired after 7/25/06, and not on a historic structure listed in the National Register	2d

3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax year ▶ _____

4 Number of states where property subject to conservation easement is located ▶ _____

5 Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds?

6 Staff and volunteer hours devoted to monitoring, inspecting, handling of violations, and enforcing conservation easements during the year ▶ _____

7 Amount of expenses incurred in monitoring, inspecting, handling of violations, and enforcing conservation easements during the year ▶ \$ _____

8 Does each conservation easement reported on line 2(d) above satisfy the requirements of section 170(h)(4)(B)(i) and section 170(h)(4)(B)(ii)?

9 In Part XIII, describe how the organization reports conservation easements in its revenue and expense statement and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements.

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets.

Complete if the organization answered "Yes" on Form 990, Part IV, line 8.

1a If the organization elected, as permitted under FASB ASC 958, not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide in Part XIII the text of the footnote to its financial statements that describes these items.

b If the organization elected, as permitted under FASB ASC 958, to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items:

(i) Revenue included on Form 990, Part VIII, line 1

(ii) Assets included in Form 990, Part X

2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under FASB ASC 958 relating to these items:

a Revenue included on Form 990, Part VIII, line 1

b Assets included in Form 990, Part X

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule D (Form 990) 2019

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets *(continued)*

- 3** Using the organization's acquisition, accession, and other records, check any of the following that make significant use of its collection items (check all that apply):
- a** Public exhibition
 - b** Scholarly research
 - c** Preservation for future generations
 - d** Loan or exchange program
 - e** Other _____
- 4** Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIII.
- 5** During the year, did the organization solicit or receive donations of art, historical treasures, or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection? Yes No

Part IV Escrow and Custodial Arrangements. Complete if the organization answered "Yes" on Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

- 1a** Is the organization an agent, trustee, custodian or other intermediary for contributions or other assets not included on Form 990, Part X? Yes No
- b** If "Yes," explain the arrangement in Part XIII and complete the following table:
- | | Amount |
|--|-----------|
| c Beginning balance | 1c |
| d Additions during the year | 1d |
| e Distributions during the year | 1e |
| f Ending balance | 1f |
- 2a** Did the organization include an amount on Form 990, Part X, line 21, for escrow or custodial account liability? Yes No
- b** If "Yes," explain the arrangement in Part XIII. Check here if the explanation has been provided on Part XIII

Part V Endowment Funds. Complete if the organization answered "Yes" on Form 990, Part IV, line 10.

	(a) Current year	(b) Prior year	(c) Two years back	(d) Three years back	(e) Four years back
1a Beginning of year balance					
b Contributions					
c Net investment earnings, gains, and losses					
d Grants or scholarships					
e Other expenditures for facilities and programs					
f Administrative expenses					
g End of year balance					

- 2** Provide the estimated percentage of the current year end balance (line 1g, column (a)) held as:
- a** Board designated or quasi-endowment _____ %
 - b** Permanent endowment _____ %
 - c** Term endowment _____ %
- The percentages on lines 2a, 2b, and 2c should equal 100%.
- 3a** Are there endowment funds not in the possession of the organization that are held and administered for the organization by:
- | | Yes | No |
|---|---------------|----|
| (i) Unrelated organizations | 3a(i) | |
| (ii) Related organizations | 3a(ii) | |
| b If "Yes" on line 3a(ii), are the related organizations listed as required on Schedule R? | 3b | |
- 4** Describe in Part XIII the intended uses of the organization's endowment funds.

Part VI Land, Buildings, and Equipment.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11a. See Form 990, Part X, line 10.

Description of property	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Accumulated depreciation	(d) Book value
1a Land				
b Buildings				
c Leasehold improvements				
d Equipment		221,723.	122,313.	99,410.
e Other				
Total. Add lines 1a through 1e. (Column (d) must equal Form 990, Part X, column (B), line 10c.)				99,410.

Part VII Investments - Other Securities.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11b. See Form 990, Part X, line 12.

(a) Description of security or category (including name of security)	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1) Financial derivatives		
(2) Closely held equity interests		
(3) Other		
(A)		
(B)		
(C)		
(D)		
(E)		
(F)		
(G)		
(H)		
Total. (Col. (b) must equal Form 990, Part X, col. (B) line 12.) ▶		

Part VIII Investments - Program Related.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11c. See Form 990, Part X, line 13.

(a) Description of investment	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1)		
(2)		
(3)		
(4)		
(5)		
(6)		
(7)		
(8)		
(9)		
Total. (Col. (b) must equal Form 990, Part X, col. (B) line 13.) ▶		

Part IX Other Assets.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11d. See Form 990, Part X, line 15.

(a) Description	(b) Book value
(1) DEPOSITS AND OTHER ASSETS	64,421.
(2) REAL ESTATE OWNED	420,487.
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
Total. (Column (b) must equal Form 990, Part X, col. (B) line 15.) ▶	484,908.

Part X Other Liabilities.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11e or 11f. See Form 990, Part X, line 25.

1. (a) Description of liability	(b) Book value
(1) Federal income taxes	
(2) CLOSING FUNDS HELD ON BEHALF OF	
(3) PARTNER FAMILIES	9,900.
(4) INTERCOMPANY PAYABLES	121,974.
(5)	
(6)	
(7)	
(8)	
(9)	
Total. (Column (b) must equal Form 990, Part X, col. (B) line 25.) ▶	131,874.

2. Liability for uncertain tax positions. In Part XIII, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FASB ASC 740. Check here if the text of the footnote has been provided in Part XIII...

Part XI Reconciliation of Revenue per Audited Financial Statements With Revenue per Return.

Complete if the organization answered "Yes" on Form 990, Part IV, line 12a.

1	Total revenue, gains, and other support per audited financial statements		1	3,867,334.
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12:			
a	Net unrealized gains (losses) on investments	2a		
b	Donated services and use of facilities	2b		
c	Recoveries of prior year grants	2c		
d	Other (Describe in Part XIII.)	2d		
e	Add lines 2a through 2d		2e	0.
3	Subtract line 2e from line 1		3	3,867,334.
4	Amounts included on Form 990, Part VIII, line 12, but not on line 1:			
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a		
b	Other (Describe in Part XIII.)	4b		-96,756.
c	Add lines 4a and 4b		4c	-96,756.
5	Total revenue. Add lines 3 and 4c . (This must equal Form 990, Part I, line 12.)		5	3,770,578.

Part XII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return.

Complete if the organization answered "Yes" on Form 990, Part IV, line 12a.

1	Total expenses and losses per audited financial statements		1	3,478,415.
2	Amounts included on line 1 but not on Form 990, Part IX, line 25:			
a	Donated services and use of facilities	2a		
b	Prior year adjustments	2b		
c	Other losses	2c		
d	Other (Describe in Part XIII.)	2d		338,008.
e	Add lines 2a through 2d		2e	338,008.
3	Subtract line 2e from line 1		3	3,140,407.
4	Amounts included on Form 990, Part IX, line 25, but not on line 1:			
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a		
b	Other (Describe in Part XIII.)	4b		
c	Add lines 4a and 4b		4c	0.
5	Total expenses. Add lines 3 and 4c . (This must equal Form 990, Part I, line 18.)		5	3,140,407.

Part XIII Supplemental Information.

Provide the descriptions required for Part II, lines 3, 5, and 9; Part III, lines 1a and 4; Part IV, lines 1b and 2b; Part V, line 4; Part X, line 2; Part XI, lines 2d and 4b; and Part XII, lines 2d and 4b. Also complete this part to provide any additional information.

PART IV, LINE 2B:

ESCROW ACCOUNT BALANCE REPRESENTS IN-HOUSE ESCROW MAINTAINED BY ORGANIZATION ON BEHALF OF A PARTNER FAMILY. FUNDS ARE PAID TO THE ORGANIZATION AND MAINTAINED UNTIL REQUIRED PAYMENTS FOR PROPERTY TAXES ARE NECESSARY.

PART XI, LINE 4B - OTHER ADJUSTMENTS:

LOSS IN EQUITY OF LLC	8,564.
DIRECT FUNDRAISING EXPENSE NETTED WITH REVENUE ON 990	-105,320.
TOTAL TO SCHEDULE D, PART XI, LINE 4B	-96,756.

PART XII, LINE 2D - OTHER ADJUSTMENTS:

Part XIII Supplemental Information *(continued)*

DIRECT FUNDRAISING EXPENSE NETTED WITH REVENUE ON 990 105,320.

UNCOLLECTIBLE PLEDGES 232,688.

TOTAL TO SCHEDULE D, PART XII, LINE 2D 338,008.

Multiple horizontal lines for supplemental information.

Part II Fundraising Events. Complete if the organization answered "Yes" on Form 990, Part IV, line 18, or reported more than \$15,000 of fundraising event contributions and gross income on Form 990-EZ, lines 1 and 6b. List events with gross receipts greater than \$5,000.

		(a) Event #1	(b) Event #2	(c) Other events	(d) Total events
		GOLF OUTING (event type)	BUILD DAYS (event type)	2 (total number)	(add col. (a) through col. (c))
Revenue	1 Gross receipts	118,213.	239,835.	86,000.	444,048.
	2 Less: Contributions	100,408.	239,835.	86,000.	426,243.
	3 Gross income (line 1 minus line 2)	17,805.			17,805.
Direct Expenses	4 Cash prizes				
	5 Noncash prizes	63,580.			63,580.
	6 Rent/facility costs	17,805.			17,805.
	7 Food and beverages				
	8 Entertainment				
	9 Other direct expenses	16,103.	7,273.	18,364.	41,740.
	10 Direct expense summary. Add lines 4 through 9 in column (d)				123,125.
11 Net income summary. Subtract line 10 from line 3, column (d)				-105,320.	

Part III Gaming. Complete if the organization answered "Yes" on Form 990, Part IV, line 19, or reported more than \$15,000 on Form 990-EZ, line 6a.

		(a) Bingo	(b) Pull tabs/instant bingo/progressive bingo	(c) Other gaming	(d) Total gaming (add col. (a) through col. (c))
Revenue	1 Gross revenue				
Direct Expenses	2 Cash prizes				
	3 Noncash prizes				
	4 Rent/facility costs				
	5 Other direct expenses				
	6 Volunteer labor	<input type="checkbox"/> Yes _____ % <input type="checkbox"/> No	<input type="checkbox"/> Yes _____ % <input type="checkbox"/> No	<input type="checkbox"/> Yes _____ % <input type="checkbox"/> No	
	7 Direct expense summary. Add lines 2 through 5 in column (d)				
	8 Net gaming income summary. Subtract line 7 from line 1, column (d)				

9 Enter the state(s) in which the organization conducts gaming activities: _____
a Is the organization licensed to conduct gaming activities in each of these states? Yes No
b If "No," explain: _____

10a Were any of the organization's gaming licenses revoked, suspended, or terminated during the tax year? Yes No
b If "Yes," explain: _____

**SCHEDULE I
(Form 990)**

Department of the Treasury
Internal Revenue Service

**Grants and Other Assistance to Organizations,
Governments, and Individuals in the United States**
Complete if the organization answered "Yes" on Form 990, Part IV, line 21 or 22.
▶ **Attach to Form 990.**
▶ **Go to www.irs.gov/Form990 for the latest information.**

OMB No. 1545-0047

2019

**Open to Public
Inspection**

Name of the organization **DUPAGE HABITAT FOR HUMANITY** Employer identification number **36-4003119**

Part I General Information on Grants and Assistance

- 1** Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance? Yes No
- 2** Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States.

Part II Grants and Other Assistance to Domestic Organizations and Domestic Governments. Complete if the organization answered "Yes" on Form 990, Part IV, line 21, for any recipient that received more than \$5,000. Part II can be duplicated if additional space is needed.

1 (a) Name and address of organization or government	(b) EIN	(c) IRC section (if applicable)	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of noncash assistance	(h) Purpose of grant or assistance
HABITAT FOR HUMANITY INTERNATIONAL, INC. - 322 W LAMAR STREET - AMERICUS, GA 31709	91-1914868		138,500.	0.			TITHE CONTRIBUTION
RESTORE OF FOX VALLEY HABITAT FOR HUMANITY - 4100 FOX VALLEY CENTER - AURORA, IL 60504	27-2617181		0.	137,903.	FMV	INVENTORY FOR RESALE, STORE EQUIPMENT	CONSOLIDATE RESTORE OPERATIONS IN SEPARATE ENTITY

2 Enter total number of section 501(c)(3) and government organizations listed in the line 1 table **1.**

3 Enter total number of other organizations listed in the line 1 table

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule I (Form 990) (2019)

**SCHEDULE M
(Form 990)**

Noncash Contributions

OMB No. 1545-0047

2019

Open to Public Inspection

Department of the Treasury
Internal Revenue Service

- ▶ Complete if the organizations answered "Yes" on Form 990, Part IV, lines 29 or 30.
- ▶ Attach to Form 990.
- ▶ Go to www.irs.gov/Form990 for instructions and the latest information.

Name of the organization: **DUPAGE HABITAT FOR HUMANITY** Employer identification number: **36-4003119**

Part I Types of Property

	(a) Check if applicable	(b) Number of contributions or items contributed	(c) Noncash contribution amounts reported on Form 990, Part VIII, line 1g	(d) Method of determining noncash contribution amounts
1 Art - Works of art				
2 Art - Historical treasures				
3 Art - Fractional interests				
4 Books and publications				
5 Clothing and household goods				
6 Cars and other vehicles				
7 Boats and planes				
8 Intellectual property				
9 Securities - Publicly traded				
10 Securities - Closely held stock				
11 Securities - Partnership, LLC, or trust interests				
12 Securities - Miscellaneous				
13 Qualified conservation contribution - Historic structures				
14 Qualified conservation contribution - Other				
15 Real estate - Residential	X	1	275,000.	APPRAISED VALUE
16 Real estate - Commercial				
17 Real estate - Other				
18 Collectibles				
19 Food inventory				
20 Drugs and medical supplies				
21 Taxidermy				
22 Historical artifacts				
23 Scientific specimens				
24 Archeological artifacts				
25 Other ▶ (FUNDRAISING I)	X	1	63,580.	FAIR MARKET VALUE
26 Other ▶ (LAWNMOWER)	X	1	499.	
27 Other ▶ ()				
28 Other ▶ ()				

29 Number of Forms 8283 received by the organization during the tax year for contributions for which the organization completed Form 8283, Part IV, Donee Acknowledgement **29**

	Yes	No
30a During the year, did the organization receive by contribution any property reported in Part I, lines 1 through 28, that it must hold for at least three years from the date of the initial contribution, and which isn't required to be used for exempt purposes for the entire holding period?		X
b If "Yes," describe the arrangement in Part II.		
31 Does the organization have a gift acceptance policy that requires the review of any nonstandard contributions?		X
32a Does the organization hire or use third parties or related organizations to solicit, process, or sell noncash contributions?		X
b If "Yes," describe in Part II.		
33 If the organization didn't report an amount in column (c) for a type of property for which column (a) is checked, describe in Part II.		

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule M (Form 990) 2019

SCHEDULE O
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Supplemental Information to Form 990 or 990-EZ

Complete to provide information for responses to specific questions on
Form 990 or 990-EZ or to provide any additional information.

▶ Attach to Form 990 or 990-EZ.

▶ Go to www.irs.gov/Form990 for the latest information.

OMB No. 1545-0047

2019

Open to Public
Inspection

Name of the organization

DUPAGE HABITAT FOR HUMANITY

Employer identification number

36-4003119

FORM 990, PART I, LINE 1, DESCRIPTION OF ORGANIZATION MISSION:

DISADVANTAGED FAMILIES.

FORM 990, PART III, LINE 3, CHANGES IN PROGRAM SERVICES:

THE RESTORE OPERATIONS WERE MOVED TO AN AFFILIATED ENTITY.

FORM 990, PART III, LINE 4A, PROGRAM SERVICE ACCOMPLISHMENTS:

INVOLVEMENT AND PRIDE, AS WELL AS ACTIVITIES FOR YOUTH AND SENIORS.

FORM 990, PART VI, SECTION B, LINE 11B:

THE DRAFT OF THE 990 WAS SENT TO THE BOARD FINANCE AND AUDIT COMMITTEE FOR REVIEW AND THEN PRESENTED FOR APPROVAL TO THE FULL BOARD AT A DULY NOTICED AND REGULARLY SCHEDULED MEETING PRIOR TO FILING.

FORM 990, PART VI, SECTION B, LINE 12C:

EACH NEW BOARD MEMBER REVIEWS THE CONFLICT OF INTEREST POLICY AT ORIENTATION. AT EACH BOARD MEETING, MEMBERS ARE ASKED TO DISCLOSE ANY CONFLICTS OF INTEREST. CONFLICTS ARE RECORDED IN THE BOARD MINUTES.

FORM 990, PART VI, SECTION B, LINE 15A:

THE EXECUTIVE COMMITTEE OF THE BOARD REVIEWS THE EXECUTIVE DIRECTOR'S ANNUAL PERFORMANCE COMPARED TO THE POSITION AND ORGANIZATION GOALS. PERFORMANCE OF KEY EMPLOYEES IS REVIEWED BY THE EXECUTIVE DIRECTOR ANNUALLY. PERFORMANCE IS COMPARED TO ESTABLISHED GOALS AND RECORDED IN EMPLOYEES' PERSONNEL RECORDS.

Name of the organization DUPAGE HABITAT FOR HUMANITY	Employer identification number 36-4003119
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FORM 990, PART VI, SECTION C, LINE 19:

DOCUMENTS ARE POSTED ON THE ORGANIZATION'S WEBSITE. THEY ARE ALSO AVAILABLE UPON REQUEST.

FORM 990, PART XI, LINE 9, CHANGES IN NET ASSETS:

GAIN (LOSS) IN EQUITY OF LLC	-8,564.
UNCOLLECTIBLE PLEDGES	-232,688.
TOTAL TO FORM 990, PART XI, LINE 9	-241,252.

FORM 990 PART XII LINE 2C

THE ORGANIZATION HAS NOT CHANGED ITS OVERSIGHT PROCESS OR SELECTION PROCESS DURING THE TAX YEAR.

**SCHEDULE R
(Form 990)**

Department of the Treasury
Internal Revenue Service

Related Organizations and Unrelated Partnerships

▶ Complete if the organization answered "Yes" on Form 990, Part IV, line 33, 34, 35b, 36, or 37.
▶ Attach to Form 990.

▶ Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

2019

Open to Public
Inspection

Name of the organization **DUPAGE HABITAT FOR HUMANITY** Employer identification number **36-4003119**

Part I Identification of Disregarded Entities. Complete if the organization answered "Yes" on Form 990, Part IV, line 33.

(a) Name, address, and EIN (if applicable) of disregarded entity	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Total income	(e) End-of-year assets	(f) Direct controlling entity
DUPAGE HABITAT FOR HUMANITY NEIGHBORHOOD REVITALIZATION COUNCIL - 47-4226611, 1600 EAST ROOSEVELT, WHEATON, IL 60187	CHDO TO SUPPORT DUPAGE HABITAT FOR HUMANITY	ILLINOIS			DUPAGE HABITAT FOR HUMANITY

Part II Identification of Related Tax-Exempt Organizations. Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related tax-exempt organizations during the tax year.

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Exempt Code section	(e) Public charity status (if section 501(c)(3))	(f) Direct controlling entity	(g) Section 512(b)(13) controlled entity?	
						Yes	No
HOME TOGETHER LLC - 27-3797097 1600 ROOSEVELT WHEATON, IL 60187	OFFICE SPACE FOR DUPAGE HABITAT AND ANOTHER TAX EXEMPT ORGANIZATION	ILLINOIS	501(C)(3)	LINE 7			X

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

Schedule R (Form 990) 2019

Part III Identification of Related Organizations Taxable as a Partnership. Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related organizations treated as a partnership during the tax year.

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Predominant income (related, unrelated, excluded from tax under sections 512-514)	(f) Share of total income	(g) Share of end-of-year assets	(h) Disproportionate allocations?		(i) Code V-UBI amount in box 20 of Schedule K-1 (Form 1065)	(j) General or managing partner?		(k) Percentage ownership
							Yes	No		Yes	No	

Part IV Identification of Related Organizations Taxable as a Corporation or Trust. Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related organizations treated as a corporation or trust during the tax year.

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Type of entity (C corp, S corp, or trust)	(f) Share of total income	(g) Share of end-of-year assets	(h) Percentage ownership	(i) Section 512(b)(13) controlled entity?	
								Yes	No

Part V Transactions With Related Organizations. Complete if the organization answered "Yes" on Form 990, Part IV, line 34, 35b, or 36.

Note: Complete line 1 if any entity is listed in Parts II, III, or IV of this schedule.

1 During the tax year, did the organization engage in any of the following transactions with one or more related organizations listed in Parts II-IV?

	Yes	No
a Receipt of (i) interest, (ii) annuities, (iii) royalties, or (iv) rent from a controlled entity		X
b Gift, grant, or capital contribution to related organization(s)		X
c Gift, grant, or capital contribution from related organization(s)		X
d Loans or loan guarantees to or for related organization(s)	X	
e Loans or loan guarantees by related organization(s)		X
f Dividends from related organization(s)		X
g Sale of assets to related organization(s)		X
h Purchase of assets from related organization(s)		X
i Exchange of assets with related organization(s)		X
j Lease of facilities, equipment, or other assets to related organization(s)		X
k Lease of facilities, equipment, or other assets from related organization(s)	X	
l Performance of services or membership or fundraising solicitations for related organization(s)		X
m Performance of services or membership or fundraising solicitations by related organization(s)		X
n Sharing of facilities, equipment, mailing lists, or other assets with related organization(s)		X
o Sharing of paid employees with related organization(s)		X
p Reimbursement paid to related organization(s) for expenses		X
q Reimbursement paid by related organization(s) for expenses		X
r Other transfer of cash or property to related organization(s)		X
s Other transfer of cash or property from related organization(s)		X

2 If the answer to any of the above is "Yes," see the instructions for information on who must complete this line, including covered relationships and transaction thresholds.

(a) Name of related organization	(b) Transaction type (a-s)	(c) Amount involved	(d) Method of determining amount involved
(1)			
(2)			
(3)			
(4)			
(5)			
(6)			

Product: **Exempt Extension**

Category:

IRS Center: **Ogden**Name: **DUPAGE HABITAT FOR HUMANITY**e-Postmark: **11/16/2020 2:54:50**FEIN: *******3119**

Notification:

Fiscal Year Begin Date: **7/1/2019**Fiscal Year End Date: **6/30/2020**

eSigned:

Return History

Date	Return ID	Type of Activity	Submission ID	Refund/ (Due)	Updated By	eSign Date
11/16/2020	19X:13100-01:V1	Upload Started				
11/16/2020	19X:13100-01:V1	Ready to Release by Customer				
11/16/2020	19X:13100-01:V1	Released for Transmission - Validation in Progress			438-wrona	
11/16/2020	19X:13100-01:V1	Ready to transmit - Validation Complete				
11/16/2020	19X:13100-01:V1	Transmitted to FD	36221020203210325e19			
11/16/2020	19X:13100-01:V1	Accepted by FD on 11/16/2020				

TAX RETURN FILING INSTRUCTIONS

ILLINOIS FORM AG990-IL

FOR THE YEAR ENDING

JUNE 30, 2020

Prepared for	DUPAGE HABITAT FOR HUMANITY 1600 EAST ROOSEVELT ROAD WHEATON, IL 60187
Prepared by	SELDEN FOX, LTD. 619 ENTERPRISE DRIVE OAK BROOK, IL 60523-8835
Amount due or refund	NO PAYMENT REQUIRED
Make check payable to	NOT APPLICABLE
Mail tax return and check (if applicable) to	OFFICE OF THE ATTORNEY GENERAL CHARITABLE TRUST BUREAU 100 WEST RANDOLPH ST., 11TH FLOOR CHICAGO, IL 60601-3175
Return must be mailed on or before	MAY 17, 2021
Special Instructions	THE REPORT SHOULD BE SIGNED AND DATED BY THE AUTHORIZED INDIVIDUAL(S). THE FORM AG990-IL MUST BE SIGNED BY TWO DIFFERENT OFFICERS OR BY TWO TRUSTEES. ONE SIGNATURE SHALL BE ACCEPTED IF THERE IS ONLY ONE TRUSTEE. A FORM AG990-IL WITHOUT TWO OF THE PREVIOUSLY MENTIONED REQUIRED SIGNATURES WILL BE CONSIDERED INCOMPLETE.

ILLINOIS CHARITABLE ORGANIZATION ANNUAL REPORT

PMT #	_____
AMT	_____
INIT	_____

Attorney General KWAME RAOUL State of Illinois
Charitable Trust Bureau, 100 West Randolph
11th Floor, Chicago, Illinois 60601

CO # 01-028552

Report for the Fiscal Period:

Beginning 07/01/2019

& Ending 06/30/2020
MO DAY YR

Make Checks Payable to the Illinois Charity Bureau Fund

- Check all items attached:**
- Copy of IRS Return
 - Audited Financial Statements
 - Copy of Form IFC
 - \$15.00 Annual Report Filing Fee
 - \$100.00 Late Report Filing Fee
- MO DAY YR

Federal ID # 36-4003119

Are contributions to the organization tax deductible?

Yes No

Date Organization was created:

LEGAL NAME DUPAGE HABITAT FOR HUMANITY	Year-end amounts	
MAIL ADDRESS 1600 EAST ROOSEVELT ROAD	A) ASSETS	A) \$ 5,581,497.
CITY, STATE WHEATON, IL	B) LIABILITIES	B) \$ 1,354,858.
ZIP CODE 60187	C) NET ASSETS	C) \$ 4,226,639.
I. SUMMARY OF ALL REVENUE ITEMS DURING THE YEAR:	PERCENTAGE	AMOUNT
D) PUBLIC SUPPORT, CONTRIBUTIONS & PROGRAM SERVICE REV. (GROSS AMTS.)	60.484%	D) \$ 2,355,067.
E) GOVERNMENT GRANTS & MEMBERSHIP DUES	13.066%	E) \$ 508,752.
F) OTHER REVENUES	26.450%	F) \$ 1,029,884.
G) TOTAL REVENUE, INCOME AND CONTRIBUTIONS RECEIVED (ADD D, E, & F)	100 %	G) \$ 3,893,703.
II. SUMMARY OF ALL EXPENDITURES DURING THE YEAR:		
H) OPERATING CHARITABLE PROGRAM EXPENSE	69.553%	H) \$ 2,269,884.
I) EDUCATION PROGRAM SERVICE EXPENSE	%	I) \$
J) TOTAL CHARITABLE PROGRAM SERVICE EXPENSE (ADD H & I)	69.553%	J) \$ 2,269,884.
J1) JOINT COSTS ALLOCATED TO PROGRAM SERVICES (INCLUDED IN J):		\$
K) GRANTS TO OTHER CHARITABLE ORGANIZATIONS	8.469%	K) \$ 276,403.
L) TOTAL CHARITABLE PROGRAM SERVICE EXPENDITURE (ADD J & K)	78.022%	L) \$ 2,546,287.
M) MANAGEMENT AND GENERAL EXPENSE	8.139%	M) \$ 265,612.
N) FUNDRAISING EXPENSE	13.839%	N) \$ 451,633.
O) TOTAL EXPENDITURES THIS PERIOD (ADD L, M, & N)	100 %	O) \$ 3,263,532.
III. SUMMARY OF ALL PAID FUNDRAISER AND CONSULTANT ACTIVITIES: (Attach Attorney General Report of Individual Fundraising Campaign- Form IFC. One for each PFR.)		
PROFESSIONAL FUNDRAISERS:		
P) TOTAL AMOUNT RAISED BY PAID PROFESSIONAL FUNDRAISERS	100 %	P) \$ 0.
Q) TOTAL FUNDRAISERS FEES AND EXPENSES	%	Q) \$
R) NET RECEIVED BY THE CHARITY (P MINUS Q=R)	%	R) \$
PROFESSIONAL FUNDRAISING CONSULTANTS:		
S) TOTAL AMOUNT PAID TO PROFESSIONAL FUNDRAISING CONSULTANTS		S) \$ 0.
IV. COMPENSATION TO THE (3) HIGHEST PAID PERSONS DURING THE YEAR:		
T) NAME, TITLE: DAVID NEARY, EXECUTIVE DIRECTOR		T) \$ 133,871.
U) NAME, TITLE: SUSAN WARD, DIRECTOR OF DEVELOPMENT		U) \$ 105,375.
V) NAME, TITLE: JAMES FESSLER, RESTORE MANAGER		V) \$ 90,535.
V. CHARITABLE PROGRAM DESCRIPTION: CHARITABLE PROGRAM (3 HIGHEST BY \$ EXPENDED) CODE CATEGORIES		List on back side of instructions CODE
W) DESCRIPTION: HOUSING FOR THE POOR		W) # 131
X) DESCRIPTION:		X) #
Y) DESCRIPTION:		Y) #

IF THE ANSWER TO ANY OF THE FOLLOWING IS YES, ATTACH A DETAILED EXPLANATION:

	YES	NO
1. WAS THE ORGANIZATION THE SUBJECT OF ANY COURT ACTION, FINE, PENALTY OR JUDGMENT?		<input checked="" type="checkbox"/>
2. HAS THE ORGANIZATION OR A CURRENT DIRECTOR, TRUSTEE, OFFICER OR EMPLOYEE THEREOF, EVER BEEN CONVICTED BY ANY COURT OF ANY MISDEMEANOR INVOLVING THE MISUSE OR MISAPPROPRIATION OF FUNDS OR ANY FELONY?		<input checked="" type="checkbox"/>
3. DID THE ORGANIZATION MAKE A GRANT AWARD OR CONTRIBUTION TO ANY ORGANIZATION IN WHICH ANY OF ITS OFFICERS, DIRECTORS OR TRUSTEES OWNS AN INTEREST; OR WAS IT A PARTY TO ANY TRANSACTION IN WHICH ANY OF ITS OFFICERS, DIRECTORS OR TRUSTEES HAS A MATERIAL FINANCIAL INTEREST; OR DID ANY OFFICER, DIRECTOR OR TRUSTEE RECEIVE ANYTHING OF VALUE NOT REPORTED AS COMPENSATION?		<input checked="" type="checkbox"/>
4. HAS THE ORGANIZATION INVESTED IN ANY CORPORATE STOCK IN WHICH ANY OFFICER, DIRECTOR OR TRUSTEE OWNS MORE THAN 10% OF THE OUTSTANDING SHARES?		<input checked="" type="checkbox"/>
5. IS ANY PROPERTY OF THE ORGANIZATION HELD IN THE NAME OF OR COMMINGLED WITH THE PROPERTY OF ANY OTHER PERSON OR ORGANIZATION?		<input checked="" type="checkbox"/>
6. DID THE ORGANIZATION USE THE SERVICES OF A PROFESSIONAL FUNDRAISER? (ATTACH FORM IFC)		<input checked="" type="checkbox"/>
7a. DID THE ORGANIZATION ALLOCATE THE COST OF ANY SOLICITATION, MAILING, ADVERTISEMENT OR LITERATURE COSTS BETWEEN PROGRAM SERVICE AND FUNDRAISING EXPENSES?		<input checked="" type="checkbox"/>
7b. 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 \$ _____		
8. DID THE ORGANIZATION EXPEND ITS RESTRICTED FUNDS FOR PURPOSES OTHER THAN RESTRICTED PURPOSES?		<input checked="" type="checkbox"/>
9. HAS THE ORGANIZATION EVER BEEN REFUSED REGISTRATION OR HAD ITS REGISTRATION OR TAX EXEMPTION SUSPENDED OR REVOKED BY ANY GOVERNMENTAL AGENCY?		<input checked="" type="checkbox"/>
10. WAS THERE OR DO YOU HAVE ANY KNOWLEDGE OF ANY KICKBACK, BRIBE, OR ANY THEFT, DEFALCATION, MISAPPROPRIATION, COMMINGLING OR MISUSE OF ORGANIZATIONAL FUNDS?		<input checked="" type="checkbox"/>
11. LIST THE NAME AND ADDRESS OF THE FINANCIAL INSTITUTIONS WHERE THE ORGANIZATION MAINTAINS ITS THREE LARGEST ACCOUNTS:		
<u>WHEATON BANK - 211 SOUTH WHEATON AVENUE, WHEATON, IL 60187</u>		
<u>BMO HARRIS BANK - P.O. BOX 94033, PALATINE, IL 60094</u>		
<u>MB FINANCIAL BANK - 212 SOUTH WEST STREET, WHEATON, IL 60187</u>		
12. NAME AND TELEPHONE NUMBER OF CONTACT PERSON: <u>THE ORGANIZATION - (630) 510-3737</u>		

ALL ATTACHMENTS MUST ACCOMPANY THIS REPORT - SEE INSTRUCTIONS

UNDER PENALTY OF PERJURY, I (WE) THE UNDERSIGNED DECLARE AND CERTIFY THAT I (WE) HAVE EXAMINED THIS ANNUAL REPORT AND THE ATTACHED DOCUMENTS, INCLUDING ALL THE SCHEDULES AND STATEMENTS, AND THE FACTS THEREIN STATED ARE TRUE AND COMPLETE AND FILED WITH THE ILLINOIS ATTORNEY GENERAL FOR THE PURPOSE OF HAVING THE PEOPLE OF THE STATE OF ILLINOIS RELY THEREUPON. I HEREBY FURTHER AUTHORIZE AND AGREE TO SUBMIT MYSELF AND THE REGISTRANT HEREBY TO THE JURISDICTION OF THE STATE OF ILLINOIS.

BE SURE TO INCLUDE ALL FEES DUE:

- 1.) REPORTS ARE DUE WITHIN SIX MONTHS OF YOUR FISCAL YEAR END.
- 2.) FOR FEES DUE SEE INSTRUCTIONS.
- 3.) REPORTS THAT ARE LATE OR INCOMPLETE ARE SUBJECT TO A \$100.00 PENALTY.

_____ PRESIDENT or TRUSTEE (PRINT NAME)	_____ SIGNATURE	_____ DATE
_____ TREASURER or TRUSTEE (PRINT NAME)	_____ SIGNATURE	_____ DATE
PAUL J. ROZEK		05/07/21
_____ PREPARER (PRINT NAME)	_____ SIGNATURE	_____ DATE

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p 630.954.1400 | f 630.954.1327 | email@seldenfox.com

December 18, 2020

Illinois Attorney General's Office
Charitable Trust Bureau
Attn: Annual Report Section
11th Floor
100 West Randolph Street
Chicago, Illinois 60601-3175

Re: Form AG990-IL Extension
DuPage Habitat for Humanity
1600 East Roosevelt Road
Wheaton, Illinois 60187
EIN: 36-4003119
CO#: 01-028552
Tax Year: June 30, 2020

Ladies or Gentlemen:

We hereby request an extension of time to file the Illinois Charitable Organization Annual Report (Form AG990-IL) for DuPage Habitat for Humanity. This extension is requested so that necessary information can be obtained from third parties. We request an extension of time until March 1, 2021. The federal Form 990 has been extended until May 17, 2021.

This request is being filed in duplicate so that you can return a copy verifying your acceptance of our request for extension.

If you have any questions regarding this matter, please do not hesitate to call.

Very truly yours,

SELDEN FOX, LTD.

Edward G. Tracy

Edward G. Tracy
Executive Vice President

EGT/po

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DEC 22 2020
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CHARITABLE TRUST

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February 22, 2021

Illinois Attorney General's Office
Charitable Trust Bureau
Attn: Annual Report Section
11th Floor
100 West Randolph Street
Chicago, Illinois 60601-3175

Re: Form AG990-IL Extension
DuPage Habitat for Humanity
1600 East Roosevelt Road
Wheaton, Illinois 60187
EIN: 36-4003119
CO#: 01-028552
Tax Year: June 30, 2020

Ladies or Gentlemen:

We hereby request an extension of time to file the Illinois Charitable Organization Annual Report (Form AG990-IL) for DuPage Habitat for Humanity. This extension is requested so that necessary information can be obtained from third parties. We request an extension of time until May 17, 2021. The federal Form 990 has been extended until May 17, 2021.

This request is being filed in duplicate so that you can return a copy verifying your acceptance of our request for extension.

Please see the following enclosed:

- Draft of the AG990IL that contains preliminary figures which may be amended when filed;
- Draft of the financial statements including a balance sheet and income statement;
- A check for \$15 for the filing fee;
- A copy of the IRS extension requesting a filing date of May 17, 2021.

If you have any questions regarding this matter, please do not hesitate to call.

Very truly yours,

SELDEN FOX, LTD.

Edward G. Tracy

Edward G. Tracy
Executive Vice President

EGT/po

RECEIVED

FEB 26 2021

ATTORNEY GENERAL
CHARITABLE TRUST

DuPage Habitat for Humanity, Inc. and Subsidiaries
Audit Report
For the Year Ended June 30, 2020

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p 630.954.1400 | f 630.954.1327 | email@seldenfox.com

INDEPENDENT AUDITOR'S REPORT

Board of Directors
DuPage Habitat for Humanity, Inc.
and Subsidiaries
Wheaton, Illinois

We have audited the accompanying consolidated financial statements of **DuPage Habitat for Humanity, Inc. and Subsidiaries**, which comprise the consolidated statement of financial position as of June 30, 2020, and the related consolidated statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these consolidated financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these consolidated financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audits to obtain reasonable assurance about whether the consolidated financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the consolidated financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the consolidated financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the consolidated financial statements referred to above present fairly, in all material respects, the financial position of **DuPage Habitat for Humanity, Inc. and Subsidiaries** as of June 30, 2020, and the changes in its net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Correction of an Error

As described in Note 21 to the consolidated financial statements, DHFH corrected an error for an accumulated mortgage discount on receivables not previously recognized related to a sale that had occurred in August 2018. Our opinion is not modified with respect to this matter.

Selden Fox, Ltd.

May 4, 2021

DuPage Habitat For Humanity, Inc. and Subsidiaries
Consolidated Statement of Financial Position
June 30, 2020

Assets	
Current assets:	
Cash and cash equivalents	\$ 1,166,405
Accounts receivable	22,530
Critical home repair receivable	61,229
Pledges receivable	42,275
Mortgages receivable net, current	200,438
Inventories - land and construction in progress	2,112,435
Inventory - ReStore	270,326
Inventory - real estate owned	420,487
Prepaid expenses	14,808
Deposits and other assets	81,481
Total current assets	4,392,414
Property and equipment:	
Land and buildings	440,000
Buildings and improvements	1,591,158
Office equipment and furniture	18,864
ReStore equipment	85,697
Software	57,840
Vehicle	145,125
	2,338,684
Less accumulated depreciation	(248,950)
Total property and equipment, net	2,089,734
Other assets:	
Investment in limited liability company	(15,636)
Mortgages receivable net, noncurrent, net of present value discount	2,410,140
Other assets	9,541
Total other assets	2,404,045
Total assets	\$ 8,886,193

See accompanying notes and independent auditor's report.

Liabilities and Net Assets

Liabilities:

Current liabilities:

Accounts payable	\$ 149,620
Accrued expenses	187,342
Escrow and closing funds held	96,787
Deferred rent	4,181
Paycheck protection program loan payable	410,856
Notes payable, current	<u>455,075</u>

Total current liabilities 1,303,861

Long-term liabilities - notes payable, net of current portion 1,805,850

Total liabilities 3,109,711

Net assets:

Without donor restrictions	3,901,972
With donor restrictions	<u>1,874,510</u>

Total net assets 5,776,482

Total liabilities and net assets \$ 8,886,193

DuPage Habitat For Humanity, Inc. and Subsidiaries
Consolidated Statement of Activities
For the Year Ended June 30, 2020

	<u>Without Donor Restrictions</u>	<u>With Donor Restrictions</u>	<u>Total</u>
Changes in net assets:			
Public support and revenue:			
Federal and local government grants	\$ 5,044	\$ -	\$ 5,044
Illinois affordable housing tax credits	503,708	-	503,708
Contributions	1,642,323	47,500	1,689,823
Contributions - donated merchandise	1,876,091	-	1,876,091
Inherent contribution - acquisitions	(471,516)	1,815,052	1,343,536
In-kind contributions and donated services	25,635	-	25,635
In-kind contributions - donated facilities	51,408	-	51,408
Special events revenue, less cost of direct benefit to donors of \$17,805	426,243	-	426,243
Net revenue from home sales	896,826	-	896,826
Mortgage loan discount amortization	138,883	-	138,883
ReStore operations	1,948,620	-	1,948,620
Critical home repair income, net	19,505	-	19,505
Rental Income	20,328	-	20,328
Forgiveness of debt income	149,270	-	149,270
Miscellaneous income	156,658	-	156,658
Equity in loss of limited liability company	(8,564)	-	(8,564)
Net assets released from restrictions	192,725	(192,725)	-
Total public support and revenue	7,573,187	1,669,827	9,243,014
Expenses:			
Cost of goods sold	1,976,774	-	1,976,774
Program services:			
Homebuilding	2,577,935	-	2,577,935
ReStore	1,749,832	-	1,749,832
Management and general	451,007	-	451,007
Fund-raising	548,704	-	548,704
Total expenses	7,304,252	-	7,304,252
Change in net assets	268,935	1,669,827	1,938,762
Net assets, beginning of the year, as previously reported	3,714,834	204,683	3,919,517
Prior period restatement	(81,797)	-	(81,797)
Net assets, beginning of the year, as restated	3,633,037	204,683	3,837,720
Net assets, end of the year	\$ 3,901,972	\$ 1,874,510	\$ 5,776,482

See accompanying notes and independent auditor's report.

DuPage Habitat For Humanity, Inc. and Subsidiaries
Consolidated Statement of Functional Expenses
For the Year Ended June 30, 2020

	Program Services		
	<u>Homebuilding</u>	<u>ReStore</u>	<u>Total</u>
Advertising	\$ -	\$ 21,447	\$ 21,447
Alarm system/security	-	6,619	6,619
Bank charges	330	2,022	2,352
Building	-	22,292	22,292
Cell phone	-	2,654	2,654
Construction costs - houses sold	764,853	-	764,853
Credit card processing	-	29,365	29,365
Depreciation	34,360	54,852	89,212
Donations to affiliate	-	20,300	20,300
Donor development	8,168	-	8,168
Dues and subscriptions	5,933	3,893	9,826
Education and conferences	7,415	-	7,415
Employee relations	17,459	2,997	20,456
Equipment rental	(156)	56,874	56,718
Home building related costs	46,979	-	46,979
Home repair costs	58,365	-	58,365
Insurance	135,009	14,892	149,901
Insurance contributions	-	105,048	105,048
Interest	29,809	71,382	101,191
Licenses and permits	-	870	870
Miscellaneous	3,619	4,305	7,924
Office supplies	1,970	12,761	14,731
Occupancy	71,621	234,185	305,806
Payroll	681,681	843,469	1,525,150
Payroll taxes and benefits	121,239	63,013	184,252
Postage and delivery	247	25	272
Printing and reproduction	88	228	316
Professional fees	118,511	17,343	135,854
Property development	35,347	-	35,347
Real estate tax	30,943	-	30,943
Reduction of grants and pledges	232,688	-	232,688
Repairs and maintenance	4,143	-	4,143
Retirement contribution	6,958	3,433	10,391
Supplies and software purchases	3,378	-	3,378
Tithing to Habitat International	138,500	-	138,500
Telephone and internet	1,235	14,647	15,882
Tools and equipment	-	5,126	5,126
Trash disposal	2,842	50,100	52,942
Travel, meals and entertainment	8,023	1,831	9,854
Utilities	-	66,986	66,986
Vehicle expense other	1,232	16,189	17,421
Volunteer appreciation	5,146	684	5,830
	<u>2,577,935</u>	<u>1,749,832</u>	<u>4,327,767</u>
Expenses presented separate on the statement of activities - cost of goods sold	-	1,976,774	1,976,774
	<u>\$ 2,577,935</u>	<u>\$ 3,726,606</u>	<u>\$ 6,304,541</u>

See accompanying notes and independent auditor's report.

Management and General	Fund-raising	Total
\$ -	\$ -	\$ 21,447
22	-	6,641
968	130	3,450
707	-	22,999
-	-	2,654
-	-	764,853
1,140	2,301	32,806
635	-	89,847
-	-	20,300
81	97,071	105,320
3,570	2,790	16,186
3,155	1,648	12,218
1,127	7,021	28,604
259	-	56,977
-	-	46,979
-	-	58,365
21,620	2,641	174,162
-	-	105,048
3,577	57	104,825
-	-	870
5,869	-	13,793
2,730	33	17,494
53,676	14	359,496
216,766	301,106	2,043,022
26,694	54,584	265,530
2,917	158	3,347
12,918	2,321	15,555
60,098	67,694	263,646
-	-	35,347
-	-	30,943
-	-	232,688
-	-	4,143
7,030	4,033	21,454
1,187	1,278	5,843
-	-	138,500
21,844	70	37,796
-	-	5,126
-	-	52,942
243	3,693	13,790
1,774	-	68,760
132	-	17,553
268	61	6,159
451,007	548,704	5,327,478
-	-	1,976,774
\$ 451,007	\$ 548,704	\$ 7,304,252

DuPage Habitat For Humanity, Inc. and Subsidiaries
Consolidated Statement of Cash Flows
For the Year Ended June 30, 2020

Cash flows from operating activities:	
Change in net assets	\$ 1,938,762
Adjustments to reconcile change in net assets to net cash from operating activities:	
Inherent contributions - acquisitions	(1,343,536)
Debt forgiveness income	(149,270)
Depreciation	89,847
Amortization of debt issuance costs	7,542
Mortgage loan discount amortization	(138,883)
Pledges received	(216,750)
Payments received on pledges	174,475
Reduction of pledges - bad debt	100,747
Reduction of grants and donations - bad debt	131,941
Escrow receivable adjustment	9,726
Equity in (income) loss of limited liability company	8,564
Present value on mortgages issued for home sales	(348,026)
Changes in operating assets and liabilities:	
Accounts receivable	65,500
ReStore inventory	(26,947)
Land and construction inventory	(173,937)
Prepays and other assets	30,720
Accounts payable and accrued expenses	(29,569)
Escrow and closing funds held	(19,133)
Deferred rent	(4,129)
Net cash from operating activities	107,644
Cash flows from investing activities:	
Purchase of property and equipment	(467)
Additions to real estate owned	(165,826)
Principal repayments on mortgage receivables	247,897
Cash acquired in acquisitions (Note 19)	323,991
Net cash from investing activities	405,595
Cash flows from financing activities:	
Proceeds from payroll protection program loan	410,856
Payments on notes payable	(151,683)
Net cash from financing activities	259,173
Net change in cash and cash equivalents	772,412
Cash and cash equivalents, beginning of the year	393,993
Cash and cash equivalents, end of the year	\$ 1,166,405
Noncash financing and investing activities:	
Acquisition of Habitat for Humanity - Chicago South Suburbs and Restore of Fox Valley Valley Habitat for Humanity (see Note 19)	
Transfer of mortgage receivable to inventory - real estate owned for repurchased homes	\$ 70,491

See accompanying notes and independent auditor's report.

DuPage Habitat for Humanity, Inc. and Subsidiaries

Notes to the Consolidated Financial Statements

1. Organization and Purpose

The accompanying financial statements reflect the consolidated operations of DuPage Habitat for Humanity, Inc., DuPage Habitat for Humanity Neighborhood Revitalization Council, Habitat for Humanity – Chicago South Suburbs, and ReStore of Fox Valley Habitat for Humanity (collectively referred to as the Organization). All significant intercompany transactions and balances have been eliminated in consolidation.

DuPage Habitat for Humanity, Inc. (DHFH), a not-for-profit corporation, was incorporated on February 3, 1995. The Organization is an affiliate of Habitat for Humanity International, Inc., a nondenominational Christian non-profit organization whose purpose is to provide home ownership opportunities to limited income families or individuals, and to put the reality of substandard housing in the minds and hearts of DuPage residents in such a powerful way that unattainable home ownership for these families or individuals becomes politically, socially and religiously unacceptable. Although Habitat for Humanity International, Inc. (HFHI) assists with informational resources, training, publications, prayer support, and in other ways, the Organization is primarily and directly responsible for its own operation.

During the year ended June 30, 2012, the Organization launched a new ReStore program. This program recycles used and surplus household and construction materials to reduce the tonnage of waste going into landfills and provide building supplies to the general public at greatly reduced prices. All profits from the sales go to funding the mission of the Organization.

During the year ended June 30, 2015, the Organization established the DuPage Habitat for Humanity Neighborhood Revitalization Council (NRC), a single member wholly-owned subsidiary. The NRC was established for the purpose of developing a Community Housing Development Organization (CHDO), a community-based organization with staff and the capacity to develop affordable housing for the community it serves.

On October 1, 2018, the Organization entered into a Memorandum of Understanding with ReStore of Fox Valley Habitat for Humanity (ReStore) to establish an affiliate relationship. Effective July 1, 2019, ReStore became a subsidiary of DHFH and the operations of the ReStore facility in Addison, Illinois, previously reported within the financial statements of DHFH, were merged in with ReStore.

On March 23, 2020, the Board of Directors for Habitat Chicago South Suburbs (Habitat CSS) approved a corporate resolution establishing a corporate structure whereby Habitat CSS becomes a wholly controlled sister organization of DuPage Habitat for Humanity, Inc., with the Executive Director of DuPage Habitat for Humanity, Inc. assuming the role of Chief Executive of Habitat CSS. The agreement was made retroactive to July 1, 2019. As a result of this transaction, DHFH reorganized by moving all ReStore operations of Habitat CSS under the legal organization of ReStore.

DuPage Habitat for Humanity, Inc. and Subsidiaries
Notes to the Consolidated Financial Statements (cont'd)

2. Summary of Significant Accounting Policies

General – The accounts and consolidated financial statements are maintained on the accrual basis of accounting and, accordingly, reflect all significant accounts receivable, payable, and other liabilities.

The Organization reports information regarding its financial position and activities according to two classes of net assets: without donor restrictions and with donor restrictions (when applicable), as required by Generally Accepted Accounting Principles (GAAP).

Net Assets Without Donor Restrictions – Net assets which are available for fulfillment of the Organization's mission and which may be expended at the discretion of management and the Board of Directors.

Net Assets With Donor Restrictions – Net assets which are subject to donor or grantor imposed restrictions. Some restrictions could be temporary in nature, such as those that will be met by the actions of the Organization or the passage of time, while some restrictions could be perpetual in nature, in that the donor or grantor has stipulated the funds must be maintained in perpetuity.

Use of Estimates – The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of the revenues, expenses, gains, losses and other changes in net assets during the reporting period. Accordingly, actual results could differ from those estimates.

Income Tax Status – DuPage Habitat for Humanity, Inc. was granted an exemption from federal income taxes by the Internal Revenue Service pursuant to the provisions of Internal Revenue Code Section 501(c)(3). DHFH qualifies for the charitable construction deduction under Section 170(b)(1)(A)(vi) and has been classified as an organization that is not a private foundation under Section 509(a)(1). The tax-exempt purpose of DHFH and the nature in which it operates is described above. The Organization continues to operate in compliance with its tax-exempt purpose.

The NRC is a wholly-owned corporation with Habitat being the sole shareholder. For tax purposes, this entity is treated as a disregarded entity. Its activities are included in DHFH's tax reporting.

The Organization's tax returns for the years ended June 30, 2017, 2018, and 2019, are open for purposes of Internal Revenue Service or Illinois Department of Revenue examinations.

DuPage Habitat for Humanity, Inc. and Subsidiaries
Notes to the Consolidated Financial Statements (cont'd)

2. Summary of Significant Accounting Policies (cont'd)

Income Tax Status (cont'd)

Habitat CSS was granted exemption from federal income taxes by the Internal Revenue Service pursuant to the provisions of the Internal Revenue Code Section 501(c)(3). Habitat CSS qualifies for the charitable contribution deduction and has been classified as an organization that is not a private foundation under Section 509(a)(1). The tax-exempt purpose of Habitat CSS and the nature in which it operates is described above. Habitat continues to operate in compliance with its tax-exempt status.

Habitat CSS's federal tax returns for the years ended June 30, 2017, 2018, and 2019, are open for purposes of Internal Revenue Service examination. Habitat CSS's state tax returns for the years ended June 30, 2017 and 2019, are open for purposes of Illinois Department of Revenue examination. The Illinois tax return for 2018 was not filed as an audit was not performed due to lack of funding. Management received a one-time exemption from filing with the state of Illinois for the year ended June 30, 2018.

ReStore of Fox Valley Habitat for Humanity is a nonprofit corporation as described by Section 501(c)(3) of the Internal Revenue Code (IRC) and is exempt from federal income taxes on related income pursuant to Section 501(a) of the IRC and similar provisions of state tax laws. In addition, the corporation has been classified as an organization that is not a private foundation under Section 509(a)(1). ReStore of Fox Valley Habitat for Humanity operates a resale store, which it considers to be a related business activity. The IRC provides for taxation of unrelated business income under certain circumstances. ReStore of Fox Valley Habitat for Humanity reports no unrelated business taxable income; however, such status is subject to final determination upon examination of the related tax returns by the appropriate taxing authorities. ReStore's tax returns for the years ended June 30, 2017, 2018 and 2019, are open for purposes of Internal Revenue Service or Illinois Department of Revenue examinations.

Cash and Cash Equivalents – Cash and cash equivalents consist of bank deposits in federally insured accounts.

For purposes of the consolidated statement of cash flows, the Organization considers all highly liquid instruments, if any, purchased with an original maturity of three months or less to be cash equivalents.

Inventories – Land and Construction-in-Progress – Inventory is valued at the lower of cost or fair value. Inventory primarily consists of purchased and donated houses, construction materials, land and homes under construction issued in the Organization's programs. Inventory is initially capitalized at cost or fair value if donated. This includes all direct and indirect costs incurred to prepare it for sale or use. If it is determined that the capitalized costs of inventory exceed its fair value, the inventory is written down to its fair value. Construction materials are valued at cost using the first-in, first-out (FIFO) method.

DuPage Habitat for Humanity, Inc. and Subsidiaries
Notes to the Consolidated Financial Statements (cont'd)

2. Summary of Significant Accounting Policies (cont'd)

Inventory ReStore – ReStore receives contributions of goods and materials (inventory) and processes these contributions as merchandise available for sale in its retail store. Accounting standards require that contributions be recognized as revenues or gains in the period received and as assets, decreases of liabilities, or expenses depending on the form of benefits received. Contributions are measured at fair value.

The Organization believes that the inventory of donated goods and materials does not possess an attribute that is easily measurable or verifiable with sufficient reliability to determine inventory value. Instead, the value of inventory at the end of the year is estimated using historical sales of similar inventory. Inventory balances recorded at year-end are comprised mostly of goods donated to the Organization for resale through its retail store.

The estimate of the inventory value of donated goods and material in its retail store is based on an average of daily retail sales multiplied by the estimated shelf life of inventory on hand at June 30. These variables are critical assumptions which significantly affect inventory accounting.

The Organization may carry purchased inventory at a given time, which consists primarily of paint and related supplies. Any purchased inventory on hand is stated at the lower of cost (on the first-in, first-out method) or net realizable value.

Inventory – Real Estate Owned – Reclaimed homes are recorded as real estate owned at fair value at the date of reclamation. Added to these amounts are closing costs and additional costs necessary to ready the homes for resale. Any write-down based on the home's fair value at the date of foreclosure is charged to the allowance for loan losses. Three homes were reclaimed and returned to the Organization during the year ended June 30, 2020.

Property and Equipment – Expenditures for property and equipment and items which substantially increase the useful lives of existing assets are capitalized at cost or fair value if donated. The Organization provides for depreciation on the straight-line method at rates designed to depreciate the costs of assets over estimated useful lives of 5 to 39 years. The Organization generally follows the practice of capitalizing expenditures for fixed assets in excess of \$2,500.

Investment in Limited Liability Company – The Organization is one of two equal members in Home Together, LLC, a non-profit organization formed in 2010, to purchase and share the building used for operations (see Note 18). Due to the Organization's lack of a controlling interest in the subsidiary, its investment is accounted for under the equity method and consolidated financial statements are not presented. The investment account is increased for cash contributions made to the LLC and for the Organization's proportionate share of the LLC's other increase in net assets and decreased for the cash distributions received from the LLC and the Organization's proportionate share of the LLC's other decreases in net assets. The Organization recognized a negative investment in Home Together, LLC on its statement of financial position of \$15,636 at June 30, 2020.

DuPage Habitat for Humanity, Inc. and Subsidiaries
Notes to the Consolidated Financial Statements (cont'd)

2. Summary of Significant Accounting Policies (cont'd)

Paycheck Protection Program Loan Payable – The Organization has elected to account for its potentially forgivable Paycheck Protection Program loan payable under Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) Topic 470, *Debt*. Under this guidance, extinguishment of the loan would be recognized when the Society has been legally released as the primary obligor of the loan. This would occur if and when the United States Small Business Administration approves the Organization's forgiveness application.

Sale to Homeowners and Mortgages Receivable – DHFH and Habitat CSS recognize revenue from the sale of its homes at the fair value of the first mortgages it receives plus the required down payments. The first mortgages are non-interest bearing and require monthly payments, typically over a 30 or 40-year period. The amount of a first mortgage is determined by the lower of (a) actual construction costs incurred, (b) the fair market value of the property, or (c) an ability to pay formula based on the homeowner's gross income. The present value of the first mortgage is determined by discounting the mortgage payments using an interest rate that approximates a current market rate of interest for such a mortgage instrument. The difference between the face amount of each mortgage and its present value is accounted for as a discount. The original discount on the mortgage issued is recorded as a reduction of revenue in the year the mortgage closes, based on the prevailing interest rates for low-income housing. The discount is then amortized and recorded as income over the life of the mortgage on a straight-line basis.

The delinquency of mortgages receivable is based upon past due status in accordance with contractual terms. When a customer misses payments, management will work with the client and encourage the client to refinance their mortgage.

DHFH has not established an allowance for loan losses for its mortgages receivable as there are no probable and reasonably estimable losses related to the mortgage receivables as of June 30, 2020. This conclusion is based in part on the fact that the estimated value of the properties securing the mortgages receivable significantly exceeds the amount recognized as mortgages receivable.

Historically, Habitat CSS has not experienced significant losses on mortgages to individual clients. This is based in part on the fact that the estimated value of the properties securing the mortgage receivables significantly exceeds the amount recognized as mortgages receivable. Management's periodic evaluation to determine if an allowance for doubtful mortgages is necessary is based upon its history, industry and economic conditions, and known risks or adverse situations that may affect the borrower's ability to repay. Habitat has recognized an allowance for loan losses for its mortgage receivables of \$133,650 at June 30, 2020.

DuPage Habitat for Humanity, Inc. and Subsidiaries
Notes to the Consolidated Financial Statements (cont'd)

2. Summary of Significant Accounting Policies (cont'd)

Support and Revenue – The Organization reports gifts of cash and other assets as with donor restrictions, if they are received with donor stipulations that limit the use of the donated assets. When a donor restriction expires, that is, when a stipulated time restriction ends or purpose restriction is accomplished, net assets with donor restrictions are reclassified to net assets without donor restrictions and reported in the consolidated statement of activities as net assets released from restrictions. If a restriction is fulfilled in the same time period in which the contribution is received, the Organization reports the support as without donor restrictions.

The Organization reports gifts of land, buildings, and equipment as without donor restrictions unless explicit donor stipulations specify how the donated assets must be used. Gifts of long-lived assets with explicit restrictions that specify how the assets are to be used and gifts of cash or other assets that must be used to acquire long-lived assets are reported as with donor restrictions. Absent explicit donor stipulations regarding how long those long-lived assets must be maintained, the Organization reports expirations of donor restrictions when the donated or acquired long-lived assets are placed in service.

Government Contributions – Support funded by government contracts, which qualify as conditional promises to give, are recognized when the condition of performing the contracted services is met. Revenue is therefore recognized as earned as the condition of eligible expenses is incurred. These expenditures are subject to audit and acceptance by the respective granting agency, and, because of such audit, adjustments could be required. Management does not anticipate any material adjustments for revenue shown at June 30, 2020.

Donations, Contributed Goods and Donated Services – In addition to receiving cash contributions, the Organization received for its ReStore donations in the form of building materials and supplies, household furnishings, and appliances. The items are processed and displayed at the store. Items which cannot be retailed or reconditioned are sold as salvage. The Organization also receives in-kind contributions and donated services from various donors. In accordance with generally accepted accounting principles, contribution of services are required to be recognized if the services received (a) create or enhance non-financial assets, or (b) require specialized skills which are provided by individuals possessing those skills and would typically need to be purchased if not provided by donation. In-kind contributions are also required to be recorded at fair value. The Organization recognizes the estimated fair value of these in-kind donations and donated services as an expense or asset if appropriate in its consolidated financial statements, and similarly records a corresponding donation by a like amount.

For the year ended June 30, 2020, the Organization recorded \$51,408 in donated facilities for the ReStore in Chicago Heights, Illinois.

DuPage Habitat for Humanity, Inc. and Subsidiaries
Notes to the Consolidated Financial Statements (cont'd)

2. Summary of Significant Accounting Policies (cont'd)

In-Kind Contributions and Donated Services (cont'd)

During the years ended June 30, 2020, the Organization received the following unconditional in-kind contributions and donated services:

Use of facilities	\$ 51,408
Mortgage services	14,503
Professional services	9,660
Miscellaneous	<u>1,472</u>
	<u>\$ 77,043</u>

During the year ended June 30, 2020, the Organization received \$63,580 of donated supplies for special events and fund-raisers at June 30, 2020.

There were also a substantial number of volunteers who donated a significant amount of their time towards the activities of the Organization for the year ended June 30, 2020, the value of which has not been recognized in the consolidated financial statements as they do not meet the criteria for recognition.

Revenue Recognition – The Organization's ReStores recognize revenues from merchandise sales when the products are sold, and the title and risk of loss pass to the customer.

Warranties – The Organization provides a limited one-year warranty in the deed of trust on the sale of a home which is generally for defects in materials and workmanship. Warranty costs are accrued when obligations under the warranty period become probable and can be reasonably estimated. The Organization incurred warranty costs of \$1,568 during the fiscal year 2020.

Advertising and Promotion – The Organization maintains a small supply of promotional books, pamphlets and other merchandise available for public distribution and ministry purposes. Costs related to these materials, including advertising and promotion, are expensed as incurred.

The Organization incurs advertising costs to promote its ReStore activities which are expensed as incurred. Such costs were \$21,447 for the year ended June 30, 2020.

DuPage Habitat for Humanity, Inc. and Subsidiaries
Notes to the Consolidated Financial Statements (cont'd)

2. Summary of Significant Accounting Policies (cont'd)

Functional Allocation of Expenses – The costs of program and supporting services activities have been summarized on a functional basis in the statement of activities. The statements of functional expenses present the natural classification detail of expenses by function. Accordingly, certain costs have been allocated among the program and supporting services benefited.

Salaries and wages and payroll taxes and benefits are allocated on the basis of estimates of time and effort. Depreciation expense is allocated based on the program or supporting service benefitting from the underlying asset.

New Accounting Pronouncement – In 2018, the Financial Accounting Standards Board issued ASU 2018-08, *Not-For-Profit Entities (Topic 958): Clarifying the Scope and Accounting Guidance for Contributions Received and Contributions Made*, effective on July 1, 2019. The new standard requires the Organization to reassess its revenue recognition policy to accurately depict whether a transfer of assets is a contribution or exchange transaction and whether a contribution received (including government grants) is conditional or unconditional. The adoption of this guidance did not have a significant impact on the financial position, changes in net assets or cash flows of the Organization. The primary source of contributions is from individuals and government grants.

Subsequent Events – Subsequent events have been evaluated through May 4, 2021, which is the date the consolidated financial statements were available to be issued.

3. Liquidity and Availability

Financial assets, available for general expenditure, that is, without donor or other restrictions limiting their use, within one year of the balance sheet date at June 30, 2020, have been determined as follows:

Cash and cash equivalents	\$ 1,166,405
Receivables:	
Accounts	22,530
Critical Home repair	61,229
Pledges	42,275
Mortgages	200,438
	<hr/>
Total current financial assets	1,492,877
Net assets with donor restrictions	(1,874,510)
	<hr/>
Financial assets available for general expenditure over the next twelve months	\$ (381,633)

DuPage Habitat for Humanity, Inc. and Subsidiaries
Notes to the Consolidated Financial Statements (cont'd)

3. Liquidity and Availability (cont'd)

The Organization relies on grants and donor contributions, which may or may not have donor restrictions, to help fund major capital outlays. It manages its day to day operations based on available funds from such contributions or grants, as well as ReStore sales. Included within net assets with donor restrictions is \$1,815,052 received by Habitat CSS from Cook County, Illinois, in prior years. Management intends on seeking release of restrictions without penalty.

4. Contributions Receivable

Unconditional promises to give cash, in-kind contributions and certain qualified donated services are recognized in the consolidated financial statements at the time of commitment based on written documentation or strong verbal assurances from the donor. At June 30, 2020, contributions receivable is restricted to construction and rehabilitation of homes in the home ownership program. Contributions receivables at June 30, 2020, consist of unconditional promises to give cash and donated services and are considered current.

When a contribution receivable is deemed uncollectible, it is written off as a reduction of grants and pledges included with expenses in the statement of activities. For the year ended June 30, 2020, amounts written off consisted of the following:

Unconditional promises to give cash and certain qualified donated services for the construction and rehabilitation of homes in the home ownership program	\$ 108,747
Illinois Housing Development Authority grants for down payment assistance denied in the current year	95,000
Naperville Community Development Block Grant for which funding period lapsed	<u>28,941</u>
	<u>\$ 232,688</u>

5. Mortgages Receivable

The Organization recognized \$138,883 of income from the mortgage loan discount amortization for fiscal year ended June 30, 2020.

DuPage Habitat for Humanity did originate five new mortgages during the year ended June 30, 2020, net of related discounts, in the amount of \$348,026. Habitat CSS did not originate any mortgages for the year ended June 30, 2020. The Organization does not charge homeowners any fees in connection with originating the mortgages and does not defer any costs related to originating the mortgages.

DuPage Habitat for Humanity, Inc. and Subsidiaries
Notes to the Consolidated Financial Statements (cont'd)

5. Mortgages Receivable (cont'd)

Mortgages receivables at June 30, 2020, are presented net of unamortized discounts as follows:

	DuPage Habitat for Humanity	Habitat CSS	Total
Gross mortgages receivables at face value	\$ 4,600,134	\$ 1,916,199	\$ 6,516,333
Less unamortized discount based on imputed interest rates of 4.0% to 8.78%	(2,712,503)	(1,059,602)	(3,772,105)
Less allowance for doubtful mortgages receivable	-	(133,650)	(133,650)
 Net mortgages receivables	 \$ 1,887,631	 \$ 722,947	 \$ 2,610,578
Current portion	\$ 127,819	\$ 72,619	\$ 200,438
Long-term	1,759,812	650,328	2,410,140
	<u>\$ 1,887,631</u>	<u>\$ 722,947</u>	<u>\$ 2,610,578</u>

Anticipated future principal collections on the discounted first mortgages are estimated as:

Year Ending June 30,	DuPage Habitat for Humanity	Habitat CSS	Total
2021	\$ 126,829	\$ 12,921	\$ 139,750
2022	80,655	14,031	94,686
2023	79,037	15,227	94,264
2024	77,031	16,516	93,547
2025	77,031	17,905	94,936
Thereafter	1,447,048	646,347	2,093,395
	<u>\$ 1,887,631</u>	<u>\$ 722,947</u>	<u>\$ 2,610,578</u>

DuPage Habitat for Humanity, Inc. and Subsidiaries
Notes to the Consolidated Financial Statements (cont'd)

5. Mortgages Receivable (cont'd)

In addition, “silent” second mortgages exist on nearly all homes sold by the Organization prior to July 1, 2017. In general, the “silent” second mortgages are established for the difference between (a) the estimated fair value of the home at date of sale (or, in the case of homes funded through certain grants, the cost of the home) and (b) the sales price of the home (the sum of the undiscounted amount of the first mortgage and the down payment made by the homeowner). The “silent” second mortgages are non-interest-bearing and are forgiven ratably beginning in the 83rd month after sale of the home over the remainder of the first mortgage term (beginning with the 61st month after sale for mortgages originated prior to 2009). All second mortgages are forgiven after 30 years. Pursuant to some grant arrangements, the grantor may hold a portion of the “silent” second mortgage or may hold a “silent” third mortgage. The Organization does not record its share of the “silent” second mortgages in the consolidated financial statements. Second mortgages on homes sold prior to July 1, 2017, totaled \$2,891,626 which is net of \$1,307,270 in mortgage forgiveness as of June 30, 2020.

The Organization holds a second mortgage on all homes sold after June 30, 2017, which is due upon satisfaction of the first mortgage. Also, “silent” third mortgages exist on homes sold by the Organization subsequent to June 30, 2017, equal to the interest paid to the financial institution holding the first mortgage. The “silent” third mortgages are non-interest-bearing and are forgiven ratably over term of the first mortgage. All third mortgages are forgiven after 30 years. The Organization does not record its share of the “silent” third mortgages in the consolidated financial statements. Third mortgages on homes sold after June 30, 2017, totaled \$417,417, which is net of \$31,864 in mortgage forgiveness as of June 30, 2020.

Finally, a profit sharing agreement exists on all homes sold by DHFH.. The amount is based on a percentage of the appreciation in value and the length of time the homeowner has owned the house so that the longer the homeowner has owned the home, the lower the percentage of profit due to the Organization. No such profit sharing agreement exists for homes sold by Habitat – CSS.

DuPage Habitat for Humanity, Inc. and Subsidiaries
Notes to the Consolidated Financial Statements (cont'd)

5. Mortgages Receivable (cont'd)

Events which trigger payments to be made on the silent second or third mortgages, as applicable, are as follows:

1. Sale of property to a third-party.
2. Transfer of property to someone other than the buyer's spouse.
3. Rental of property to a third-party.
4. Creation of certain trusts which affects the title to the property.
5. Failure to occupy property as main residence.
6. Refinance property without paying off the amount due under the first mortgage note plus the amount for which the buyer has not received credit under the second mortgage noted as of the date of the payoff.
7. Failure to make three payments in a row.
8. Third-party forecloses on the property or files mechanic's lien on the property.
9. Use of property to carry on a business, trade, or profession except as permitted by applicable law or ordinance.
10. Attempt to prepay one of the mortgage notes before maturity of the first mortgage note and the second mortgage note without prepaying both the first mortgage note and the second mortgage note.
11. Failure to perform the terms of either of the first mortgage note or the second mortgage note or either of the first mortgage or the second mortgage and do not cure such failure within any applicable notice or cure period.

In the event that a homeowner disposes of a home or otherwise prepays the first mortgage prior to the end of the term of the first mortgage, the balance of the "silent" mortgages and any sharing of appreciation in the value of the home between the homeowner and the Organization becomes due. Finally, the first mortgage provides the Organization with the right of first refusal, at the then current fair value, to purchase any home that a homeowner has decided to sell. There was no income from partner families selling homes in fiscal 2020.

6. Inventories – Land and Construction in Progress

Land and construction in progress inventory consists of the following at June 30, 2020:

Homes under construction (18 properties in 2020)	\$ 1,562,911
Land held for future development	547,213
Building supplies	2,311
Total	<u>\$ 2,112,435</u>

DuPage Habitat for Humanity, Inc. and Subsidiaries
Notes to the Consolidated Financial Statements (cont'd)

7. Inventory - ReStore

Inventory at June 30, 2020, consists of the following:

Purchased inventory	\$ 24,519
Donated goods and materials	<u>245,807</u>
	<u>\$ 270,326</u>

8. Payroll Protection Program Loan Payable

The Organization entered into a \$410,856 loan agreement dated April 18, 2020, to provide for working capital needs, with principal due in monthly installments including interest at 1%. The loan was obtained under the Paycheck Protection Program (PPP) administered by the United States Small Business Administration (SBA). Payments commence the earlier of (a) forgiveness determination by the SBA or (b) ten months after the expiration of the Borrower's covered period, which is 24 weeks after the loan disbursement date. Under the Program rules, the loan will be 100% forgiven if the Society meets certain conditions. The Organization applied for and received forgiveness for the entire balance on February 24, 2021. This will be recognized as income in fiscal year 2021.

Subsequent to year end, the Organization entered into a second loan for \$410,856, dated February 16, 2021, under the Paycheck Protection Program (PPP) administered by the United States Small Business Administration (SBA), with similar terms to the initial loan.

9. Lines of Credit

Habitat for Humanity - CSS

Habitat CSS had a \$50,000 unsecured line of credit with a financial institution for general operating purposes. The variable interest rate was based on the lender's small business lending rate plus a margin of 5%. On July 1, 2019, Habitat CSS had a total of \$50,000 borrowed against this line.

Habitat CSS had a \$100,000 line of credit with a financial institution with an original expiration date of December 2, 2018, secured with a mortgage on a home being rented out by Habitat CSS. The variable interest rate is based on the highest prime rate published by the Wall Street Journal plus 1.5%. On July 1, 2019, Habitat had a total of \$99,270 borrowed against this line.

In the year ended June 30, 2020, the financial institution forgave the balance outstanding on both lines of credit. Habitat CSS recognized debt forgiveness income of \$149,270 in the year ended June 30, 2020.

DuPage Habitat for Humanity, Inc. and Subsidiaries
Notes to the Consolidated Financial Statements (cont'd)

10. Long-Term Debt

DuPage Habitat for Humanity, Inc.

On June 28, 2016, the Organization obtained a promissory note with HFHI in the amount of \$400,300 with an original maturity date of June 30, 2026. The Organization was allowed to defer payment of the principal portion due June 30, 2020, due to the pandemic, and extend the maturity date of the note by one quarter to September 30, 2026. Original principal of \$400,300 payable in quarterly installments of \$12,630 which includes interest at 4.75%. Proceeds used to refinance all debt except Wheaton Bank and Trust Company line of credit.

\$ 271,809

On May 29, 2018, the Organization obtained a promissory note with First Eagle Bank in the amount of \$350,000 with a maturity date of May 29, 2021. Original principal of \$350,000 payable in lump sum at maturity. Interest is payable monthly commencing June 29, 2018, at a variable rate equal to the prime rate as published in the Wall Street Journal (3.25% at June 30, 2020). Proceeds used to acquire property in Hanover Park.

350,000

621,809

Less current portion

(388,284)

Net long-term debt

\$ 233,525

Minimum future principal payments are as follows at June 30:

2021	\$	388,284
2022		40,135
2023		42,076
2024		44,110
2025		46,243
2026		48,479
2027		<u>12,482</u>
Total	\$	<u>621,809</u>

Interest expense and interest paid totaled \$29,518 for the year ended June 30, 2020.

DuPage Habitat for Humanity, Inc. and Subsidiaries
Notes to the Consolidated Financial Statements (cont'd)

10. Long-Term Debt (cont'd)

Long-term debt at June 30, 2020, consists of the following:

ReStore Habitat for Humanity

Mortgage note payable to a financial lending institution with original principal balance of \$1,800,431; payable in monthly installments of \$10,727, including interest at 3.75%; final installment due March 2023; secured by the real estate of ReStore.

\$ 1,659,226

Less unamortized debt issuance costs

(20,110)

Total debt, net of unamortized debt issuance costs

1,639,116

Less current portion

(66,791)

Net long-term debt

\$ 1,572,325

The mortgage note payable includes a requirement that the ReStore maintain a debt service coverage ratio of no less than 1.25 to 1.00. This covenant was met at June 30, 2020.

Minimum future principal payments are as follows at June 30, 2020:

2021	\$	66,791
2022		69,375
2023		<u>1,523,060</u>
Total	\$	<u>1,659,226</u>

Interest expense and interest paid totaled \$64,630 for the year ended June 30, 2020. Amortization of debt issuance costs included within interest expense totaled \$7,542 for the year ended June 30, 2020.

DuPage Habitat for Humanity, Inc. and Subsidiaries
Notes to the Consolidated Financial Statements (cont'd)

11. Net Assets with Donor Restrictions

Net assets with donor restrictions for DuPage Habitat for Humanity consists of unconditional promises to give cash and donate materials and labor for the construction and rehabilitation of homes in the home ownership program totaling \$59,458 at June 30, 2020.

Net assets with donor restriction for Habitat for Humanity – Chicago South Suburbs consists of the following at June 30, 2020:

Discounted first mortgages and payments received on those mortgages:		
NSP grant	\$	1,102,573
HOME grant		587,402
Housing opportunities and home ownership		16,685
Home repair		18,392
FDC Foundation Housing Opportunity Grant		20,000
Home build for veteran		35,000
Home build for single mother		35,000
		35,000
	\$	1,815,052

12. Federal and Local Government Grants

DuPage Habitat for Humanity

Neighborhood Stabilization Program – The Organization had been selected by the County of DuPage (County) to act as a developer to acquire and rehabilitate eligible abandoned and foreclosed single family homes under a Neighborhood Stabilization Program (NSP) funded by the Department of Housing and Urban Development (HUD). Homes acquired and rehabilitated under the NSP are then sold by the Organization to qualifying low income individuals under the Organization’s normal terms and conditions. The Organization received NSP funds from the County as it incurred eligible costs. The Organization executes notes to the County as the NSP funds are received from the County. The County releases the Organization from these notes when the related homes are sold by the Organization to eligible individuals. The homeowners execute non-interest-bearing first mortgages to the Organization at the time they purchase the homes. The amount of the first mortgage is determined by the Organization such that, when considering real estate taxes and insurance, the required mortgage payment is affordable to the homeowners in accordance with the Organization’s mission. The homeowners also execute a second mortgage to the Organization that equals the difference between the actual costs of the home and the sum of the first mortgage. The homeowners may have a third mortgage if assistance from the County is received. The second and third mortgages are also non-interest-bearing and are payable only if certain events occur in the future.

DuPage Habitat for Humanity, Inc. and Subsidiaries
Notes to the Consolidated Financial Statements (cont'd)

12. Federal and Local Government Grants (cont'd)

DuPage Habitat for Humanity (cont'd)

Community Development Block Grants – The Organization had been awarded grants in prior years by the County from its Housing Development Fund that were used to fund, in part, the Organization's development of 11 homes in its Pioneer Prairie subdivision. These grants were funded through Community Development Block Grants (CDBG) from HUD. The Organization received CDBG funds from the County as it incurred eligible costs. For the portion of the funds used to build homes, the Organization executed notes to the County as the CDBG funds were received from the County. The homeowners executed non-interest-bearing first mortgages to the Organization at the time they purchased the homes. The amount of the first mortgage was determined by the Organization such that, when considering real estate taxes and insurance, the required mortgage payment was affordable to the homeowner in accordance with the Organization's policies.

In addition, the homeowners assumed a pro rata portion of the Organization's note to the County in the form of a third mortgage. The homeowners also executed a second mortgage to the Organization that equaled the difference between (a) the fair value of the home and (b) the sum of the sales price (which is the sum of the first mortgage and the down payment) and the third mortgage. The second and third mortgages were also non-interest-bearing and are payable only if certain events occur in the future.

The Organization recognized the portion of the CDBG grant designated to fund a portion of the infrastructure costs as revenue without donor restrictions in the period it incurred the eligible infrastructure costs. The Organization recognized the portion of the CDBG grant designated to fund a portion of the cost of building the homes as revenue with donor restrictions in the period it incurred the eligible costs and released the restriction at the time of the sale of the home. The Organization does not receive a developer's fee under the CDBG grant agreement. No revenue was recognized as it relates to the prior years' CDBG grants from the County during the year ended June 30, 2020.

The Organization received grants from the City of Naperville's Single Family Home Repair Program funded by CDBG grants from HUD. The City made available \$50,000 to the Organization in program years 2016 and 2017. At June 30, 2019, the Organization recorded a receivable of \$28,941 for the unreimbursed award for the 2017 program year. During the year ended June 30, 2020, the Organization was notified that the funding for the 2017 program year had lapsed, and the balance was written off as a reduction of grants and pledges in the statement of functional expenses.

DuPage Habitat for Humanity, Inc. and Subsidiaries
Notes to the Consolidated Financial Statements (cont'd)

12. Federal and Local Government Grants (cont'd)

DuPage Habitat for Humanity (cont'd)

HOME – The Organization was awarded grants by the County from its Housing Development Fund to be used to fund, in part, the Organization's development of 12 townhomes in its Prairie Green subdivision. These grants are funded through HOME Investment Partnerships Act Funds (HOME) from HUD. The Organization received HOME funds from the County as it incurred eligible costs. The Organization executed notes to the County when the HOME grant was executed with the County. The future homeowners then executed non-interest-bearing first mortgages to the Organization at the time they purchased the townhomes. The amount of the first mortgage was determined by the Organization such that, when considering real estate taxes and insurance, the required mortgage payment is affordable to the homeowner in accordance with the Organization's policies. The homeowners also executed a second mortgage to the Organization that equals the difference between (a) the fair value of the townhome and (b) the sum of the sale price (which is the sum of the first mortgage and the down payment) not to exceed \$275,200. The second mortgage is also non-interest-bearing and payable only if certain events occur in the future.

The County released the Organization from 1/12th of the County's mortgage at the time each townhouse was sold to an eligible homeowner. Each townhouse is subject to a Regulatory Land Use Restriction Agreement (RLURA) that will impose resale restrictions on the townhomes for a period of 15 years. The RLURA is intended to ensure that any townhomes resold during that 15-year period will be sold to individuals whose income does not exceed specified levels at a price affordable to such individuals.

The Organization recognized the HOME grant as revenue with donor restrictions in the period it incurred the eligible costs. A portion of the HOME grant, equal to costs incurred for the construction of the home plus a pro rata share of land and general infrastructure costs, was transferred to net assets without donor restrictions at the time of the sale of the home. All revenue related to the HOME grant award for the Prairie Green subdivision has been recognized in prior years.

The Organization received a developer fee of fifteen percent of eligible costs for its services under the HOME agreement. The developer fee was recognized as revenue with donor restrictions as the eligible costs were incurred with a pro rata portion being transferred to net assets without donor restrictions at the time of the sale of the home.

During fiscal year 2018, the Organization received an additional HOME grant of \$500,000 to fund eligible costs related to the acquisition, rehabilitation and resale of at least five residential properties in the Greenbrook Tanglewood area of Hanover Park, Illinois. A portion of eligible costs were incurred during the current year. No revenue was recognized under this grant for the year ended June 30, 2020.

DuPage Habitat for Humanity, Inc. and Subsidiaries
Notes to the Consolidated Financial Statements (cont'd)

12. Federal and Local Government Grants (cont'd)

Habit for Humanity – CSS

Funding from Cook County, Illinois

Habitat CSS has been selected by Cook County, Illinois, (County) to act as a developer to acquire and rehabilitate eligible abandoned and foreclosed single family homes under a Neighborhood Stabilization Program (NSP) and Home Investment Partnership Program (HOME) funded by the Department of Housing and Urban Development (HUD). Homes acquired and rehabilitated under these awards are then generally sold by Habitat CSS to qualifying low income individuals under Habitat CSS's normal terms and conditions. Habitat CSS receives NSP and HOME funds from the County as it incurs eligible costs. Habitat CSS then executes notes to the County as the NSP and HOME funds are received. These funds are recorded as refundable advances in the statement of financial position. The County releases Habitat CSS from these notes when the related homes are sold by Habitat CSS and the associated refundable advance is generally recognized as revenue with donor restriction. If the homes are sold to qualified low income individuals, the homeowners execute non-interest bearing first mortgages to Habitat CSS at the time they purchase the homes. The amount of the first mortgage is determined by Habitat CSS such that, when considering real estate taxes and insurance, the required mortgage payment is affordable to the homeowner in accordance with Habitat CSS's mission.

The homeowners also execute two second mortgages, equal in amount, to Habitat CSS and the County, which in the aggregate, equal the difference between the actual cost of the home and the sum of the first mortgage and the down payment. The second mortgages are also non-interest bearing and are payable only if certain events occur in the future.

For homes sold to qualified low income individuals, all amounts paid by the homeowners to Habitat CSS for their mortgages are considered NSP and HOME income and are retained by Habitat CSS with the restriction that such amounts be used by Habitat CSS for other eligible NSP and HOME activity in the County. Upon sale of the home, a portion of the NSP and HOME awards (the carrying amount of the first mortgage on NSP and HOME projects and any payments received under mortgages related to NSP and HOME projects) continues to be reflected as net assets with donor restriction until such time those amounts are depleted for other eligible NSP and HOME activities in the County. The NSP and HOME funding is not designed to be a recurring government program and Habitat CSS may not receive any future grants under this program beyond those described above.

DuPage Habitat for Humanity, Inc. and Subsidiaries
Notes to the Consolidated Financial Statements (cont'd)

12. Federal and Local Government Grants (cont'd)

Habit for Humanity – CSS (cont'd)

Funding from Cook County, Illinois (cont'd)

If there are insufficient qualified buyers for homes available, Habitat CSS may sell the rehabilitated homes to non-qualified buyers. If the house is sold at a price below the eligible costs incurred and capitalized, any proceeds received at closing are remitted to the County. Any refundable advance associated with the respective home is forgiven by the County and offset with the eligible capital costs. If the house is sold at a price above the eligible costs incurred, Habitat CSS is obligated to remit proceeds up to the associated refundable advance for that house to the County. The gain would be recognized as revenue with donor restrictions for further reinvestment into the NSP. Additionally, the refundable advance would be offset with capitalized costs associated with the house. No homes were sold to qualified buyers for the year ended June 30, 2020.

Illinois Department of Commerce and Economic Opportunity Funding

In May of 2013, Habitat CSS received an Illinois Department of Commerce and Economic Opportunity (DCEO) grant from the Illinois Facilities Fund (IFF) to acquire, develop, and sell homes in Park Forest and Lansing, Illinois, under the Illinois Disaster Recovery Program (IDRP). Properties acquired must be vacant structures and are subject to prior approval by the sub-grantee. Homes acquired and rehabilitated under this award are then generally sold by Habitat to qualifying low income individuals under Habitat CSS's normal terms and conditions. Habitat CSS receives IDRP funds from the IFF as it incurs eligible costs. All funds received from IFF are in the form of a construction loan that is forgiven upon sale of the eligible property to qualifying low income individuals. As such, all amounts received are recorded as refundable advances in the statement of financial position until such time the homes are sold. Habitat CSS had no such refundable advances at June 30, 2020. If a house is sold at a price above the eligible costs incurred, Habitat CSS is obligated to remit sales proceeds up to the associated refundable advance for that house to the IFF.

DuPage Habitat for Humanity, Inc. and Subsidiaries
Notes to the Consolidated Financial Statements (cont'd)

13. Home Sales

Beginning in the year ended June 30, 2018, a financial institution assumes the first mortgage on homes sold by the Organization. The first mortgage amount is based on a front-end ratio of 30%. The front-end ratio is calculated by dividing mortgage-related costs (principal, interest, property taxes and insurance) by gross monthly household income. The purchase price is based upon appraised value. The Organization issues a second and third mortgage to the homeowner on these properties. The amount of the second mortgage is the difference between the appraised value and the sum of the first mortgage, held by the financial institution, and the third mortgage held by the Organization. The second mortgage is interest free and is payable upon satisfaction of the first mortgage. The fair value of the second mortgage was determined by discounting the mortgage payments using the interest rate on the first mortgage issued by the financial institution. The third mortgage is equal to the interest owed to the financial institution over the life of the first mortgage, with the amount owed on the third mortgage reduced proportionately over the life of the first mortgage as payments are made.

Previously, the Organization recognized revenue from the sale of its homes at the fair value of the first mortgages it received plus the required down payments. The first mortgages issued by the Organization to the homeowners were non-interest-bearing and required monthly payments, typically over a 30-year period. The amount of a first mortgage was determined by the Organization such that, when considering real estate taxes and insurance, the required mortgage payment was affordable to the homeowner in accordance with the Organization's policies. The fair value of the first mortgage was determined by discounting the mortgage payments using an interest rate that approximates a current market rate of interest for such a mortgage instrument.

The sales price is the lower of appraised value or cost of construction. The Organization determines the amount of the first mortgage based on the partner family's ability to pay, and a second mortgage is entered into for the difference. The following is a reconciliation of the fair value of homes sold and the revenue recognized on the sale of those homes for the years ended June 30, 2020:

Fair value of homes sold	\$	904,719
Bank receipt for reclaimed home		139,161
Silent third mortgages not recorded		(31,661)
Present value discount on first and second mortgages (non-interest)		(115,393)
		(115,393)
Net revenue from the sale of homes	\$	896,826

The Organization can recover a portion of these subsidies if a homeowner disposes of a home or otherwise prepays the first mortgage prior to the end of the term of the first mortgage.

DuPage Habitat for Humanity, Inc. and Subsidiaries
Notes to the Consolidated Financial Statements (cont'd)

14. Mortgages Receivables Servicing

DuPage Habitat for Humanity mortgages receivables are serviced by Harris Bank at no charge. The Organization received \$14,503 of donated services (\$9,775 to DuPage Habitat for Humanity and \$4,843 to Habitat for Humanity – CSS) for the year ended June 30, 2020, which is recorded at fair value in the consolidated financial statements.

15. Operating Leases

On March 1, 2011, the Organization commenced a lease for its office space located at 1600 East Roosevelt in Wheaton, Illinois, with a related party, Home Together, LLC. See Note 18 for information about the formation and mission of Home Together, LLC. The Organization's monthly rent is set annually by the Board of Managers of Home Together, LLC at an amount that approximates 50% of the projected operating costs of Home Together, LLC. In May 2018, Home Together, LLC entered into a lease for additional space at 1616 East Roosevelt Road in Wheaton, Illinois. The lease ran from May 4, 2018 through May 3, 2021, and negotiations are ongoing. The Organization's monthly rent was \$3,500 for the year ended June 30, 2020. It is anticipated that the rent will be approximately this same amount in future years. For financial reporting purposes, the Organization is treating the lease with Home Together, LLC as a five-year operating lease, which corresponds to the term of Home Together, LLC's bank financing used to purchase the property. Office space rent expense was \$42,000 for the year ended June 30, 2020.

The Organization leases retail space for its ReStore operations at 869 South Route 53 in Addison, Illinois, under an operating lease with an original expiration date of February 28, 2016, that was extended in the prior year for five additional years through February 28, 2021, and again through February 28, 2022. Rent, common area maintenance, and utilities for the year ended June 30, 2020, was \$182,777. Minimum future lease payments are \$140,870 and \$106,088 for the fiscal years ending June 30, 2021 and 2022, respectively.

The Organization entered into a six-month lease on January 21, 2019, for retail space in Downers Grove, Illinois, that was subsequently extended through March 31, 2021. Monthly rent expense under the term of this lease is \$3,500, except that at the time the extension was signed in September 2019, only one payment of \$3,500 was required for the period September 15, 2019 through October 31, 2019. Effective November 1, 2019, payments resumed at \$3,500 per month. Minimum future lease payments are \$31,500 for the fiscal year ending June 30, 2021.

The Organization entered into a lease for a copy machine in January 2019 expiring in December 2023. Monthly payments under the lease total \$605. Rent expense for the year ended June 30, 2020, was \$7,260. Minimum future lease payments are \$7,260 for the fiscal years ending June 30, 2021 and 2022, and \$3,630 for the fiscal year ending June 30, 2023.

DuPage Habitat for Humanity, Inc. and Subsidiaries
Notes to the Consolidated Financial Statements (cont'd)

15. Operating Leases (cont'd)

On May 5, 2017, Habitat - CSS entered into an agreement to lease office space in Frankfort, Illinois, effective June 1, 2017. The original term of this agreement, which expired June 30, 2019, has been extended through March 31, 2020, and again through March 2021. Habitat also receives free retail space to operate its ReStore in the fiscal year ended June 30, 2019. At June 30, 2020, the future minimum lease payments under the Frankfort office lease are \$9,922 for the years ended June 30, 2021.

Minimum future lease payments are as follows at June 30:

	Retail Space	Other	Total
2021	\$ 140,870	\$ 17,182	\$ 158,052
2022	106,088	7,260	113,348
2023	-	3,630	3,630
	\$ 246,958	\$ 28,072	\$ 275,030

16. Rental Property

Habitat for Humanity - CSS

Habitat CSS constructed a large home for a family of nineteen individuals which was not within the normal scope of the Habitat CSS mission. Because of the unusual nature of this house and the personal financial plight of the family, Habitat CSS retained ownership of the home and has rented it to the family. Gross rents received for the year ended June 30, 2020, amounted to \$20,328.

The building and related costs, reported as other assets on the statement of financial position, are being depreciated over 30 years and have a net book value of \$26,601 at June 30, 2020. Habitat CSS also substantially maintains the property. Depreciation expense, included in total depreciation expense, for the rental property was \$4,330 and for the year ended June 30, 2020.

DuPage Habitat for Humanity, Inc. and Subsidiaries
Notes to the Consolidated Financial Statements (cont'd)

17. Related Party Transactions

The Organization annually remits a portion of its contributions (excluding in-kind contributions) to Habitat for Humanity International, Inc. (HFHI). These funds are used to construct homes in economically depressed areas around the world. For the year ended June 30, 2020, the Organization made contributions of \$138,500, including \$113,500 earmarked for the Dominican Republic (\$30,000 for the year ended June 30, 2019).

During the year ended June 30, 2020, the Organization received grant funds, contributions and pass-through funds from HFHI and Chicagoland Habitat for Humanity for unrestricted support, build days support, Stewardship and Organizational Sustainability Initiative (SOSI) fee support, and other support totaling \$211,793.

During 2011, the Organization borrowed \$249,900 from HFHI, securing the loan by pledging mortgages receivable. The loan was refinanced through proceeds from an additional note through HFHI totaling \$400,300 during the year ended June 30, 2016. Refer to Note 10 for further information.

On March 1, 2011, the Organization commenced a lease for office space located at 1600 East Roosevelt in Wheaton, Illinois, with Home Together, LLC. Refer to Note 15 for more information.

Intercompany charges are assessed between the affiliates for revenues received or costs incurred by one affiliate on behalf of another affiliate. As of June 30, 2020, ReStore has reported a related party payable to DuPage Habitat for Humanity of \$208,584 as of June 30, 2020.

18. Home Together, LLC

During the year ended June 30, 2011, Habitat and DuPage Home Ownership Center (DHOC) formed Home Together, LLC to jointly acquire office space for themselves in DuPage County, Illinois. On February 13, 2012, Home Together, LLC received a notice from the Internal Revenue Service that it is a 501(c)(3) organization.

Home Together, LLC has acquired the property located at 1600 East Roosevelt Road in Wheaton, Illinois, for \$625,000. This purchase was funded through a CDBG grant received from HUD in the amount of \$566,888 and a loan from West Suburban Bank in the amount of \$70,000. The grant is in the form of a 20-year non-interest-bearing loan that will be forgiven after 20 years as long as the Organization, Home Together, LLC, and DHOC have complied with the terms of the grant. Specifically, the grant requires that any real property acquired using the grant funds be used to benefit low and moderate income persons for the 20-year term of the forgivable loan. The Organization, DHOC, and Home Together, LLC are jointly obligated for the forgivable loan.

DuPage Habitat for Humanity, Inc. and Subsidiaries
Notes to the Consolidated Financial Statements (cont'd)

18. Home Together, LLC (cont'd)

The promissory note with West Suburban Bank has a term of 5 years, a maturity date of March 2016, and a fixed interest rate at 4.25%. Principal is being paid monthly as if the loan was amortized over 20 years, with the balance of the loan due in March of 2016. Effective November 1, 2015, the note was amended increasing the interest rate to 5.25% and extending the maturity date to October 1, 2025. The outstanding balance on the loan was \$601,733 at June 30, 2020.

Home Together, LLC will administer, operate and oversee the use and management of the property, including, without limitation, leasing office space to member organizations, repairing, and maintaining the property. Each member has equal membership interest and is entitled to appoint three managers of the Company.

19. Acquisitions

Effective July 1, 2019, through a Memorandum of Understanding dated October 1, 2018, DHFH assumed responsibility for management and operations of Restore, creating an affiliate relationship, as well as the ability to appoint a majority of the Board members resulting in control of ReStore. In addition, effective July 1, 2019, DHFH also acquired Habitat – CSS as a result of an agreement between the entities giving DHFH responsibility for management and operations and the ability to appoint a majority of the Board members. Both agreements were completed to create efficiencies in the management and operations of similar organizations with similar missions. No consideration was transferred as a result of these agreements. The following is the fair value of assets acquired and liabilities assumed at the acquisition date:

	ReStore	Habitat-CSS	Total
Assets:			
Cash	\$ 200,072	\$ 123,919	\$ 323,991
Accounts receivable	285	-	285
Mortgage receivable	-	748,710	748,710
Inventory - ReStore	84,792	18,000	102,792
Inventory – land and construction	-	200,484	200,484
Prepays and other assets	11,493	23,557	35,050
Property and equipment	2,032,574	-	2,032,574
	2,329,216	1,114,670	3,443,886
Liabilities:			
Accounts payable and accrued expenses	\$ 43,613	\$ 211,760	\$ 255,373
Lines of credit	-	149,270	149,270
Debt	1,695,707	-	1,695,707
	1,739,320	361,030	2,100,350
Inherent contribution	\$ 589,896	\$ 753,640	\$ 1,343,566

DuPage Habitat for Humanity, Inc. and Subsidiaries
Notes to the Consolidated Financial Statements (cont'd)

19. Acquisitions (cont'd)

Mortgages receivable includes gross amount due of \$2,002,651 of which \$133,650 is expected to be uncollectible and \$1,120,291 is recognized as a discount on the interest free loans.

On the statement of activities, the inherent contribution received is recorded as the fair value of the net assets acquired as no consideration was paid and increases net assets with donor restriction by \$1,815,052 and decreases net assets without donor restriction by \$471,516.

20. Risks and Uncertainties

The financial statements were available to be issued on May 4, 2021, with subsequent events being evaluated through this date.

As a result of the spread of the COVID-19 coronavirus and the Governor's executive stay-at-home order, the Organizations were forced to delay building activities and close ReStores for a period of time during the fiscal year ended June 30, 2020. The ongoing effect of the coronavirus has created economic uncertainties which could have a negative financial impact on the Organization, including the potential for reductions in future contributions of merchandise for resale. The full potential impact is unknown at this time. Management is monitoring the situation and will adjust expense levels and assess its financial assets as needed to mitigate negative impacts of the pandemic.

21. Prior Period Restatement

A restatement was made to beginning net assets without donor restrictions for \$81,797 to record the unamortized mortgage discount on property sold in August 2018 not recognized at time of sale in error. Had the error not occurred, changes in net assets without donor restrictions would have decreased by \$81,797 for the year ended June 30, 2019.

DuPage Habitat For Humanities, Inc. & Subsidiaries
Consolidating Statement of Financial Position
June 30, 2020

Assets	<u>DuPage Habitat for Humanity, Inc.</u>	<u>Neighborhood Revitalization Council</u>	<u>CSS Habitat for Humanity</u>	<u>ReStore of Fox Valley Habitat for Humanity</u>	<u>Consolidating</u>	<u>Consolidated Total</u>
Current assets:						
Cash and cash equivalents	\$ 643,198	\$ 30,184	\$ 150,626	\$ 342,397	\$ -	\$ 1,166,405
Accounts receivable	22,530	-	-	-	-	22,530
Critical home repair receivable	61,229	-	-	-	-	61,229
Contributions receivable	42,275	-	-	-	-	42,275
Mortgages receivable, current	127,819	-	72,619	-	-	200,438
Intercompany receivable (payable)	334,941	-	-	-	(334,941)	-
Inventories - land and construction in progress	1,976,019	-	136,416	-	-	2,112,435
Inventory - ReStore	-	-	-	270,326	-	270,326
Inventory - real estate owned	420,487	-	-	-	-	420,487
Prepaid expenses	14,808	-	-	-	-	14,808
Deposits and other assets	54,880	-	26,601	-	-	81,481
Total current assets	<u>3,698,186</u>	<u>30,184</u>	<u>386,262</u>	<u>612,723</u>	<u>(334,941)</u>	<u>4,392,414</u>
Property and equipment:						
Land and buildings	-	-	-	440,000	-	440,000
Buildings and improvements	-	-	-	1,858,307	(267,149)	1,591,158
Office equipment and furniture	18,864	-	-	-	-	18,864
ReStore equipment	-	-	-	145,619	(59,922)	85,697
Software	57,840	-	-	-	-	57,840
Vehicle	145,019	-	-	30,820	(30,714)	145,125
	221,723	-	-	2,474,746	(357,785)	2,338,684
Less accumulated depreciation	(122,313)	-	-	(484,422)	357,785	(248,950)
Total property and equipment, net	<u>99,410</u>	<u>-</u>	<u>-</u>	<u>1,990,324</u>	<u>-</u>	<u>2,089,734</u>
Other assets:						
Investment in limited liability company	(15,636)	-	-	-	-	(15,636)
Mortgages receivable, noncurrent, net of present value discount	1,759,812	-	650,328	-	-	2,410,140
Other assets	9,541	-	-	-	-	9,541
Total other assets	<u>1,753,717</u>	<u>-</u>	<u>650,328</u>	<u>-</u>	<u>-</u>	<u>2,404,045</u>
Total assets	<u>\$ 5,551,313</u>	<u>\$ 30,184</u>	<u>\$ 1,036,590</u>	<u>\$ 2,603,047</u>	<u>\$ (334,941)</u>	<u>\$ 8,886,193</u>

(cont'd)

DuPage Habitat For Humanities, Inc. & Subsidiaries
Consolidating Statement of Financial Position (cont'd)
June 30, 2020

	DuPage Habitat for Humanity, Inc.	Neighborhood Revitalization Council	CSS Habitat for Humanity	ReStore of Fox Valley Habitat for Humanity	Consolidating	Consolidated Total
Liabilities and Net Assets						
Liabilities:						
Current liabilities:						
Accounts payable	\$ 67,763	\$ -	\$ 75,980	\$ 5,877	\$ -	\$ 149,620
Accrued expenses	107,163	47	46,091	34,041	-	187,342
Intercompany payables	-	121,974	4,383	208,584	(334,941)	-
Escrow and closing funds held	25,246	-	71,541	-	-	96,787
Deferred rent	-	-	-	4,181	-	4,181
Paycheck protection program loan payable	410,856	-	-	-	-	410,856
Notes payable, current	388,284	-	-	66,791	-	455,075
Total current liabilities	999,312	122,021	197,995	319,474	(334,941)	1,303,861
Long-term liabilities - notes payable, net of current portion	233,525	-	-	1,572,325	-	1,805,850
Total liabilities	1,232,837	122,021	197,995	1,891,799	(334,941)	3,109,711
Net Assets:						
Without donor restriction	4,259,018	(91,837)	(976,457)	711,248	-	3,901,972
With donor restriction	59,458	-	1,815,052	-	-	1,874,510
Total net assets	4,318,476	(91,837)	838,595	711,248	-	5,776,482
Total liabilities and net assets	\$ 5,551,313	\$ 30,184	\$ 1,036,590	\$ 2,603,047	\$ (334,941)	\$ 8,886,193

See accompanying notes and independent auditor's report.

DuPage Habitat for Humanity, Inc. and Subsidiaries
Consolidating Statement of Activities
For the Year Ended June 30, 2020

	DuPage Habitat for Humanity	Neighborhood Revitalization Council	CSS Habitat for Humanity	ReStore of Fox Valley Habitat for Humanity	Eliminations	Consolidated Total
Changes in unrestricted net assets:						
Public support and revenue:						
Federal and local government grants	\$ 5,044	\$ -	\$ -	\$ -	\$ -	\$ 5,044
Illinois affordable housing tax credits	503,708	-	-	-	-	503,708
Contributions	1,745,029	-	6,843	-	(109,549)	1,642,323
Contributions - donated merchandise	-	-	-	1,876,091	-	1,876,091
Inherent contribution - acquisitions	-	-	-	-	(471,516)	(471,516)
In-kind contributions and donated services	20,792	-	4,843	-	-	25,635
In-kind contributions - donated facilities	-	-	-	51,408	-	51,408
Special events revenue, less cost of direct benefit to donors of \$17,805	426,243	-	-	-	-	426,243
Net revenue from home sales	896,826	-	-	-	-	896,826
Mortgage loan discount amortization	78,193	-	60,690	-	-	138,883
ReStore operations	-	-	-	1,948,620	-	1,948,620
Critical home repair income, net	19,505	-	-	-	-	19,505
Rental Income	-	-	20,328	-	-	20,328
Forgiveness of debt income	-	-	149,270	-	-	149,270
Miscellaneous income	133,058	-	23,442	158	-	156,658
Equity in loss of limited liability company	(8,564)	-	-	-	-	(8,564)
Net assets released from restrictions	192,725	-	-	-	-	192,725
Total public support and revenue	4,012,559	-	265,416	3,876,277	(581,065)	7,573,187
Expenses:						
Cost of goods sold	-	-	-	1,976,774	-	1,976,774
Program services:						
Homebuilding	2,502,036	24,079	51,820	-	-	2,577,935
ReStore	-	-	-	1,859,381	(109,549)	1,749,832
Management and general	265,693	-	103,002	82,312	-	451,007
Fund-raising	548,704	-	-	-	-	548,704
Total expenses	3,316,433	24,079	154,822	3,918,467	(109,549)	7,304,252
Public support and revenue over (under) expenses	696,126	(24,079)	110,594	(42,190)	(471,516)	268,935
Transfer of net assets to entity assuming control of ReStore operations	(137,903)	-	(25,639)	163,542	-	-
Change in unrestricted net assets	558,223	(24,079)	84,955	121,352	(471,516)	268,935

(cont'd)

DuPage Habitat for Humanity, Inc. and Subsidiaries
Consolidating Statement of Activities (cont'd)
For the Year Ended June 30, 2020

	DuPage Habitat for Humanity	Neighborhood Revitalization Council	CSS Habitat for Humanity	ReStore of Fox Valley Habitat for Humanity	Consolidating	Consolidated Total
Changes in net assets with donor restrictions:						
Contributions	\$ 47,500	\$ -	\$ -	\$ -	\$ -	\$ 47,500
Inherent contribution - acquisitions	-	-	-	-	1,815,052	1,815,052
Net assets released from restrictions	(192,725)	-	-	-	-	(192,725)
Change in net assets with donor donor restrictions	(145,225)	-	-	-	1,815,052	1,669,827
Increase (decrease) in net assets	412,998	(24,079)	84,955	121,352	1,343,536	1,938,762
Net assets (deficit), beginning of the year:						
Without donor restrictions, as previously reported	3,782,592	(67,758)	(1,061,412)	589,896	471,516	3,714,834
Prior period adjustment	(81,797)	-	-	-	-	(81,797)
Without donor restrictions, as restated	3,700,795	(67,758)	(1,061,412)	589,896	471,516	3,633,037
With donor restrictions	204,683	-	1,815,052	-	(1,815,052)	204,683
Net assets (deficit), beginning of the year, as restated	3,905,478	(67,758)	753,640	589,896	(1,343,536)	3,837,720
Net assets (deficit), end of the year:						
Without donor restrictions	4,259,018	(91,837)	(976,457)	711,248	-	3,901,972
With donor restrictions	59,458	-	1,815,052	-	-	1,874,510
Net assets (deficit), end of the year	\$ 4,318,476	\$ (91,837)	\$ 838,595	\$ 711,248	\$ -	\$ 5,776,482

See accompanying notes and independent auditor's report.

DuPage Habitat for Humanity Inc. and Subsidiaries
Consolidating Statement of Functional Expenses
For the Year Ended June 30, 2020

	DuPage Habitat for Humanity, Inc.				Habitat for Humanity - Chicago South Suburbs			ReStore of Fox Valley Habitat for Humanity		
	Program Services Homebuilding	Management and General	Fund-raising	Total	Program Services Homebuilding	Management and General	Total	Program Services ReStore	Management and General	Total
Advertising	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 21,447	\$ -	\$ 21,447
Alarm system/security	-	-	-	-	-	-	-	6,619	22	6,641
Bank charges	330	881	130	1,341	-	-	-	2,022	87	2,109
Building	-	-	-	-	-	-	-	22,292	707	22,999
Cell phone	-	-	-	-	-	-	-	2,654	-	2,654
Construction costs - houses sold	764,853	-	-	764,853	-	-	-	-	-	-
Credit card processing	-	-	2,301	2,301	-	-	-	29,365	1,140	30,505
Depreciation	30,030	-	-	30,030	4,330	-	4,330	54,852	635	55,487
Donations to affiliate	-	-	-	-	-	-	-	129,849	-	129,849
Donor development	8,168	81	97,071	105,320	-	-	-	-	-	-
Dues and subscriptions	5,933	1,715	2,790	10,438	-	-	-	3,893	1,855	5,748
Education and conferences	7,415	3,155	1,648	12,218	-	-	-	-	-	-
Employee relations	17,459	656	7,021	25,136	-	-	-	2,997	471	3,468
Equipment rental	(156)	183	-	27	-	-	-	56,874	76	56,950
Home building related costs	46,979	-	-	46,979	-	-	-	-	-	-
Home repair costs	58,365	-	-	58,365	-	-	-	-	-	-
Insurance	135,009	10,547	2,641	148,197	-	3,225	3,225	14,892	7,848	22,740
Insurance contributions	-	-	-	-	-	-	-	105,048	-	105,048
Interest	29,809	(73)	57	29,793	-	2,860	2,860	71,382	790	72,172
Licenses and permits	-	-	-	-	-	-	-	870	-	870
Miscellaneous	453	-	-	453	2,114	5,927	8,041	4,305	(58)	4,247
Office supplies	1,970	463	33	2,466	-	875	875	12,761	1,392	14,153
Occupancy	71,155	38,466	14	109,635	466	15,210	15,676	234,185	-	234,185
Payroll	658,539	136,795	301,106	1,096,440	2,892	39,981	42,873	843,469	39,990	883,459
Payroll taxes and benefits	118,191	13,493	54,584	186,268	271	10,084	10,355	63,013	3,117	66,130
Postage and delivery	247	2,124	158	2,529	-	778	778	25	15	40
Printing and reproduction	88	8,524	2,321	10,933	-	4,032	4,032	228	362	590
Professional fees	113,343	26,707	67,694	207,744	5,168	12,916	18,084	17,343	20,475	37,818
Property development	-	-	-	-	35,347	-	35,347	-	-	-
Real estate tax	30,943	-	-	30,943	-	-	-	-	-	-
Reduction of grants and pledges	232,688	-	-	232,688	-	-	-	-	-	-
Repairs and maintenance	4,143	-	-	4,143	-	-	-	-	-	-
Retirement contribution	6,958	7,030	4,033	18,021	-	-	-	3,433	-	3,433
Supplies and software purchases	3,378	(131)	1,278	4,525	-	1,318	1,318	-	-	-
Tithing to Habitat International	138,500	-	-	138,500	-	-	-	-	-	-
Telephone and internet	1,235	14,857	70	16,162	-	5,773	5,773	14,647	1,214	15,861
Tools and equipment	-	-	-	-	-	-	-	5,126	-	5,126
Trash disposal	2,842	-	-	2,842	-	-	-	50,100	-	50,100
Travel, meals and entertainment	8,023	220	3,693	11,936	-	23	23	1,831	-	1,831
Utilities	-	-	-	-	-	-	-	66,986	1,774	68,760
Vehicle expense other	-	-	-	-	1,232	-	1,232	16,189	132	16,321
Volunteer appreciation	5,146	-	61	5,207	-	-	-	684	268	952
Total	2,502,036	265,693	548,704	3,316,433	51,820	103,002	154,822	1,859,381	82,312	1,941,693
Expenses presented separate on the statement of activities - cost of goods sold	-	-	-	-	-	-	-	1,976,774	-	1,976,774
Total expenses	\$ 2,502,036	\$ 265,693	\$ 548,704	\$ 3,316,433	\$ 51,820	\$ 103,002	\$ 154,822	\$ 3,836,155	\$ 82,312	\$ 3,918,467

(cont'd)

DuPage Habitat for Humanity Inc. and Subsidiaries
Consolidating Statement of Functional Expenses (cont'd)
For the Year Ended June 30, 2020

	Neighborhood Revitalization Council			Consolidated Totals					
	Program Services		Consolidating	Program Services			Management and General	Fund-raising	Total
	Homebuilding	Total		Homebuilding	ReStore	Total			
Advertising	\$ -	\$ -	\$ -	\$ -	\$ 21,447	\$ 21,447	\$ -	\$ -	\$ 21,447
Alarm system/security	-	-	-	-	6,619	6,619	22	-	6,641
Bank charges	-	-	-	330	2,022	2,352	968	130	3,450
Building	-	-	-	-	22,292	22,292	707	-	22,999
Cell phone	-	-	-	-	2,654	2,654	-	-	2,654
Construction costs - houses sold	-	-	-	764,853	-	764,853	-	-	764,853
Credit card processing	-	-	-	-	29,365	29,365	1,140	2,301	32,806
Depreciation	-	-	-	34,360	54,852	89,212	635	-	89,847
Donations to affiliate	-	-	(109,549)	-	20,300	20,300	-	-	20,300
Donor development	-	-	-	8,168	-	8,168	81	97,071	105,320
Dues and subscriptions	-	-	-	5,933	3,893	9,826	3,570	2,790	16,186
Education and conferences	-	-	-	7,415	-	7,415	3,155	1,648	12,218
Employee relations	-	-	-	17,459	2,997	20,456	1,127	7,021	28,604
Equipment rental	-	-	-	(156)	56,874	56,718	259	-	56,977
Home building related costs	-	-	-	46,979	-	46,979	-	-	46,979
Home repair costs	-	-	-	58,365	-	58,365	-	-	58,365
Insurance	-	-	-	135,009	14,892	149,901	21,620	2,641	174,162
Insurance contributions	-	-	-	-	105,048	105,048	-	-	105,048
Interest	-	-	-	29,809	71,382	101,191	3,577	57	104,825
Licenses and permits	-	-	-	-	870	870	-	-	870
Miscellaneous	1,052	1,052	-	3,619	4,305	7,924	5,869	-	13,793
Office supplies	-	-	-	1,970	12,761	14,731	2,730	33	17,494
Occupancy	-	-	-	71,621	234,185	305,806	53,676	14	359,496
Payroll	20,250	20,250	-	681,681	843,469	1,525,150	216,766	301,106	2,043,022
Payroll taxes and benefits	2,777	2,777	-	121,239	63,013	184,252	26,694	54,584	265,530
Postage and delivery	-	-	-	247	25	272	2,917	158	3,347
Printing and reproduction	-	-	-	88	228	316	12,918	2,321	15,555
Professional fees	-	-	-	118,511	17,343	135,854	60,098	67,694	263,646
Property development	-	-	-	35,347	-	35,347	-	-	35,347
Real estate tax	-	-	-	30,943	-	30,943	-	-	30,943
Reduction of pledges	-	-	-	232,688	-	232,688	-	-	232,688
Repairs and maintenance	-	-	-	4,143	-	4,143	-	-	4,143
Retirement contribution	-	-	-	6,958	3,433	10,391	7,030	4,033	21,454
Supplies	-	-	-	3,378	-	3,378	1,187	1,278	5,843
Tithing to Habitat International	-	-	-	138,500	-	138,500	-	-	138,500
Telephone and internet	-	-	-	1,235	14,647	15,882	21,844	70	37,796
Tools and equipment	-	-	-	-	5,126	5,126	-	-	5,126
Trash disposal	-	-	-	2,842	50,100	52,942	-	-	52,942
Travel, meals and entertainment	-	-	-	8,023	1,831	9,854	243	3,693	13,790
Utilities	-	-	-	-	66,986	66,986	1,774	-	68,760
Vehicle expense other	-	-	-	1,232	16,189	17,421	132	-	17,553
Volunteer appreciation	-	-	-	5,146	684	5,830	268	61	6,159
Total	24,079	24,079	(109,549)	2,577,935	1,749,832	4,327,767	451,007	548,704	5,327,478
Expenses presented separate on the statement of activities - cost of goods sold	-	-	-	-	1,976,774	1,976,774	-	-	1,976,774
Total expenses	\$ 24,079	\$ 24,079	\$ (109,549)	\$ 2,577,935	\$ 3,726,606	\$ 6,304,541	\$ 451,007	\$ 548,704	\$ 7,304,252

See accompanying notes and independent auditor's report.

DuPage Habitat For Humanities, Inc. & Subsidiaries
Consolidating Statement of Cash Flows
June 30, 2020

	DuPage Habitat for Humanity, Inc.	Neighborhood Revitalization Council	CSS Habitat for Humanity	ReStore of Fox Valley Habitat for Humanity	Consolidating	Consolidated Total
Cash flows from operating activities:						
Change in net assets	\$ 412,998	\$ (24,079)	\$ 84,955	\$ 121,352	\$ 1,343,536	\$ 1,938,762
Adjustments to reconcile change in net assets to net cash from operating activities:						
Transfer of net assets between entities	137,903	-	25,639	(163,542)	-	-
Inherent contribution - acquisitions	-	-	-	-	(1,343,536)	(1,343,536)
Debt forgiveness income	-	-	(149,270)	-	-	(149,270)
Depreciation	30,030	-	4,330	55,487	-	89,847
Amortization of debt issuance costs	-	-	-	7,542	-	7,542
Mortgage loan discount amortization	(78,193)	-	(60,690)	-	-	(138,883)
Pledges received	(216,750)	-	-	-	-	(216,750)
Payments received on pledges	174,475	-	-	-	-	174,475
Reduction of pledges - bad debt	100,747	-	-	-	-	100,747
Reduction of grants and donations - bad debt	131,941	-	-	-	-	131,941
Escrow receivable adjustment	-	-	9,726	-	-	9,726
Equity in (income) loss of limited liability company	8,564	-	-	-	-	8,564
Present value on mortgages issued for home sales	(348,026)	-	-	-	-	(348,026)
Cash provided by (applied to) other operating activities:						
Accounts receivable	65,215	-	-	285	-	65,500
ReStore inventory	-	-	-	(26,947)	-	(26,947)
Land and construction inventory	(212,394)	-	38,457	-	-	(173,937)
Prepays and other assets	8,601	-	10,626	11,493	-	30,720
Accounts payable and accrued expenses	(17,453)	-	(8,421)	(3,695)	-	(29,569)
Escrow and closing funds held	(9,407)	-	(9,726)	-	-	(19,133)
Deferred rent	-	-	-	(4,129)	-	(4,129)
Net cash from operating activities	188,251	(24,079)	(54,374)	(2,154)	-	107,644
Cash flows from investing activities:						
Transfer of petty cash	-	-	(28)	28	-	-
Purchase of property and equipment	(467)	-	-	-	-	(467)
Additions to real estate owned	(165,826)	-	-	-	-	(165,826)
Principal repayments on mortgage receivables	171,171	-	76,726	-	-	247,897
Net cash from investing activities	4,878	-	76,698	28	-	81,604

(cont'd)

DuPage Habitat For Humanities, Inc. & Subsidiaries
Consolidating Statement of Cash Flows (cont'd)
June 30, 2020

	DuPage Habitat for Humanity, Inc.	Neighborhood Revitalization Council	CSS Habitat for Humanity	ReStore of Fox Valley Habitat for Humanity	Consolidating	Consolidated Total
Cash flows from financing activities:						
Proceeds from payroll protection program loan	\$ 410,856	\$ -	\$ -	\$ -	\$ -	\$ 410,856
Payments on notes payable	(87,550)	-	-	(64,133)	-	(151,683)
Net change in intercompany accounts	(182,967)	(30,000)	4,383	208,584	-	-
Net cash from financing activities	140,339	(30,000)	4,383	144,451	-	259,173
Net change in cash	333,468	(54,079)	26,707	142,325	-	448,421
Cash and cash equivalents, beginning of the year	309,730	84,263	123,919	200,072	-	717,984
Cash and cash equivalents, end of the year	\$ 643,198	\$ 30,184	\$ 150,626	\$ 342,397	\$ -	\$ 1,166,405

See accompanying notes.

Return of Organization Exempt From Income Tax
Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)

2019

Open to Public Inspection

▶ Do not enter social security numbers on this form as it may be made public.
▶ Go to www.irs.gov/Form990 for instructions and the latest information.

A For the 2019 calendar year, or tax year beginning **JUL 1, 2019** and ending **JUN 30, 2020**

B Check if applicable: <input type="checkbox"/> Address change <input type="checkbox"/> Name change <input type="checkbox"/> Initial return <input type="checkbox"/> Final return/terminated <input type="checkbox"/> Amended return <input type="checkbox"/> Application pending	C Name of organization DUPAGE HABITAT FOR HUMANITY		D Employer identification number 36-4003119
	Doing business as		E Telephone number (630) 510-3737
	Number and street (or P.O. box if mail is not delivered to street address)	Room/suite	
	1600 EAST ROOSEVELT ROAD		G Gross receipts \$ 4,040,757.
	City or town, state or province, country, and ZIP or foreign postal code WHEATON, IL 60187		
F Name and address of principal officer: DAVID NEARY SAME AS C ABOVE		H(a) Is this a group return for subordinates? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No H(b) Are all subordinates included? <input type="checkbox"/> Yes <input type="checkbox"/> No If "No," attach a list. (see instructions) H(c) Group exemption number ▶ 8545	
I Tax-exempt status: <input checked="" type="checkbox"/> 501(c)(3) <input type="checkbox"/> 501(c) () (insert no.) <input type="checkbox"/> 4947(a)(1) or <input type="checkbox"/> 527			
J Website: ▶ WWW.DUPAGEHABITAT.ORG			
K Form of organization: <input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Association <input type="checkbox"/> Other ▶		L Year of formation: 1995 M State of legal domicile: IL	

Part I Summary

Activities & Governance	1 Briefly describe the organization's mission or most significant activities: TO PROVIDE AFFORDABLE HOMES, HOME PRESERVATION AND NEIGHBORHOOD REVITALIZATION FOR ECONOMICALLY
	2 Check this box <input type="checkbox"/> if the organization discontinued its operations or disposed of more than 25% of its net assets.
	3 Number of voting members of the governing body (Part VI, line 1a) 3 15
	4 Number of independent voting members of the governing body (Part VI, line 1b) 4 15
	5 Total number of individuals employed in calendar year 2019 (Part V, line 2a) 5 48
	6 Total number of volunteers (estimate if necessary) 6 1582
	7a Total unrelated business revenue from Part VIII, column (C), line 12 7a 0.
b Net unrelated business taxable income from Form 990-T, line 39 7b 0.	
Revenue	8 Contributions and grants (Part VIII, line 1h) Prior Year 1,897,424. Current Year 2,748,316.
	9 Program service revenue (Part VIII, line 2g) 1,352,578. 97,698.
	10 Investment income (Part VIII, column (A), lines 3, 4, and 7d) 856,557. 897,119.
	11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e) 25,615. 27,445.
	12 Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12) 4,132,174. 3,770,578.
Expenses	13 Grants and similar amounts paid (Part IX, column (A), lines 1-3) 21,225. 276,403.
	14 Benefits paid to or for members (Part IX, column (A), line 4) 0. 0.
	15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10) 1,496,700. 1,354,099.
	16a Professional fundraising fees (Part IX, column (A), line 11e) 0. 6,116.
	b Total fundraising expenses (Part IX, column (D), line 25) ▶ 451,633.
	17 Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e) 2,916,637. 1,503,789.
	18 Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25) 4,434,562. 3,140,407.
19 Revenue less expenses. Subtract line 18 from line 12 -302,388. 630,171.	
Net Assets or Fund Balances	20 Total assets (Part X, line 16) Beginning of Current Year 4,864,218. End of Year 5,581,497.
	21 Total liabilities (Part X, line 26) 944,701. 1,354,858.
	22 Net assets or fund balances. Subtract line 21 from line 20 3,919,517. 4,226,639.

Part II Signature Block

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.

Sign Here	▶ Signature of officer		Date	
	▶ Type or print name and title			
Paid Preparer Use Only	Print/Type preparer's name PAUL J. ROZEK	Preparer's signature 	Date 05/07/21	Check if self-employed <input type="checkbox"/> PTIN P00542258
	Firm's name ▶ SELDEN FOX, LTD.	Firm's EIN ▶ 36-2985770		
	Firm's address ▶ 619 ENTERPRISE DRIVE OAK BROOK, IL 60523-8835	Phone no. 630-954-1400		

May the IRS discuss this return with the preparer shown above? (see instructions) Yes No

Part III Statement of Program Service Accomplishments

Check if Schedule O contains a response or note to any line in this Part III [X]

1 Briefly describe the organization's mission: SEEKING TO PUT GOD'S LOVE INTO ACTION, HABITAT BRINGS PEOPLE TOGETHER TO BUILD HOMES, COMMUNITIES AND HOPE.

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ? [] Yes [X] No

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services? [X] Yes [] No

4 Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses.

4a (Code:) (Expenses \$ 2,423,162. including grants of \$ 276,403.) (Revenue \$ 1,127,289.) DUPAGE HABITAT WORKS IN PARTNERSHIP WITH FUTURE HOMEOWNERS AND THE COMMUNITY. DUPAGE HABITAT HELPS FAMILIES ACHIEVE OR PRESERVE THE DREAM OF HOMEOWNERSHIP BY EITHER BUILDING NEW OR REHABILITATING EXISTING HOMES, AND PROVIDING AN AFFORDABLE MORTGAGE WHERE NO MORE THAN 30% OF THE HOUSEHOLD INCOME IS USED FOR A HOUSE PAYMENT, TAXES AND INSURANCE. HOMES MATCH THE COMMUNITY THEY ARE IN TO MAINTAIN OR INCREASE SURROUNDING HOME VALUES. LIKE EVERY BUILDER, DUPAGE HABITAT HOMES MUST CONFORM WITH ALL LOCAL BUILDING CODES AND MUST PASS INSPECTIONS TO ENSURE QUALITY CONSTRUCTION AND LIVEABILITY. WHILE BUILDING IN A COMMUNITY, VARYING LEVELS OF NEIGHBORHOOD REVITALIZATION OCCUR THROUGH COLLABORATIVE EFFORTS WITH LOCAL COMMUNITY REPRESENTATIVES IN AREAS SUCH AS EDUCATION, ECONOMIC DEVELOPMENT, PUBLIC SAFETY, NEIGHBORHOOD

4b (Code:) (Expenses \$ including grants of \$) (Revenue \$)

4c (Code:) (Expenses \$ including grants of \$) (Revenue \$)

4d Other program services (Describe on Schedule O.) (Expenses \$ including grants of \$) (Revenue \$)

4e Total program service expenses 2,423,162.

Part IV Checklist of Required Schedules

	Yes	No
1 Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? <i>If "Yes," complete Schedule A</i>	1 X	
2 Is the organization required to complete <i>Schedule B, Schedule of Contributors</i> ?	2 X	
3 Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? <i>If "Yes," complete Schedule C, Part I</i>	3	X
4 Section 501(c)(3) organizations. Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the tax year? <i>If "Yes," complete Schedule C, Part II</i>	4	X
5 Is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Revenue Procedure 98-19? <i>If "Yes," complete Schedule C, Part III</i>	5	X
6 Did the organization maintain any donor advised funds or any similar funds or accounts for which donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? <i>If "Yes," complete Schedule D, Part I</i>	6	X
7 Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? <i>If "Yes," complete Schedule D, Part II</i>	7	X
8 Did the organization maintain collections of works of art, historical treasures, or other similar assets? <i>If "Yes," complete Schedule D, Part III</i>	8	X
9 Did the organization report an amount in Part X, line 21, for escrow or custodial account liability, serve as a custodian for amounts not listed in Part X; or provide credit counseling, debt management, credit repair, or debt negotiation services? <i>If "Yes," complete Schedule D, Part IV</i>	9 X	
10 Did the organization, directly or through a related organization, hold assets in donor-restricted endowments or in quasi endowments? <i>If "Yes," complete Schedule D, Part V</i>	10	X
11 If the organization's answer to any of the following questions is "Yes," then complete Schedule D, Parts VI, VII, VIII, IX, or X as applicable.		
a Did the organization report an amount for land, buildings, and equipment in Part X, line 10? <i>If "Yes," complete Schedule D, Part VI</i>	11a X	
b Did the organization report an amount for investments - other securities in Part X, line 12, that is 5% or more of its total assets reported in Part X, line 16? <i>If "Yes," complete Schedule D, Part VII</i>	11b	X
c Did the organization report an amount for investments - program related in Part X, line 13, that is 5% or more of its total assets reported in Part X, line 16? <i>If "Yes," complete Schedule D, Part VIII</i>	11c	X
d Did the organization report an amount for other assets in Part X, line 15, that is 5% or more of its total assets reported in Part X, line 16? <i>If "Yes," complete Schedule D, Part IX</i>	11d	X
e Did the organization report an amount for other liabilities in Part X, line 25? <i>If "Yes," complete Schedule D, Part X</i>	11e X	
f Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48 (ASC 740)? <i>If "Yes," complete Schedule D, Part X</i>	11f	X
12a Did the organization obtain separate, independent audited financial statements for the tax year? <i>If "Yes," complete Schedule D, Parts XI and XII</i>	12a	X
b Was the organization included in consolidated, independent audited financial statements for the tax year? <i>If "Yes," and if the organization answered "No" to line 12a, then completing Schedule D, Parts XI and XII is optional</i>	12b X	
13 Is the organization a school described in section 170(b)(1)(A)(ii)? <i>If "Yes," complete Schedule E</i>	13	X
14a Did the organization maintain an office, employees, or agents outside of the United States?	14a	X
b Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business, investment, and program service activities outside the United States, or aggregate foreign investments valued at \$100,000 or more? <i>If "Yes," complete Schedule F, Parts I and IV</i>	14b	X
15 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of grants or other assistance to or for any foreign organization? <i>If "Yes," complete Schedule F, Parts II and IV</i>	15	X
16 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or other assistance to or for foreign individuals? <i>If "Yes," complete Schedule F, Parts III and IV</i>	16	X
17 Did the organization report a total of more than \$15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? <i>If "Yes," complete Schedule G, Part I</i>	17	X
18 Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? <i>If "Yes," complete Schedule G, Part II</i>	18 X	
19 Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? <i>If "Yes," complete Schedule G, Part III</i>	19	X
20a Did the organization operate one or more hospital facilities? <i>If "Yes," complete Schedule H</i>	20a	X
b If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return?	20b	
21 Did the organization report more than \$5,000 of grants or other assistance to any domestic organization or domestic government on Part IX, column (A), line 1? <i>If "Yes," complete Schedule I, Parts I and II</i>	21 X	

Part IV Checklist of Required Schedules (continued)

	Yes	No
22 Did the organization report more than \$5,000 of grants or other assistance to or for domestic individuals on Part IX, column (A), line 2? <i>If "Yes," complete Schedule I, Parts I and III</i>		X
23 Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5 about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? <i>If "Yes," complete Schedule J</i>		X
24a Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? <i>If "Yes," answer lines 24b through 24d and complete Schedule K. If "No," go to line 25a</i>		X
b Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?		
c Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?		
d Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?		
25a Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations. Did the organization engage in an excess benefit transaction with a disqualified person during the year? <i>If "Yes," complete Schedule L, Part I</i>		X
b Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? <i>If "Yes," complete Schedule L, Part I</i>		X
26 Did the organization report any amount on Part X, line 5 or 22, for receivables from or payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons? <i>If "Yes," complete Schedule L, Part II</i>		X
27 Did the organization provide a grant or other assistance to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity (including an employee thereof) or family member of any of these persons? <i>If "Yes," complete Schedule L, Part III</i>		X
28 Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV instructions, for applicable filing thresholds, conditions, and exceptions):		
a A current or former officer, director, trustee, key employee, creator or founder, or substantial contributor? <i>If "Yes," complete Schedule L, Part IV</i>		X
b A family member of any individual described in line 28a? <i>If "Yes," complete Schedule L, Part IV</i>		X
c A 35% controlled entity of one or more individuals and/or organizations described in lines 28a or 28b? <i>If "Yes," complete Schedule L, Part IV</i>		X
29 Did the organization receive more than \$25,000 in non-cash contributions? <i>If "Yes," complete Schedule M</i>	X	
30 Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? <i>If "Yes," complete Schedule M</i>		X
31 Did the organization liquidate, terminate, or dissolve and cease operations? <i>If "Yes," complete Schedule N, Part I</i>		X
32 Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? <i>If "Yes," complete Schedule N, Part II</i>		X
33 Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? <i>If "Yes," complete Schedule R, Part I</i>	X	
34 Was the organization related to any tax-exempt or taxable entity? <i>If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1</i>	X	
35a Did the organization have a controlled entity within the meaning of section 512(b)(13)?		X
b If "Yes" to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? <i>If "Yes," complete Schedule R, Part V, line 2</i>		
36 Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? <i>If "Yes," complete Schedule R, Part V, line 2</i>		X
37 Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? <i>If "Yes," complete Schedule R, Part VI</i>		X
38 Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11b and 19?	X	

Note: All Form 990 filers are required to complete Schedule O

Part V Statements Regarding Other IRS Filings and Tax Compliance

Check if Schedule O contains a response or note to any line in this Part V

	Yes	No
1a Enter the number reported in Box 3 of Form 1096. Enter -0- if not applicable		
b Enter the number of Forms W-2G included in line 1a. Enter -0- if not applicable		
c Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?	X	

Part V Statements Regarding Other IRS Filings and Tax Compliance (continued)

Table with columns for question number, question text, and Yes/No response boxes. Includes questions 2a through 16 regarding employee counts, tax filings, foreign accounts, and charitable contributions.

Part VI Governance, Management, and Disclosure For each "Yes" response to lines 2 through 7b below, and for a "No" response to line 8a, 8b, or 10b below, describe the circumstances, processes, or changes on Schedule O. See instructions.

Check if Schedule O contains a response or note to any line in this Part VI

Section A. Governing Body and Management

		Yes	No
1a	Enter the number of voting members of the governing body at the end of the tax year If there are material differences in voting rights among members of the governing body, or if the governing body delegated broad authority to an executive committee or similar committee, explain on Schedule O.		
	1a 15		
b	Enter the number of voting members included on line 1a, above, who are independent		
	1b 15		
2	Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee?		X
3	Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors, trustees, or key employees to a management company or other person?		X
4	Did the organization make any significant changes to its governing documents since the prior Form 990 was filed?		X
5	Did the organization become aware during the year of a significant diversion of the organization's assets?		X
6	Did the organization have members or stockholders?		X
7a	Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body?		X
b	Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body?		X
8	Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:		
a	The governing body?	X	
b	Each committee with authority to act on behalf of the governing body?	X	
9	Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If "Yes," provide the names and addresses on Schedule O		X

Section B. Policies (This Section B requests information about policies not required by the Internal Revenue Code.)

		Yes	No
10a	Did the organization have local chapters, branches, or affiliates?		X
b	If "Yes," did the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with the organization's exempt purposes?		
10b			
11a	Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form?	X	
b	Describe in Schedule O the process, if any, used by the organization to review this Form 990.		
12a	Did the organization have a written conflict of interest policy? If "No," go to line 13	X	
b	Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	X	
c	Did the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe in Schedule O how this was done	X	
12c		X	
13	Did the organization have a written whistleblower policy?	X	
14	Did the organization have a written document retention and destruction policy?	X	
15	Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?		
a	The organization's CEO, Executive Director, or top management official	X	
15a		X	
b	Other officers or key employees of the organization		X
15b			X
16a	Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?		X
b	If "Yes," did the organization follow a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and take steps to safeguard the organization's exempt status with respect to such arrangements?		
16b			

Section C. Disclosure

- 17** List the states with which a copy of this Form 990 is required to be filed **IL**
- 18** Section 6104 requires an organization to make its Forms 1023 (1024 or 1024-A, if applicable), 990, and 990-T (Section 501(c)(3)s only) available for public inspection. Indicate how you made these available. Check all that apply.
 Own website Another's website Upon request Other (explain on Schedule O)
- 19** Describe on Schedule O whether (and if so, how) the organization made its governing documents, conflict of interest policy, and financial statements available to the public during the tax year.
- 20** State the name, address, and telephone number of the person who possesses the organization's books and records **▶**
THE ORGANIZATION - (630) 510-3737
1600 EAST ROOSEVELT ROAD, WHEATON, IL 60187

Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors

Check if Schedule O contains a response or note to any line in this Part VII

Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

1a Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year.

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation. Enter -0- in columns (D), (E), and (F) if no compensation was paid.
- List all of the organization's **current** key employees, if any. See instructions for definition of "key employee."
- List the organization's five **current** highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than \$100,000 from the organization and any related organizations.
- List all of the organization's **former** officers, key employees, and highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations.
- List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations. See instructions for the order in which to list the persons above.

Check this box if neither the organization nor any related organization compensated any current officer, director, or trustee.

(A) Name and title	(B) Average hours per week (list any hours for related organizations below line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former			
(1) GEORGE MULLIGAN PRESIDENT	5.00	X		X				0.	0.	0.
(2) MEENA BEYERS VICE PRESIDENT	5.00	X		X				0.	0.	0.
(3) JOHN CAMPBELL VICE PRESIDENT	5.00	X		X				0.	0.	0.
(4) PAUL JAROSZ TREASURER	5.00	X		X				0.	0.	0.
(5) ANN KAFKA DIRECTOR	5.00	X						0.	0.	0.
(6) J.B. PHILLIPS DIRECTOR	5.00	X						0.	0.	0.
(7) TIM FELDBALLE DIRECTOR	5.00	X						0.	0.	0.
(8) ANTHONY MCWHORTER DIRECTOR	5.00	X						0.	0.	0.
(9) JOSEPH PROCTOR DIRECTOR	5.00	X						0.	0.	0.
(10) TODD FULLER DIRECTOR	5.00	X						0.	0.	0.
(11) BRIAN MOORE DIRECTOR	5.00	X						0.	0.	0.
(12) BOB SHIELD DIRECTOR	5.00	X						0.	0.	0.
(13) JOHN GIUFFRE DIRECTOR	5.00	X						0.	0.	0.
(14) JOHN MULHERIN DIRECTOR	5.00	X						0.	0.	0.
(15) DAVE NEARY EXECUTIVE DIRECTOR	40.00			X				92,490.	20,250.	5,670.

Part VII Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees (continued)

(A) Name and title	(B) Average hours per week (list any hours for related organizations below line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former			
1b Subtotal							92,490.	20,250.	5,670.	
c Total from continuation sheets to Part VII, Section A							0.	0.	0.	
d Total (add lines 1b and 1c)							92,490.	20,250.	5,670.	

2 Total number of individuals (including but not limited to those listed above) who received more than \$100,000 of reportable compensation from the organization **1**

	Yes	No
3 Did the organization list any former officer, director, trustee, key employee, or highest compensated employee on line 1a? <i>If "Yes," complete Schedule J for such individual</i>		X
4 For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than \$150,000? <i>If "Yes," complete Schedule J for such individual</i>		X
5 Did any person listed on line 1a receive or accrue compensation from any unrelated organization or individual for services rendered to the organization? <i>If "Yes," complete Schedule J for such person</i>		X

Section B. Independent Contractors

1 Complete this table for your five highest compensated independent contractors that received more than \$100,000 of compensation from the organization. Report compensation for the calendar year ending with or within the organization's tax year.

(A) Name and business address	(B) Description of services	(C) Compensation
NONE		

2 Total number of independent contractors (including but not limited to those listed above) who received more than \$100,000 of compensation from the organization **0**

Part VIII Statement of Revenue

Check if Schedule O contains a response or note to any line in this Part VIII

			(A)	(B)	(C)	(D)	
			Total revenue	Related or exempt function revenue	Unrelated business revenue	Revenue excluded from tax under sections 512 - 514	
Contributions, Gifts, Grants and Other Similar Amounts	1 a Federated campaigns	1a					
	b Membership dues	1b					
	c Fundraising events	1c	426,243.				
	d Related organizations	1d					
	e Government grants (contributions)	1e	508,752.				
	f All other contributions, gifts, grants, and similar amounts not included above	1f	1,813,321.				
	g Noncash contributions included in lines 1a-1f	1g	\$ 339,079.				
	h Total. Add lines 1a-1f		2,748,316.				
	Program Service Revenue	2 a MORTGAGE LOAN DISCOUNT	Business Code	900099	78,193.	78,193.	
b CRITICAL HOME REPAIR			811000	19,505.	19,505.		
c							
d							
e							
f All other program service revenue							
g Total. Add lines 2a-2f			97,698.				
Other Revenue	3 Investment income (including dividends, interest, and other similar amounts)			293.		293.	
	4 Income from investment of tax-exempt bond proceeds						
	5 Royalties						
	6 a Gross rents	6a	(i) Real				
			(ii) Personal				
	b Less: rental expenses	6b					
	c Rental income or (loss)	6c					
	d Net rental income or (loss)						
	7 a Gross amount from sales of assets other than inventory	7a	(i) Securities				
			(ii) Other		1,043,880.		
	b Less: cost or other basis and sales expenses	7b		147,054.			
	c Gain or (loss)	7c		896,826.			
	d Net gain or (loss)			896,826.	896,826.		
8 a Gross income from fundraising events (not including \$ 426,243. of contributions reported on line 1c). See Part IV, line 18	8a						
			17,805.				
b Less: direct expenses	8b		123,125.				
c Net income or (loss) from fundraising events			-105,320.		-105,320.		
9 a Gross income from gaming activities. See Part IV, line 19	9a						
b Less: direct expenses	9b						
c Net income or (loss) from gaming activities							
10 a Gross sales of inventory, less returns and allowances	10a						
b Less: cost of goods sold	10b						
c Net income or (loss) from sales of inventory							
Miscellaneous Revenue	11 a MISCELLANEOUS	Business Code	900099	132,765.	132,765.		
	b						
	c						
	d All other revenue						
	e Total. Add lines 11a-11d		132,765.				
12 Total revenue. See instructions		3,770,578.	1,127,289.	0.	-105,027.		

Part IX Statement of Functional Expenses

Section 501(c)(3) and 501(c)(4) organizations must complete all columns. All other organizations must complete column (A).

Check if Schedule O contains a response or note to any line in this Part IX

Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to domestic organizations and domestic governments. See Part IV, line 21	276,403.	276,403.		
2 Grants and other assistance to domestic individuals. See Part IV, line 22				
3 Grants and other assistance to foreign organizations, foreign governments, and foreign individuals. See Part IV, lines 15 and 16				
4 Benefits paid to or for members				
5 Compensation of current officers, directors, trustees, and key employees	119,528.	59,068.	52,448.	8,012.
6 Compensation not included above to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)				
7 Other salaries and wages	997,162.	619,721.	84,347.	293,094.
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)	18,021.	6,958.	7,030.	4,033.
9 Other employee benefits	131,422.	86,537.	6,722.	38,163.
10 Payroll taxes	87,966.	57,036.	7,427.	23,503.
11 Fees for services (nonemployees):				
a Management	8,000.	8,000.		
b Legal	44,289.	44,289.		
c Accounting	17,000.	8,500.	8,500.	
d Lobbying				
e Professional fundraising services. See Part IV, line 17	6,116.			6,116.
f Investment management fees				
g Other. (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Sch O.)	55,954.	35,794.	9,917.	10,243.
12 Advertising and promotion	53,725.	5,230.	438.	48,057.
13 Office expenses	40,284.	7,092.	26,901.	6,291.
14 Information technology	22,660.	11,530.	7,852.	3,278.
15 Royalties				
16 Occupancy	147,563.	109,083.	38,466.	14.
17 Travel	11,936.	8,023.	220.	3,693.
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings	12,218.	7,415.	3,155.	1,648.
20 Interest	29,793.	29,809.	-73.	57.
21 Payments to affiliates				
22 Depreciation, depletion, and amortization	30,030.	30,030.		
23 Insurance	148,197.	135,009.	10,547.	2,641.
24 Other expenses. Itemize expenses not covered above (List miscellaneous expenses on line 24e. If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule O.)				
a CONSTRUCTION COSTS	764,853.	764,853.		
b CRITICAL HOME REPAIRS	58,365.	58,365.		
c HOME BUILDING EXPENSES	46,979.	46,979.		
d DUES AND SUBSCRIPTIONS	10,438.	5,933.	1,715.	2,790.
e All other expenses	1,505.	1,505.		
25 Total functional expenses. Add lines 1 through 24e	3,140,407.	2,423,162.	265,612.	451,633.
26 Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation.				
Check here <input type="checkbox"/> if following SOP 98-2 (ASC 958-720)				

Part X Balance Sheet

Check if Schedule O contains a response or note to any line in this Part X

		(A) Beginning of year		(B) End of year
Assets	1 Cash - non-interest-bearing	150,000.	1	673,382.
	2 Savings and temporary cash investments	243,993.	2	
	3 Pledges and grants receivable, net	242,144.	3	42,275.
	4 Accounts receivable, net	139,518.	4	418,700.
	5 Loans and other receivables from any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons		5	
	6 Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), and persons described in section 4958(c)(3)(B)		6	
	7 Notes and loans receivable, net	1,784,872.	7	1,887,631.
	8 Inventories for sale or use	1,904,212.	8	1,976,019.
	9 Prepaid expenses and deferred charges	33,325.	9	14,808.
	10a Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D	10a 221,723.		
	b Less: accumulated depreciation	10b 122,313.		
		134,599.	10c	99,410.
	11 Investments - publicly traded securities		11	
	12 Investments - other securities. See Part IV, line 11		12	
	13 Investments - program-related. See Part IV, line 11	-7,072.	13	-15,636.
	14 Intangible assets		14	
15 Other assets. See Part IV, line 11	238,627.	15	484,908.	
16 Total assets. Add lines 1 through 15 (must equal line 33)	4,864,218.	16	5,581,497.	
Liabilities	17 Accounts payable and accrued expenses	192,379.	17	174,973.
	18 Grants payable		18	
	19 Deferred revenue	8,310.	19	
	20 Tax-exempt bond liabilities		20	
	21 Escrow or custodial account liability. Complete Part IV of Schedule D	19,453.	21	15,346.
	22 Loans and other payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons		22	
	23 Secured mortgages and notes payable to unrelated third parties		23	
	24 Unsecured notes and loans payable to unrelated third parties	709,359.	24	1,032,665.
	25 Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24). Complete Part X of Schedule D	15,200.	25	131,874.
	26 Total liabilities. Add lines 17 through 25	944,701.	26	1,354,858.
Net Assets or Fund Balances	Organizations that follow FASB ASC 958, check here <input checked="" type="checkbox"/> and complete lines 27, 28, 32, and 33.			
	27 Net assets without donor restrictions	3,714,834.	27	4,167,181.
	28 Net assets with donor restrictions	204,683.	28	59,458.
	Organizations that do not follow FASB ASC 958, check here <input type="checkbox"/> and complete lines 29 through 33.			
	29 Capital stock or trust principal, or current funds		29	
	30 Paid-in or capital surplus, or land, building, or equipment fund		30	
	31 Retained earnings, endowment, accumulated income, or other funds		31	
	32 Total net assets or fund balances	3,919,517.	32	4,226,639.
33 Total liabilities and net assets/fund balances	4,864,218.	33	5,581,497.	

Part XI Reconciliation of Net Assets

Check if Schedule O contains a response or note to any line in this Part XI

1	Total revenue (must equal Part VIII, column (A), line 12)	1	3,770,578.
2	Total expenses (must equal Part IX, column (A), line 25)	2	3,140,407.
3	Revenue less expenses. Subtract line 2 from line 1	3	630,171.
4	Net assets or fund balances at beginning of year (must equal Part X, line 32, column (A))	4	3,919,517.
5	Net unrealized gains (losses) on investments	5	
6	Donated services and use of facilities	6	
7	Investment expenses	7	
8	Prior period adjustments	8	-81,797.
9	Other changes in net assets or fund balances (explain on Schedule O)	9	-241,252.
10	Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 32, column (B))	10	4,226,639.

Part XII Financial Statements and Reporting

Check if Schedule O contains a response or note to any line in this Part XII

		Yes	No
1	Accounting method used to prepare the Form 990: <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual <input type="checkbox"/> Other		
If the organization changed its method of accounting from a prior year or checked "Other," explain in Schedule O.			
2a	Were the organization's financial statements compiled or reviewed by an independent accountant?		X
If "Yes," check a box below to indicate whether the financial statements for the year were compiled or reviewed on a separate basis, consolidated basis, or both:			
<input type="checkbox"/> Separate basis <input type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis			
2b	Were the organization's financial statements audited by an independent accountant?	X	
If "Yes," check a box below to indicate whether the financial statements for the year were audited on a separate basis, consolidated basis, or both:			
<input type="checkbox"/> Separate basis <input checked="" type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis			
2c	If "Yes" to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant?	X	
If the organization changed either its oversight process or selection process during the tax year, explain on Schedule O.			
3a	As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133?		X
3b	If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why on Schedule O and describe any steps taken to undergo such audits		

Form 990 (2019)

SCHEDULE A
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Public Charity Status and Public Support

Complete if the organization is a section 501(c)(3) organization or a section 4947(a)(1) nonexempt charitable trust.
▶ Attach to Form 990 or Form 990-EZ.
▶ Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

2019

Open to Public Inspection

Name of the organization **DUPAGE HABITAT FOR HUMANITY** Employer identification number **36-4003119**

Part I Reason for Public Charity Status (All organizations must complete this part.) See instructions.

The organization is not a private foundation because it is: (For lines 1 through 12, check only one box.)

- 1 A church, convention of churches, or association of churches described in **section 170(b)(1)(A)(i)**.
- 2 A school described in **section 170(b)(1)(A)(ii)**. (Attach Schedule E (Form 990 or 990-EZ).)
- 3 A hospital or a cooperative hospital service organization described in **section 170(b)(1)(A)(iii)**.
- 4 A medical research organization operated in conjunction with a hospital described in **section 170(b)(1)(A)(iii)**. Enter the hospital's name, city, and state: _____
- 5 An organization operated for the benefit of a college or university owned or operated by a governmental unit described in **section 170(b)(1)(A)(iv)**. (Complete Part II.)
- 6 A federal, state, or local government or governmental unit described in **section 170(b)(1)(A)(v)**.
- 7 An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in **section 170(b)(1)(A)(vi)**. (Complete Part II.)
- 8 A community trust described in **section 170(b)(1)(A)(vi)**. (Complete Part II.)
- 9 An agricultural research organization described in **section 170(b)(1)(A)(ix)** operated in conjunction with a land-grant college or university or a non-land-grant college of agriculture (see instructions). Enter the name, city, and state of the college or university: _____
- 10 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 exempt 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)**. (Complete Part III.)
- 11 An organization organized and operated exclusively to test for public safety. See **section 509(a)(4)**.
- 12 An organization organized and operated exclusively for the benefit of, to perform the functions of, or to carry out the purposes of one or more publicly supported organizations described in **section 509(a)(1)** or **section 509(a)(2)**. See **section 509(a)(3)**. Check the box in lines 12a through 12d that describes the type of supporting organization and complete lines 12e, 12f, and 12g.
 - a **Type I.** A supporting organization operated, supervised, or controlled by its supported organization(s), typically by giving the supported organization(s) the power to regularly appoint or elect a majority of the directors or trustees of the supporting organization. **You must complete Part IV, Sections A and B.**
 - b **Type II.** A supporting organization supervised or controlled in connection with its supported organization(s), by having control or management of the supporting organization vested in the same persons that control or manage the supported organization(s). **You must complete Part IV, Sections A and C.**
 - c **Type III functionally integrated.** A supporting organization operated in connection with, and functionally integrated with, its supported organization(s) (see instructions). **You must complete Part IV, Sections A, D, and E.**
 - d **Type III non-functionally integrated.** A supporting organization operated in connection with its supported organization(s) that is not functionally integrated. The organization generally must satisfy a distribution requirement and an attentiveness requirement (see instructions). **You must complete Part IV, Sections A and D, and Part V.**
 - e Check this box if the organization received a written determination from the IRS that it is a Type I, Type II, Type III functionally integrated, or Type III non-functionally integrated supporting organization.
 - f Enter the number of supported organizations _____
 - g Provide the following information about the supported organization(s).

(i) Name of supported organization	(ii) EIN	(iii) Type of organization (described on lines 1-10 above (see instructions))	(iv) Is the organization listed in your governing document?		(v) Amount of monetary support (see instructions)	(vi) Amount of other support (see instructions)
			Yes	No		
Total						

Part II Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)

(Complete only if you checked the box on line 5, 7, or 8 of Part I or if the organization failed to qualify under Part III. If the organization fails to qualify under the tests listed below, please complete Part III.)

Section A. Public Support

Calendar year (or fiscal year beginning in) ▶	(a) 2015	(b) 2016	(c) 2017	(d) 2018	(e) 2019	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")	1,880,056.	1,173,564.	1,837,556.	1,897,424.	2,748,316.	9,536,916.
2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
3 The value of services or facilities furnished by a governmental unit to the organization without charge ...						
4 Total. Add lines 1 through 3	1,880,056.	1,173,564.	1,837,556.	1,897,424.	2,748,316.	9,536,916.
5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f)						700,246.
6 Public support. Subtract line 5 from line 4.						8,836,670.

Section B. Total Support

Calendar year (or fiscal year beginning in) ▶	(a) 2015	(b) 2016	(c) 2017	(d) 2018	(e) 2019	(f) Total
7 Amounts from line 4	1,880,056.	1,173,564.	1,837,556.	1,897,424.	2,748,316.	9,536,916.
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources ...	342.	153.	175.	226.	293.	1,189.
9 Net income from unrelated business activities, whether or not the business is regularly carried on ...						
10 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.)	1,793.	9,238.	54,969.	110,093.	132,765.	308,858.
11 Total support. Add lines 7 through 10						9,846,963.
12 Gross receipts from related activities, etc. (see instructions)					12	7,668,379.
13 First five years. If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and stop here						<input type="checkbox"/>

Section C. Computation of Public Support Percentage

14 Public support percentage for 2019 (line 6, column (f) divided by line 11, column (f))	14	89.74 %
15 Public support percentage from 2018 Schedule A, Part II, line 14	15	97.82 %
16a 33 1/3% support test - 2019. If the organization did not check the box on line 13, and line 14 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization		<input checked="" type="checkbox"/>
b 33 1/3% support test - 2018. If the organization did not check a box on line 13 or 16a, and line 15 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization		<input type="checkbox"/>
17a 10% -facts-and-circumstances test - 2019. If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and stop here. Explain in Part VI how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization		<input type="checkbox"/>
b 10% -facts-and-circumstances test - 2018. If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and stop here. Explain in Part VI how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization		<input type="checkbox"/>
18 Private foundation. If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions		<input type="checkbox"/>

Part III Support Schedule for Organizations Described in Section 509(a)(2)

(Complete only if you checked the box on line 10 of Part I or if the organization failed to qualify under Part II. If the organization fails to qualify under the tests listed below, please complete Part II.)

Section A. Public Support

Calendar year (or fiscal year beginning in) ►	(a) 2015	(b) 2016	(c) 2017	(d) 2018	(e) 2019	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")						
2 Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose						
3 Gross receipts from activities that are not an unrelated trade or business under section 513						
4 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
5 The value of services or facilities furnished by a governmental unit to the organization without charge						
6 Total. Add lines 1 through 5						
7a Amounts included on lines 1, 2, and 3 received from disqualified persons						
b Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of \$5,000 or 1% of the amount on line 13 for the year						
c Add lines 7a and 7b						
8 Public support. (Subtract line 7c from line 6.)						

Section B. Total Support

Calendar year (or fiscal year beginning in) ►	(a) 2015	(b) 2016	(c) 2017	(d) 2018	(e) 2019	(f) Total
9 Amounts from line 6						
10a Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources						
b Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						
c Add lines 10a and 10b						
11 Net income from unrelated business activities not included in line 10b, whether or not the business is regularly carried on						
12 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.)						
13 Total support. (Add lines 9, 10c, 11, and 12.)						

14 First five years. If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and **stop here**

Section C. Computation of Public Support Percentage

15 Public support percentage for 2019 (line 8, column (f), divided by line 13, column (f))	15	%
16 Public support percentage from 2018 Schedule A, Part III, line 15	16	%

Section D. Computation of Investment Income Percentage

17 Investment income percentage for 2019 (line 10c, column (f), divided by line 13, column (f))	17	%
18 Investment income percentage from 2018 Schedule A, Part III, line 17	18	%

19a 33 1/3% support tests - 2019. If the organization did not check the box on line 14, and line 15 is more than 33 1/3%, and line 17 is not more than 33 1/3%, check this box and **stop here**. The organization qualifies as a publicly supported organization

b 33 1/3% support tests - 2018. If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33 1/3%, and line 18 is not more than 33 1/3%, check this box and **stop here**. The organization qualifies as a publicly supported organization

20 Private foundation. If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions

Part IV Supporting Organizations

(Complete only if you checked a box in line 12 on Part I. If you checked 12a of Part I, complete Sections A and B. If you checked 12b of Part I, complete Sections A and C. If you checked 12c of Part I, complete Sections A, D, and E. If you checked 12d of Part I, complete Sections A and D, and complete Part V.)

Section A. All Supporting Organizations

	Yes	No
1 Are all of the organization's supported organizations listed by name in the organization's governing documents? <i>If "No," describe in Part VI how the supported organizations are designated. If designated by class or purpose, describe the designation. If historic and continuing relationship, explain.</i>		
2 Did the organization have any supported organization that does not have an IRS determination of status under section 509(a)(1) or (2)? <i>If "Yes," explain in Part VI how the organization determined that the supported organization was described in section 509(a)(1) or (2).</i>		
3a Did the organization have a supported organization described in section 501(c)(4), (5), or (6)? <i>If "Yes," answer (b) and (c) below.</i>		
b Did the organization confirm that each supported organization qualified under section 501(c)(4), (5), or (6) and satisfied the public support tests under section 509(a)(2)? <i>If "Yes," describe in Part VI when and how the organization made the determination.</i>		
c Did the organization ensure that all support to such organizations was used exclusively for section 170(c)(2)(B) purposes? <i>If "Yes," explain in Part VI what controls the organization put in place to ensure such use.</i>		
4a Was any supported organization not organized in the United States ("foreign supported organization")? <i>If "Yes," and if you checked 12a or 12b in Part I, answer (b) and (c) below.</i>		
b Did the organization have ultimate control and discretion in deciding whether to make grants to the foreign supported organization? <i>If "Yes," describe in Part VI how the organization had such control and discretion despite being controlled or supervised by or in connection with its supported organizations.</i>		
c Did the organization support any foreign supported organization that does not have an IRS determination under sections 501(c)(3) and 509(a)(1) or (2)? <i>If "Yes," explain in Part VI what controls the organization used to ensure that all support to the foreign supported organization was used exclusively for section 170(c)(2)(B) purposes.</i>		
5a Did the organization add, substitute, or remove any supported organizations during the tax year? <i>If "Yes," answer (b) and (c) below (if applicable). Also, provide detail in Part VI, including (i) the names and EIN numbers of the supported organizations added, substituted, or removed; (ii) the reasons for each such action; (iii) the authority under the organization's organizing document authorizing such action; and (iv) how the action was accomplished (such as by amendment to the organizing document).</i>		
b Type I or Type II only. Was any added or substituted supported organization part of a class already designated in the organization's organizing document?		
c Substitutions only. Was the substitution the result of an event beyond the organization's control?		
6 Did the organization provide support (whether in the form of grants or the provision of services or facilities) to anyone other than (i) its supported organizations, (ii) individuals that are part of the charitable class benefited by one or more of its supported organizations, or (iii) other supporting organizations that also support or benefit one or more of the filing organization's supported organizations? <i>If "Yes," provide detail in Part VI.</i>		
7 Did the organization provide a grant, loan, compensation, or other similar payment to a substantial contributor (as defined in section 4958(c)(3)(C)), a family member of a substantial contributor, or a 35% controlled entity with regard to a substantial contributor? <i>If "Yes," complete Part I of Schedule L (Form 990 or 990-EZ).</i>		
8 Did the organization make a loan to a disqualified person (as defined in section 4958) not described in line 7? <i>If "Yes," complete Part I of Schedule L (Form 990 or 990-EZ).</i>		
9a Was the organization controlled directly or indirectly at any time during the tax year by one or more disqualified persons as defined in section 4946 (other than foundation managers and organizations described in section 509(a)(1) or (2))? <i>If "Yes," provide detail in Part VI.</i>		
b Did one or more disqualified persons (as defined in line 9a) hold a controlling interest in any entity in which the supporting organization had an interest? <i>If "Yes," provide detail in Part VI.</i>		
c Did a disqualified person (as defined in line 9a) have an ownership interest in, or derive any personal benefit from, assets in which the supporting organization also had an interest? <i>If "Yes," provide detail in Part VI.</i>		
10a Was the organization subject to the excess business holdings rules of section 4943 because of section 4943(f) (regarding certain Type II supporting organizations, and all Type III non-functionally integrated supporting organizations)? <i>If "Yes," answer 10b below.</i>		
b Did the organization have any excess business holdings in the tax year? <i>(Use Schedule C, Form 4720, to determine whether the organization had excess business holdings.)</i>		

Part IV Supporting Organizations *(continued)*

	Yes	No
11 Has the organization accepted a gift or contribution from any of the following persons?		
a A person who directly or indirectly controls, either alone or together with persons described in (b) and (c) below, the governing body of a supported organization?		
b A family member of a person described in (a) above?		
c A 35% controlled entity of a person described in (a) or (b) above? <i>If "Yes" to a, b, or c, provide detail in Part VI.</i>		

Section B. Type I Supporting Organizations

	Yes	No
1 Did the directors, trustees, or membership of one or more supported organizations have the power to regularly appoint or elect at least a majority of the organization's directors or trustees at all times during the tax year? <i>If "No," describe in Part VI how the supported organization(s) effectively operated, supervised, or controlled the organization's activities. If the organization had more than one supported organization, describe how the powers to appoint and/or remove directors or trustees were allocated among the supported organizations and what conditions or restrictions, if any, applied to such powers during the tax year.</i>		
2 Did the organization operate for the benefit of any supported organization other than the supported organization(s) that operated, supervised, or controlled the supporting organization? <i>If "Yes," explain in Part VI how providing such benefit carried out the purposes of the supported organization(s) that operated, supervised, or controlled the supporting organization.</i>		

Section C. Type II Supporting Organizations

	Yes	No
1 Were a majority of the organization's directors or trustees during the tax year also a majority of the directors or trustees of each of the organization's supported organization(s)? <i>If "No," describe in Part VI how control or management of the supporting organization was vested in the same persons that controlled or managed the supported organization(s).</i>		

Section D. All Type III Supporting Organizations

	Yes	No
1 Did the organization provide to each of its supported organizations, by the last day of the fifth month of the organization's tax year, (i) a written notice describing the type and amount of support provided during the prior tax year, (ii) a copy of the Form 990 that was most recently filed as of the date of notification, and (iii) copies of the organization's governing documents in effect on the date of notification, to the extent not previously provided?		
2 Were any of the organization's officers, directors, or trustees either (i) appointed or elected by the supported organization(s) or (ii) serving on the governing body of a supported organization? <i>If "No," explain in Part VI how the organization maintained a close and continuous working relationship with the supported organization(s).</i>		
3 By reason of the relationship described in (2), did the organization's supported organizations have a significant voice in the organization's investment policies and in directing the use of the organization's income or assets at all times during the tax year? <i>If "Yes," describe in Part VI the role the organization's supported organizations played in this regard.</i>		

Section E. Type III Functionally Integrated Supporting Organizations

1 Check the box next to the method that the organization used to satisfy the Integral Part Test during the year <i>(see instructions)</i> .		
a <input type="checkbox"/> The organization satisfied the Activities Test. <i>Complete line 2 below.</i>		
b <input type="checkbox"/> The organization is the parent of each of its supported organizations. <i>Complete line 3 below.</i>		
c <input type="checkbox"/> The organization supported a governmental entity. <i>Describe in Part VI how you supported a government entity (see instructions).</i>		
2 Activities Test. Answer (a) and (b) below.		
a Did substantially all of the organization's activities during the tax year directly further the exempt purposes of the supported organization(s) to which the organization was responsive? <i>If "Yes," then in Part VI identify those supported organizations and explain how these activities directly furthered their exempt purposes, how the organization was responsive to those supported organizations, and how the organization determined that these activities constituted substantially all of its activities.</i>	Yes	No
b Did the activities described in (a) constitute activities that, but for the organization's involvement, one or more of the organization's supported organization(s) would have been engaged in? <i>If "Yes," explain in Part VI the reasons for the organization's position that its supported organization(s) would have engaged in these activities but for the organization's involvement.</i>		
3 Parent of Supported Organizations. Answer (a) and (b) below.		
a Did the organization have the power to regularly appoint or elect a majority of the officers, directors, or trustees of each of the supported organizations? <i>Provide details in Part VI.</i>		
b Did the organization exercise a substantial degree of direction over the policies, programs, and activities of each of its supported organizations? <i>If "Yes," describe in Part VI the role played by the organization in this regard.</i>		

Part V Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations

1 Check here if the organization satisfied the Integral Part Test as a qualifying trust on Nov. 20, 1970 (explain in Part VI). **See instructions.** All other Type III non-functionally integrated supporting organizations must complete Sections A through E.

Section A - Adjusted Net Income		(A) Prior Year	(B) Current Year (optional)
1	Net short-term capital gain	1	
2	Recoveries of prior-year distributions	2	
3	Other gross income (see instructions)	3	
4	Add lines 1 through 3.	4	
5	Depreciation and depletion	5	
6	Portion of operating expenses paid or incurred for production or collection of gross income or for management, conservation, or maintenance of property held for production of income (see instructions)	6	
7	Other expenses (see instructions)	7	
8	Adjusted Net Income (subtract lines 5, 6, and 7 from line 4)	8	

Section B - Minimum Asset Amount		(A) Prior Year	(B) Current Year (optional)
1	Aggregate fair market value of all non-exempt-use assets (see instructions for short tax year or assets held for part of year):		
a	Average monthly value of securities	1a	
b	Average monthly cash balances	1b	
c	Fair market value of other non-exempt-use assets	1c	
d	Total (add lines 1a, 1b, and 1c)	1d	
e	Discount claimed for blockage or other factors (explain in detail in Part VI):		
2	Acquisition indebtedness applicable to non-exempt-use assets	2	
3	Subtract line 2 from line 1d.	3	
4	Cash deemed held for exempt use. Enter 1-1/2% of line 3 (for greater amount, see instructions).	4	
5	Net value of non-exempt-use assets (subtract line 4 from line 3)	5	
6	Multiply line 5 by .035.	6	
7	Recoveries of prior-year distributions	7	
8	Minimum Asset Amount (add line 7 to line 6)	8	

Section C - Distributable Amount			Current Year
1	Adjusted net income for prior year (from Section A, line 8, Column A)	1	
2	Enter 85% of line 1.	2	
3	Minimum asset amount for prior year (from Section B, line 8, Column A)	3	
4	Enter greater of line 2 or line 3.	4	
5	Income tax imposed in prior year	5	
6	Distributable Amount. Subtract line 5 from line 4, unless subject to emergency temporary reduction (see instructions).	6	
7	<input type="checkbox"/> Check here if the current year is the organization's first as a non-functionally integrated Type III supporting organization (see instructions).		

Part V Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations (continued)

Section D - Distributions	Current Year
1 Amounts paid to supported organizations to accomplish exempt purposes	
2 Amounts paid to perform activity that directly furthers exempt purposes of supported organizations, in excess of income from activity	
3 Administrative expenses paid to accomplish exempt purposes of supported organizations	
4 Amounts paid to acquire exempt-use assets	
5 Qualified set-aside amounts (prior IRS approval required)	
6 Other distributions (describe in Part VI). See instructions.	
7 Total annual distributions. Add lines 1 through 6.	
8 Distributions to attentive supported organizations to which the organization is responsive (provide details in Part VI). See instructions.	
9 Distributable amount for 2019 from Section C, line 6	
10 Line 8 amount divided by line 9 amount	

Section E - Distribution Allocations (see instructions)	(i) Excess Distributions	(ii) Underdistributions Pre-2019	(iii) Distributable Amount for 2019
1 Distributable amount for 2019 from Section C, line 6			
2 Underdistributions, if any, for years prior to 2019 (reasonable cause required- explain in Part VI). See instructions.			
3 Excess distributions carryover, if any, to 2019			
a From 2014			
b From 2015			
c From 2016			
d From 2017			
e From 2018			
f Total of lines 3a through e			
g Applied to underdistributions of prior years			
h Applied to 2019 distributable amount			
i Carryover from 2014 not applied (see instructions)			
j Remainder. Subtract lines 3g, 3h, and 3i from 3f.			
4 Distributions for 2019 from Section D, line 7: \$			
a Applied to underdistributions of prior years			
b Applied to 2019 distributable amount			
c Remainder. Subtract lines 4a and 4b from 4.			
5 Remaining underdistributions for years prior to 2019, if any. Subtract lines 3g and 4a from line 2. For result greater than zero, explain in Part VI . See instructions.			
6 Remaining underdistributions for 2019. Subtract lines 3h and 4b from line 1. For result greater than zero, explain in Part VI . See instructions.			
7 Excess distributions carryover to 2020. Add lines 3j and 4c.			
8 Breakdown of line 7:			
a Excess from 2015			
b Excess from 2016			
c Excess from 2017			
d Excess from 2018			
e Excess from 2019			

Part VI **Supplemental Information.** Provide the explanations required by Part II, line 10; Part II, line 17a or 17b; Part III, line 12; Part IV, Section A, lines 1, 2, 3b, 3c, 4b, 4c, 5a, 6, 9a, 9b, 9c, 11a, 11b, and 11c; Part IV, Section B, lines 1 and 2; Part IV, Section C, line 1; Part IV, Section D, lines 2 and 3; Part IV, Section E, lines 1c, 2a, 2b, 3a, and 3b; Part V, line 1; Part V, Section B, line 1e; Part V, Section D, lines 5, 6, and 8; and Part V, Section E, lines 2, 5, and 6. Also complete this part for any additional information. (See instructions.)

SCHEDULE A, PART II, LINE 10, EXPLANATION FOR OTHER INCOME:

MISCELLANEOUS

2015 AMOUNT: \$ 1,793.

2016 AMOUNT: \$ 9,238.

2017 AMOUNT: \$ 54,969.

2018 AMOUNT: \$ 1,666.

2019 AMOUNT: \$ 132,765.

WORKERS COMPENSATION REFUND

2018 AMOUNT: \$ 108,427.

SCHEDULE D (Form 990)

Department of the Treasury Internal Revenue Service

Supplemental Financial Statements

Complete if the organization answered "Yes" on Form 990, Part IV, line 6, 7, 8, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b.

Attach to Form 990.

Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

2019

Open to Public Inspection

Name of the organization: DUPAGE HABITAT FOR HUMANITY; Employer identification number: 36-4003119

Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts. Complete if the organization answered "Yes" on Form 990, Part IV, line 6.

Table with 3 columns: Question, (a) Donor advised funds, (b) Funds and other accounts. Rows include total number at end of year, aggregate value of contributions, grants, and end of year, and two yes/no questions about donor property and grant fund usage.

Part II Conservation Easements. Complete if the organization answered "Yes" on Form 990, Part IV, line 7.

Table with 3 columns: Question, (a) Donor advised funds, (b) Funds and other accounts. Rows include purpose of easements, number of easements, acreage, and expenses, and two yes/no questions about monitoring and reporting.

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets. Complete if the organization answered "Yes" on Form 990, Part IV, line 8.

Table with 3 columns: Question, (a) Donor advised funds, (b) Funds and other accounts. Rows include reporting requirements for art and historical treasures, and amounts for revenue and assets.

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets (continued)

- 3 Using the organization's acquisition, accession, and other records, check any of the following that make significant use of its collection items (check all that apply):
- a Public exhibition
 - b Scholarly research
 - c Preservation for future generations
 - d Loan or exchange program
 - e Other _____
- 4 Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIII.
- 5 During the year, did the organization solicit or receive donations of art, historical treasures, or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection? Yes No

Part IV Escrow and Custodial Arrangements. Complete if the organization answered "Yes" on Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

- 1a Is the organization an agent, trustee, custodian or other intermediary for contributions or other assets not included on Form 990, Part X? Yes No
- b If "Yes," explain the arrangement in Part XIII and complete the following table:
- | | Amount |
|---------------------------------|--------|
| c Beginning balance | 1c |
| d Additions during the year | 1d |
| e Distributions during the year | 1e |
| f Ending balance | 1f |
- 2a Did the organization include an amount on Form 990, Part X, line 21, for escrow or custodial account liability? Yes No
- b If "Yes," explain the arrangement in Part XIII. Check here if the explanation has been provided on Part XIII

Part V Endowment Funds. Complete if the organization answered "Yes" on Form 990, Part IV, line 10.

	(a) Current year	(b) Prior year	(c) Two years back	(d) Three years back	(e) Four years back
1a Beginning of year balance					
b Contributions					
c Net investment earnings, gains, and losses					
d Grants or scholarships					
e Other expenditures for facilities and programs					
f Administrative expenses					
g End of year balance					

- 2 Provide the estimated percentage of the current year end balance (line 1g, column (a)) held as:
- a Board designated or quasi-endowment _____ %
 - b Permanent endowment _____ %
 - c Term endowment _____ %
- The percentages on lines 2a, 2b, and 2c should equal 100%.
- 3a Are there endowment funds not in the possession of the organization that are held and administered for the organization by:
- | | Yes | No |
|--|--------|----|
| (i) Unrelated organizations | 3a(i) | |
| (ii) Related organizations | 3a(ii) | |
| b If "Yes" on line 3a(ii), are the related organizations listed as required on Schedule R? | 3b | |
- 4 Describe in Part XIII the intended uses of the organization's endowment funds.

Part VI Land, Buildings, and Equipment.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11a. See Form 990, Part X, line 10.

Description of property	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Accumulated depreciation	(d) Book value
1a Land				
b Buildings				
c Leasehold improvements				
d Equipment		221,723.	122,313.	99,410.
e Other				
Total. Add lines 1a through 1e. (Column (d) must equal Form 990, Part X, column (B), line 10c.)				99,410.

Part VII Investments - Other Securities.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11b. See Form 990, Part X, line 12.

(a) Description of security or category (including name of security)	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1) Financial derivatives		
(2) Closely held equity interests		
(3) Other		
(A)		
(B)		
(C)		
(D)		
(E)		
(F)		
(G)		
(H)		
Total. (Col. (b) must equal Form 990, Part X, col. (B) line 12.) ▶		

Part VIII Investments - Program Related.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11c. See Form 990, Part X, line 13.

(a) Description of investment	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1)		
(2)		
(3)		
(4)		
(5)		
(6)		
(7)		
(8)		
(9)		
Total. (Col. (b) must equal Form 990, Part X, col. (B) line 13.) ▶		

Part IX Other Assets.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11d. See Form 990, Part X, line 15.

(a) Description	(b) Book value
(1) DEPOSITS AND OTHER ASSETS	64,421.
(2) REAL ESTATE OWNED	420,487.
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
Total. (Column (b) must equal Form 990, Part X, col. (B) line 15.) ▶	484,908.

Part X Other Liabilities.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11e or 11f. See Form 990, Part X, line 25.

1. (a) Description of liability	(b) Book value
(1) Federal income taxes	
(2) CLOSING FUNDS HELD ON BEHALF OF	
(3) PARTNER FAMILIES	9,900.
(4) INTERCOMPANY PAYABLES	121,974.
(5)	
(6)	
(7)	
(8)	
(9)	
Total. (Column (b) must equal Form 990, Part X, col. (B) line 25.) ▶	131,874.

2. Liability for uncertain tax positions. In Part XIII, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FASB ASC 740. Check here if the text of the footnote has been provided in Part XIII...

Part XI Reconciliation of Revenue per Audited Financial Statements With Revenue per Return.

Complete if the organization answered "Yes" on Form 990, Part IV, line 12a.

1	Total revenue, gains, and other support per audited financial statements		1	3,867,334.
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12:			
a	Net unrealized gains (losses) on investments	2a		
b	Donated services and use of facilities	2b		
c	Recoveries of prior year grants	2c		
d	Other (Describe in Part XIII.)	2d		
e	Add lines 2a through 2d		2e	0.
3	Subtract line 2e from line 1		3	3,867,334.
4	Amounts included on Form 990, Part VIII, line 12, but not on line 1:			
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a		
b	Other (Describe in Part XIII.)	4b		-96,756.
c	Add lines 4a and 4b		4c	-96,756.
5	Total revenue. Add lines 3 and 4c . (This must equal Form 990, Part I, line 12.)		5	3,770,578.

Part XII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return.

Complete if the organization answered "Yes" on Form 990, Part IV, line 12a.

1	Total expenses and losses per audited financial statements		1	3,478,415.
2	Amounts included on line 1 but not on Form 990, Part IX, line 25:			
a	Donated services and use of facilities	2a		
b	Prior year adjustments	2b		
c	Other losses	2c		
d	Other (Describe in Part XIII.)	2d		338,008.
e	Add lines 2a through 2d		2e	338,008.
3	Subtract line 2e from line 1		3	3,140,407.
4	Amounts included on Form 990, Part IX, line 25, but not on line 1:			
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a		
b	Other (Describe in Part XIII.)	4b		
c	Add lines 4a and 4b		4c	0.
5	Total expenses. Add lines 3 and 4c . (This must equal Form 990, Part I, line 18.)		5	3,140,407.

Part XIII Supplemental Information.

Provide the descriptions required for Part II, lines 3, 5, and 9; Part III, lines 1a and 4; Part IV, lines 1b and 2b; Part V, line 4; Part X, line 2; Part XI, lines 2d and 4b; and Part XII, lines 2d and 4b. Also complete this part to provide any additional information.

PART IV, LINE 2B:

ESCROW ACCOUNT BALANCE REPRESENTS IN-HOUSE ESCROW MAINTAINED BY ORGANIZATION ON BEHALF OF A PARTNER FAMILY. FUNDS ARE PAID TO THE ORGANIZATION AND MAINTAINED UNTIL REQUIRED PAYMENTS FOR PROPERTY TAXES ARE NECESSARY.

PART XI, LINE 4B - OTHER ADJUSTMENTS:

LOSS IN EQUITY OF LLC	8,564.
DIRECT FUNDRAISING EXPENSE NETTED WITH REVENUE ON 990	-105,320.
TOTAL TO SCHEDULE D, PART XI, LINE 4B	-96,756.

PART XII, LINE 2D - OTHER ADJUSTMENTS:

Part XIII Supplemental Information *(continued)*

DIRECT FUNDRAISING EXPENSE NETTED WITH REVENUE ON 990	105,320.
UNCOLLECTIBLE PLEDGES	232,688.
TOTAL TO SCHEDULE D, PART XII, LINE 2D	338,008.

SCHEDULE G
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Supplemental Information Regarding Fundraising or Gaming Activities

Complete if the organization answered "Yes" on Form 990, Part IV, line 17, 18, or 19, or if the organization entered more than \$15,000 on Form 990-EZ, line 6a.

▶ **Attach to Form 990 or Form 990-EZ.**

▶ **Go to www.irs.gov/Form990 for instructions and the latest information.**

OMB No. 1545-0047

2019

Open to Public Inspection

Name of the organization

DUPAGE HABITAT FOR HUMANITY

Employer identification number

36-4003119

Part I

Fundraising Activities. Complete if the organization answered "Yes" on Form 990, Part IV, line 17. Form 990-EZ filers are not required to complete this part.

1 Indicate whether the organization raised funds through any of the following activities. Check all that apply.

a Mail solicitations

e Solicitation of non-government grants

b Internet and email solicitations

f Solicitation of government grants

c Phone solicitations

g Special fundraising events

d In-person solicitations

2 a Did the organization have a written or oral agreement with any individual (including officers, directors, trustees, or key employees listed in Form 990, Part VII) or entity in connection with professional fundraising services? **Yes** **No**

b If "Yes," list the 10 highest paid individuals or entities (fundraisers) pursuant to agreements under which the fundraiser is to be compensated at least \$5,000 by the organization.

(i) Name and address of individual or entity (fundraiser)	(ii) Activity	(iii) Did fundraiser have custody or control of contributions?		(iv) Gross receipts from activity	(v) Amount paid to (or retained by) fundraiser listed in col. (i)	(vi) Amount paid to (or retained by) organization
		Yes	No			
Total				▶		

3 List all states in which the organization is registered or licensed to solicit contributions or has been notified it is exempt from registration or licensing.

Part II Fundraising Events. Complete if the organization answered "Yes" on Form 990, Part IV, line 18, or reported more than \$15,000 of fundraising event contributions and gross income on Form 990-EZ, lines 1 and 6b. List events with gross receipts greater than \$5,000.

		(a) Event #1	(b) Event #2	(c) Other events	(d) Total events
		GOLF OUTING	BUILD DAYS	2	(add col. (a) through col. (c))
		(event type)	(event type)	(total number)	
Revenue	1 Gross receipts	118,213.	239,835.	86,000.	444,048.
	2 Less: Contributions	100,408.	239,835.	86,000.	426,243.
	3 Gross income (line 1 minus line 2)	17,805.			17,805.
Direct Expenses	4 Cash prizes				
	5 Noncash prizes	63,580.			63,580.
	6 Rent/facility costs	17,805.			17,805.
	7 Food and beverages				
	8 Entertainment				
	9 Other direct expenses	16,103.	7,273.	18,364.	41,740.
	10 Direct expense summary. Add lines 4 through 9 in column (d)				123,125.
11 Net income summary. Subtract line 10 from line 3, column (d)				-105,320.	

Part III Gaming. Complete if the organization answered "Yes" on Form 990, Part IV, line 19, or reported more than \$15,000 on Form 990-EZ, line 6a.

		(a) Bingo	(b) Pull tabs/instant bingo/progressive bingo	(c) Other gaming	(d) Total gaming (add col. (a) through col. (c))
		1 Gross revenue			
Direct Expenses	2 Cash prizes				
	3 Noncash prizes				
	4 Rent/facility costs				
	5 Other direct expenses				
	6 Volunteer labor	<input type="checkbox"/> Yes _____ % <input type="checkbox"/> No	<input type="checkbox"/> Yes _____ % <input type="checkbox"/> No	<input type="checkbox"/> Yes _____ % <input type="checkbox"/> No	
7 Direct expense summary. Add lines 2 through 5 in column (d)					
8 Net gaming income summary. Subtract line 7 from line 1, column (d)					

9 Enter the state(s) in which the organization conducts gaming activities: _____
a Is the organization licensed to conduct gaming activities in each of these states? Yes No
b If "No," explain: _____

10a Were any of the organization's gaming licenses revoked, suspended, or terminated during the tax year? Yes No
b If "Yes," explain: _____

- 11 Does the organization conduct gaming activities with nonmembers? Yes No
- 12 Is the organization a grantor, beneficiary or trustee of a trust, or a member of a partnership or other entity formed to administer charitable gaming? Yes No
- 13 Indicate the percentage of gaming activity conducted in:

a The organization's facility	13a	%
b An outside facility	13b	%
- 14 Enter the name and address of the person who prepares the organization's gaming/special events books and records:

Name ▶ _____

Address ▶ _____

- 15a Does the organization have a contract with a third party from whom the organization receives gaming revenue? Yes No
- b If "Yes," enter the amount of gaming revenue received by the organization ▶ \$ _____ and the amount of gaming revenue retained by the third party ▶ \$ _____
- c If "Yes," enter name and address of the third party:

Name ▶ _____

Address ▶ _____

16 Gaming manager information:

Name ▶ _____

Gaming manager compensation ▶ \$ _____

Description of services provided ▶ _____

Director/officer Employee Independent contractor

17 Mandatory distributions:

- a Is the organization required under state law to make charitable distributions from the gaming proceeds to retain the state gaming license? Yes No
- b Enter the amount of distributions required under state law to be distributed to other exempt organizations or spent in the organization's own exempt activities during the tax year ▶ \$ _____

Part IV Supplemental Information. Provide the explanations required by Part I, line 2b, columns (iii) and (v); and Part III, lines 9, 9b, 10b, 15b, 15c, 16, and 17b, as applicable. Also provide any additional information. See instructions.

Part IV Supplemental Information *(continued)*

Multiple horizontal lines for supplemental information.

**SCHEDULE I
(Form 990)**

Department of the Treasury
Internal Revenue Service

**Grants and Other Assistance to Organizations,
Governments, and Individuals in the United States**
Complete if the organization answered "Yes" on Form 990, Part IV, line 21 or 22.
▶ **Attach to Form 990.**
▶ **Go to www.irs.gov/Form990 for the latest information.**

OMB No. 1545-0047

2019

**Open to Public
Inspection**

Name of the organization **DUPAGE HABITAT FOR HUMANITY** Employer identification number **36-4003119**

Part I General Information on Grants and Assistance

- 1** Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance? Yes No
- 2** Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States.

Part II Grants and Other Assistance to Domestic Organizations and Domestic Governments. Complete if the organization answered "Yes" on Form 990, Part IV, line 21, for any recipient that received more than \$5,000. Part II can be duplicated if additional space is needed.

1 (a) Name and address of organization or government	(b) EIN	(c) IRC section (if applicable)	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of noncash assistance	(h) Purpose of grant or assistance
HABITAT FOR HUMANITY INTERNATIONAL, INC. - 322 W LAMAR STREET - AMERICUS, GA 31709	91-1914868		138,500.	0.			TITHE CONTRIBUTION
RESTORE OF FOX VALLEY HABITAT FOR HUMANITY - 4100 FOX VALLEY CENTER - AURORA, IL 60504	27-2617181		0.	137,903.	FMV	INVENTORY FOR RESALE, STORE EQUIPMENT	CONSOLIDATE RESTORE OPERATIONS IN SEPARATE ENTITY

2 Enter total number of section 501(c)(3) and government organizations listed in the line 1 table **1.**

3 Enter total number of other organizations listed in the line 1 table

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule I (Form 990) (2019)

Part III Grants and Other Assistance to Domestic Individuals. Complete if the organization answered "Yes" on Form 990, Part IV, line 22.
Part III can be duplicated if additional space is needed.

(a) Type of grant or assistance	(b) Number of recipients	(c) Amount of cash grant	(d) Amount of non-cash assistance	(e) Method of valuation (book, FMV, appraisal, other)	(f) Description of noncash assistance

Part IV Supplemental Information. Provide the information required in Part I, line 2; Part III, column (b); and any other additional information.

**SCHEDULE M
(Form 990)**

Noncash Contributions

OMB No. 1545-0047

2019

Open to Public Inspection

Department of the Treasury
Internal Revenue Service

- ▶ Complete if the organizations answered "Yes" on Form 990, Part IV, lines 29 or 30.
- ▶ Attach to Form 990.
- ▶ Go to www.irs.gov/Form990 for instructions and the latest information.

Name of the organization **DUPAGE HABITAT FOR HUMANITY** Employer identification number **36-4003119**

Part I Types of Property

	(a) Check if applicable	(b) Number of contributions or items contributed	(c) Noncash contribution amounts reported on Form 990, Part VIII, line 1g	(d) Method of determining noncash contribution amounts
1 Art - Works of art				
2 Art - Historical treasures				
3 Art - Fractional interests				
4 Books and publications				
5 Clothing and household goods				
6 Cars and other vehicles				
7 Boats and planes				
8 Intellectual property				
9 Securities - Publicly traded				
10 Securities - Closely held stock				
11 Securities - Partnership, LLC, or trust interests				
12 Securities - Miscellaneous				
13 Qualified conservation contribution - Historic structures				
14 Qualified conservation contribution - Other				
15 Real estate - Residential	X	1	275,000.	APPRAISED VALUE
16 Real estate - Commercial				
17 Real estate - Other				
18 Collectibles				
19 Food inventory				
20 Drugs and medical supplies				
21 Taxidermy				
22 Historical artifacts				
23 Scientific specimens				
24 Archeological artifacts				
25 Other ▶ (FUNDRAISING I)	X	1	63,580.	FAIR MARKET VALUE
26 Other ▶ (LAWNMOWER)	X	1	499.	
27 Other ▶ ()				
28 Other ▶ ()				

29 Number of Forms 8283 received by the organization during the tax year for contributions for which the organization completed Form 8283, Part IV, Donee Acknowledgement **29**

	Yes	No
30a During the year, did the organization receive by contribution any property reported in Part I, lines 1 through 28, that it must hold for at least three years from the date of the initial contribution, and which isn't required to be used for exempt purposes for the entire holding period?		X
b If "Yes," describe the arrangement in Part II.		
31 Does the organization have a gift acceptance policy that requires the review of any nonstandard contributions?		X
32a Does the organization hire or use third parties or related organizations to solicit, process, or sell noncash contributions?		X
b If "Yes," describe in Part II.		
33 If the organization didn't report an amount in column (c) for a type of property for which column (a) is checked, describe in Part II.		

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule M (Form 990) 2019

SCHEDULE O
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Supplemental Information to Form 990 or 990-EZ

Complete to provide information for responses to specific questions on
Form 990 or 990-EZ or to provide any additional information.

▶ Attach to Form 990 or 990-EZ.

▶ Go to www.irs.gov/Form990 for the latest information.

OMB No. 1545-0047

2019

Open to Public
Inspection

Name of the organization

DUPAGE HABITAT FOR HUMANITY

Employer identification number

36-4003119

FORM 990, PART I, LINE 1, DESCRIPTION OF ORGANIZATION MISSION:

DISADVANTAGED FAMILIES.

FORM 990, PART III, LINE 3, CHANGES IN PROGRAM SERVICES:

THE RESTORE OPERATIONS WERE MOVED TO AN AFFILIATED ENTITY.

FORM 990, PART III, LINE 4A, PROGRAM SERVICE ACCOMPLISHMENTS:

INVOLVEMENT AND PRIDE, AS WELL AS ACTIVITIES FOR YOUTH AND SENIORS.

FORM 990, PART VI, SECTION B, LINE 11B:

THE DRAFT OF THE 990 WAS SENT TO THE BOARD FINANCE AND AUDIT COMMITTEE FOR REVIEW AND THEN PRESENTED FOR APPROVAL TO THE FULL BOARD AT A DULY NOTICED AND REGULARLY SCHEDULED MEETING PRIOR TO FILING.

FORM 990, PART VI, SECTION B, LINE 12C:

EACH NEW BOARD MEMBER REVIEWS THE CONFLICT OF INTEREST POLICY AT ORIENTATION. AT EACH BOARD MEETING, MEMBERS ARE ASKED TO DISCLOSE ANY CONFLICTS OF INTEREST. CONFLICTS ARE RECORDED IN THE BOARD MINUTES.

FORM 990, PART VI, SECTION B, LINE 15A:

THE EXECUTIVE COMMITTEE OF THE BOARD REVIEWS THE EXECUTIVE DIRECTOR'S ANNUAL PERFORMANCE COMPARED TO THE POSITION AND ORGANIZATION GOALS. PERFORMANCE OF KEY EMPLOYEES IS REVIEWED BY THE EXECUTIVE DIRECTOR ANNUALLY. PERFORMANCE IS COMPARED TO ESTABLISHED GOALS AND RECORDED IN EMPLOYEES' PERSONNEL RECORDS.

Name of the organization DUPAGE HABITAT FOR HUMANITY	Employer identification number 36-4003119
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FORM 990, PART VI, SECTION C, LINE 19:

DOCUMENTS ARE POSTED ON THE ORGANIZATION'S WEBSITE. THEY ARE ALSO AVAILABLE UPON REQUEST.

FORM 990, PART XI, LINE 9, CHANGES IN NET ASSETS:

GAIN (LOSS) IN EQUITY OF LLC	-8,564.
UNCOLLECTIBLE PLEDGES	-232,688.
TOTAL TO FORM 990, PART XI, LINE 9	-241,252.

FORM 990 PART XII LINE 2C

THE ORGANIZATION HAS NOT CHANGED ITS OVERSIGHT PROCESS OR SELECTION PROCESS DURING THE TAX YEAR.

**SCHEDULE R
(Form 990)**

Department of the Treasury
Internal Revenue Service

Related Organizations and Unrelated Partnerships

▶ Complete if the organization answered "Yes" on Form 990, Part IV, line 33, 34, 35b, 36, or 37.
▶ Attach to Form 990.

▶ Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

2019

Open to Public
Inspection

Name of the organization **DUPAGE HABITAT FOR HUMANITY** Employer identification number **36-4003119**

Part I Identification of Disregarded Entities. Complete if the organization answered "Yes" on Form 990, Part IV, line 33.

(a) Name, address, and EIN (if applicable) of disregarded entity	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Total income	(e) End-of-year assets	(f) Direct controlling entity
DUPAGE HABITAT FOR HUMANITY NEIGHBORHOOD REVITALIZATION COUNCIL - 47-4226611, 1600 EAST ROOSEVELT, WHEATON, IL 60187	CHDO TO SUPPORT DUPAGE HABITAT FOR HUMANITY	ILLINOIS			DUPAGE HABITAT FOR HUMANITY

Part II Identification of Related Tax-Exempt Organizations. Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related tax-exempt organizations during the tax year.

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Exempt Code section	(e) Public charity status (if section 501(c)(3))	(f) Direct controlling entity	(g) Section 512(b)(13) controlled entity?	
						Yes	No
HOME TOGETHER LLC - 27-3797097 1600 ROOSEVELT WHEATON, IL 60187	OFFICE SPACE FOR DUPAGE HABITAT AND ANOTHER TAX EXEMPT ORGANIZATION	ILLINOIS	501(C)(3)	LINE 7			X

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

Schedule R (Form 990) 2019

Part III Identification of Related Organizations Taxable as a Partnership. Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related organizations treated as a partnership during the tax year.

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Predominant income (related, unrelated, excluded from tax under sections 512-514)	(f) Share of total income	(g) Share of end-of-year assets	(h) Disproportionate allocations?		(i) Code V-UBI amount in box 20 of Schedule K-1 (Form 1065)	(j) General or managing partner?		(k) Percentage ownership
							Yes	No		Yes	No	

Part IV Identification of Related Organizations Taxable as a Corporation or Trust. Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related organizations treated as a corporation or trust during the tax year.

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Type of entity (C corp, S corp, or trust)	(f) Share of total income	(g) Share of end-of-year assets	(h) Percentage ownership	(i) Section 512(b)(13) controlled entity?	
								Yes	No

Part V Transactions With Related Organizations. Complete if the organization answered "Yes" on Form 990, Part IV, line 34, 35b, or 36.

Note: Complete line 1 if any entity is listed in Parts II, III, or IV of this schedule.

1 During the tax year, did the organization engage in any of the following transactions with one or more related organizations listed in Parts II-IV?

	Yes	No
a Receipt of (i) interest, (ii) annuities, (iii) royalties, or (iv) rent from a controlled entity		X
b Gift, grant, or capital contribution to related organization(s)		X
c Gift, grant, or capital contribution from related organization(s)		X
d Loans or loan guarantees to or for related organization(s)	X	
e Loans or loan guarantees by related organization(s)		X
f Dividends from related organization(s)		X
g Sale of assets to related organization(s)		X
h Purchase of assets from related organization(s)		X
i Exchange of assets with related organization(s)		X
j Lease of facilities, equipment, or other assets to related organization(s)		X
k Lease of facilities, equipment, or other assets from related organization(s)	X	
l Performance of services or membership or fundraising solicitations for related organization(s)		X
m Performance of services or membership or fundraising solicitations by related organization(s)		X
n Sharing of facilities, equipment, mailing lists, or other assets with related organization(s)		X
o Sharing of paid employees with related organization(s)		X
p Reimbursement paid to related organization(s) for expenses		X
q Reimbursement paid by related organization(s) for expenses		X
r Other transfer of cash or property to related organization(s)		X
s Other transfer of cash or property from related organization(s)		X

2 If the answer to any of the above is "Yes," see the instructions for information on who must complete this line, including covered relationships and transaction thresholds.

(a) Name of related organization	(b) Transaction type (a-s)	(c) Amount involved	(d) Method of determining amount involved
(1)			
(2)			
(3)			
(4)			
(5)			
(6)			

Part VI Unrelated Organizations Taxable as a Partnership. Complete if the organization answered "Yes" on Form 990, Part IV, line 37.

Provide the following information for each entity taxed as a partnership through which the organization conducted more than five percent of its activities (measured by total assets or gross revenue) that was not a related organization. See instructions regarding exclusion for certain investment partnerships.

(a) Name, address, and EIN of entity	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Predominant income (related, unrelated, excluded from tax under sections 512-514)	(e) Are all partners sec. 501(c)(3) orgs.?		(f) Share of total income	(g) Share of end-of-year assets	(h) Dispropor- tionate allocations?		(i) Code V-UBI amount in box 20 of Schedule K-1 (Form 1065)	(j) General or managing partner?		(k) Percentage ownership
				Yes	No			Yes	No		Yes	No	

Part VII Supplemental Information

Provide additional information for responses to questions on Schedule R. See instructions.

Multiple horizontal lines for supplemental information.

Product: **Exempt Extension**

Category:

IRS Center: **Ogden**Name: **DUPAGE HABITAT FOR HUMANITY**e-Postmark: **11/16/2020 2:54:50**FEIN: *******3119**

Notification:

Fiscal Year Begin Date: **7/1/2019**Fiscal Year End Date: **6/30/2020**

eSigned:

Return History

Date	Return ID	Type of Activity	Submission ID	Refund/ (Due)	Updated By	eSign Date
11/16/2020	19X:13100-01:V1	Upload Started				
11/16/2020	19X:13100-01:V1	Ready to Release by Customer				
11/16/2020	19X:13100-01:V1	Released for Transmission - Validation in Progress			438-wrona	
11/16/2020	19X:13100-01:V1	Ready to transmit - Validation Complete				
11/16/2020	19X:13100-01:V1	Transmitted to FD	36221020203210325e19			
11/16/2020	19X:13100-01:V1	Accepted by FD on 11/16/2020				