

# Selden Fox

Accounting for your future

619 Enterprise Drive | Oak Brook, Illinois 60523 | www.seldenfox.com  
p 630.954.1400 | f 630.954.1327 | email@seldenfox.com

May 11, 2023

Ms. Jennifer Taft  
Executive Director  
DuPage Habitat for Humanity  
1600 East Roosevelt Road  
Wheaton, Illinois 60187

Dear Ms. Taft:

The federal income tax return for the year ended June 30, 2022 for DuPage Habitat for Humanity will be electronically filed; accordingly, we are enclosing the following:

FORM 8879-TE – IRS *e-file* SIGNATURE AUTHORIZATION FOR A TAX  
EXEMPT ENTITY

06/30/22 RETURN OF ORGANIZATION EXEMPT FROM INCOME TAX  
FORM 990 (*Electronic copy only*)

06/30/22 ILLINOIS ATTORNEY GENERAL'S CHARITABLE ORGANIZATION  
ANNUAL REPORT – FORM AG990-IL

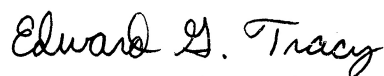
We must receive your signed authorization (Form 8879-TE) before we can electronically transmit your federal return. Please return the signed authorization to Selden Fox as soon as possible before May 15, 2023. Upon receipt of your signed authorization, we will electronically transmit your federal return 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/njc

# TAX RETURN FILING INSTRUCTIONS

FORM 990

FOR THE YEAR ENDING

JUNE 30, 2022

<b>Prepared for</b>	DUPAGE HABITAT FOR HUMANITY 1600 EAST ROOSEVELT ROAD WHEATON, IL 60187
<b>Prepared by</b>	SELDEN FOX, LTD. 619 ENTERPRISE DRIVE OAK BROOK, IL 60523-8835
<b>Amount due or refund</b>	NOT APPLICABLE
<b>Make check payable to</b>	NOT APPLICABLE
<b>Mail tax return and check (if applicable) to</b>	NOT APPLICABLE
<b>Return must be mailed on or before</b>	RETURN FORM 8879-TE TO US BY MAY 15, 2023.
<b>Special Instructions</b>	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-TE 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.

IRS e-file Signature Authorization for a Tax Exempt Entity

For calendar year 2021, or fiscal year beginning JUL 1, 2021, and ending JUN 30, 2022

2021

Department of the Treasury Internal Revenue Service

Do not send to the IRS. Keep for your records. Go to www.irs.gov/Form8879TE for the latest information.

Name of filer

DUPAGE HABITAT FOR HUMANITY

EIN or SSN

36-4003119

Name and title of officer or person subject to tax

JENNIFER TAFF EXECUTIVE DIRECTOR

Part I Type of Return and Return Information

Check the box for the return for which you are using this Form 8879-TE and enter the applicable amount, if any, from the return. Form 8038-CP and Form 5330 filers may enter dollars and cents. For all other forms, enter whole dollars only.

Table with 4 columns: Line number, Form type, Description, and Amount. Includes rows for Form 990, Form 990-EZ, Form 1120-POL, Form 990-PF, Form 8868, Form 990-T, Form 4720, Form 5227, Form 5330, and Form 8038-CP.

Part II Declaration and Signature Authorization of Officer or Person Subject to Tax

Under penalties of perjury, I declare that I am an officer of the above entity or I am a person subject to tax with respect to (name of entity) SELDEN FOX, LTD., (EIN) 36-4003119 and that I have examined a copy of the 2021 electronic return and accompanying schedules and statements, and, to the best of my knowledge and belief, they are true, correct, and complete.

PIN: check one box only

[X] I authorize SELDEN FOX, LTD. to enter my PIN 03119. Enter five numbers, but do not enter all zeros.

as my signature on the tax year 2021 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 or person subject to tax with respect to the entity, I will enter my PIN as my signature on the tax year 2021 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.

Signature of officer or person subject to tax

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.

36321060523

Do not enter all zeros

I certify that the above numeric entry is my PIN, which is my signature on the 2021 electronically filed return 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

[Handwritten Signature]

Date

05/11/2023

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

LHA For Privacy act and Paperwork Reduction Act Notice, see instructions.

Form 8879-TE (2021)

Form **990**

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

OMB No. 1545-0047

**2021**

Department of the Treasury  
Internal Revenue Service

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

Open to Public Inspection

**A** For the 2021 calendar year, or tax year beginning **JUL 1, 2021** and ending **JUN 30, 2022**

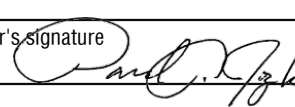
<b>B</b> Check if applicable:  <input type="checkbox"/> Address change <input type="checkbox"/> Name change <input type="checkbox"/> Initial return <input type="checkbox"/> Final return/terminated <input type="checkbox"/> Amended return <input type="checkbox"/> Application pending	<b>C</b> Name of organization <b>DUPAGE HABITAT FOR HUMANITY</b> Doing business as Number and street (or P.O. box if mail is not delivered to street address) Room/suite <b>1600 EAST ROOSEVELT ROAD</b> City or town, state or province, country, and ZIP or foreign postal code <b>WHEATON, IL 60187</b> <b>F</b> Name and address of principal officer: <b>DAVID NEARY</b> <b>SAME AS C ABOVE</b>	<b>D</b> Employer identification number <b>36-4003119</b> <b>E</b> Telephone number <b>(630) 510-3737</b> <b>G</b> Gross receipts \$ <b>8,391,671.</b> <b>H(a)</b> Is this a group return for subordinates? ..... <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <b>H(b)</b> Are all subordinates included? <input type="checkbox"/> Yes <input type="checkbox"/> No If "No," attach a list. See instructions <b>H(c)</b> Group exemption number ▶ <b>8545</b>
<b>I</b> 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		
<b>J</b> Website: ▶ <b>WWW.DUPAGEHABITAT.ORG</b>		
<b>K</b> Form of organization: <input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Association <input type="checkbox"/> Other ▶ <b>L</b> Year of formation: <b>1995</b> <b>M</b> State of legal domicile: <b>IL</b>		

**Part I Summary**

<b>Activities &amp; Governance</b>	<b>1</b> Briefly describe the organization's mission or most significant activities: <b>TO PROVIDE AFFORDABLE HOMES, HOME PRESERVATION AND NEIGHBORHOOD REVITALIZATION FOR ECONOMICALLY</b> <b>2</b> Check this box <input type="checkbox"/> if the organization discontinued its operations or disposed of more than 25% of its net assets. <b>3</b> Number of voting members of the governing body (Part VI, line 1a) ..... <b>3</b> <b>11</b> <b>4</b> Number of independent voting members of the governing body (Part VI, line 1b) ..... <b>4</b> <b>11</b> <b>5</b> Total number of individuals employed in calendar year 2021 (Part V, line 2a) ..... <b>5</b> <b>66</b> <b>6</b> Total number of volunteers (estimate if necessary) ..... <b>6</b> <b>1560</b> <b>7a</b> Total unrelated business revenue from Part VIII, column (C), line 12 ..... <b>7a</b> <b>0.</b> <b>7b</b> Net unrelated business taxable income from Form 990-T, Part I, line 11 ..... <b>7b</b> <b>0.</b>	
<b>Revenue</b>	<b>8</b> Contributions and grants (Part VIII, line 1h) ..... <b>2,663,654.</b> <b>Prior Year</b> <b>5,510,668.</b> <b>Current Year</b> <b>9</b> Program service revenue (Part VIII, line 2g) ..... <b>257,864.</b> <b>189,670.</b> <b>10</b> Investment income (Part VIII, column (A), lines 3, 4, and 7d) ..... <b>1,037,265.</b> <b>2,687,257.</b> <b>11</b> Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e) ..... <b>-57,042.</b> <b>-32,489.</b> <b>12</b> Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12) ..... <b>3,901,741.</b> <b>8,355,106.</b>	
<b>Expenses</b>	<b>13</b> Grants and similar amounts paid (Part IX, column (A), lines 1-3) ..... <b>40,000.</b> <b>157,488.</b> <b>14</b> Benefits paid to or for members (Part IX, column (A), line 4) ..... <b>0.</b> <b>0.</b> <b>15</b> Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10) ..... <b>1,586,381.</b> <b>1,753,346.</b> <b>16a</b> Professional fundraising fees (Part IX, column (A), line 11e) ..... <b>0.</b> <b>0.</b> <b>b</b> Total fundraising expenses (Part IX, column (D), line 25) ▶ <b>579,428.</b> <b>17</b> Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e) ..... <b>1,777,092.</b> <b>2,830,361.</b> <b>18</b> Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25) ..... <b>3,403,473.</b> <b>4,741,195.</b> <b>19</b> Revenue less expenses. Subtract line 18 from line 12 ..... <b>498,268.</b> <b>3,613,911.</b>	
<b>Net Assets or Fund Balances</b>	<b>20</b> Total assets (Part X, line 16) ..... <b>6,181,971.</b> <b>Beginning of Current Year</b> <b>10,649,819.</b> <b>End of Year</b> <b>21</b> Total liabilities (Part X, line 26) ..... <b>1,437,064.</b> <b>2,285,641.</b> <b>22</b> Net assets or fund balances. Subtract line 21 from line 20 ..... <b>4,744,907.</b> <b>8,364,178.</b>	

**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.

<b>Sign Here</b>	Signature of officer _____ Date _____ Type or print name and title _____	
<b>Paid Preparer Use Only</b>	Print/Type preparer's name <b>PAUL J. ROZEK</b> Preparer's signature  Date <b>05/11/2023</b> Check <input type="checkbox"/> if self-employed PTIN <b>P00542258</b> Firm's name ▶ <b>SELDEN FOX, LTD.</b> Firm's EIN ▶ <b>36-2985770</b> Firm's address ▶ <b>619 ENTERPRISE DRIVE</b> Phone no. <b>630-954-1400</b> <b>OAK BROOK, IL 60523-8835</b>	

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? [ ] Yes [X] No

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

4a (Code: ) (Expenses \$ 3,861,457. including grants of \$ 157,488. ) (Revenue \$ 2,881,003. ) 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 3,861,457.

**Part IV Checklist of Required Schedules**

	Yes	No
<b>1</b> 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> .....	<b>1</b> X	
<b>2</b> Is the organization required to complete <i>Schedule B, Schedule of Contributors</i> ? See instructions .....	<b>2</b> X	
<b>3</b> 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> .....	<b>3</b>	X
<b>4 Section 501(c)(3) organizations.</b> 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> .....	<b>4</b>	X
<b>5</b> 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 Rev. Proc. 98-19? <i>If "Yes," complete Schedule C, Part III</i> .....	<b>5</b>	X
<b>6</b> 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> .....	<b>6</b>	X
<b>7</b> 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> .....	<b>7</b>	X
<b>8</b> Did the organization maintain collections of works of art, historical treasures, or other similar assets? <i>If "Yes," complete Schedule D, Part III</i> .....	<b>8</b>	X
<b>9</b> 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> .....	<b>9</b> X	
<b>10</b> 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> .....	<b>10</b>	X
<b>11</b> 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.		
<b>a</b> 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> .....	<b>11a</b> X	
<b>b</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> .....	<b>11b</b>	X
<b>c</b> 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> .....	<b>11c</b>	X
<b>d</b> 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> .....	<b>11d</b> X	
<b>e</b> Did the organization report an amount for other liabilities in Part X, line 25? <i>If "Yes," complete Schedule D, Part X</i> .....	<b>11e</b> X	
<b>f</b> 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> .....	<b>11f</b>	X
<b>12a</b> Did the organization obtain separate, independent audited financial statements for the tax year? <i>If "Yes," complete Schedule D, Parts XI and XII</i> .....	<b>12a</b>	X
<b>b</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> .....	<b>12b</b> X	
<b>13</b> Is the organization a school described in section 170(b)(1)(A)(ii)? <i>If "Yes," complete Schedule E</i> .....	<b>13</b>	X
<b>14a</b> Did the organization maintain an office, employees, or agents outside of the United States? .....	<b>14a</b>	X
<b>b</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> .....	<b>14b</b>	X
<b>15</b> 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> .....	<b>15</b>	X
<b>16</b> 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> .....	<b>16</b>	X
<b>17</b> 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> See instructions .....	<b>17</b>	X
<b>18</b> 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> .....	<b>18</b> X	
<b>19</b> 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> .....	<b>19</b>	X
<b>20a</b> Did the organization operate one or more hospital facilities? <i>If "Yes," complete Schedule H</i> .....	<b>20a</b>	X
<b>b</b> If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return? .....	<b>20b</b>	
<b>21</b> 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> .....	<b>21</b> X	

Part IV Checklist of Required Schedules (continued)

Table with 3 columns: Question ID, Question Text, Yes, No. Rows 22-38. Includes questions about grants, compensation, tax-exempt bonds, excess benefits, and Schedule O completion.

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 [ ]

Table with 3 columns: Question ID, Question Text, Yes, No. Rows 1a, 1b, 1c. Includes questions about Form 1096, Forms W-2G, and backup withholding rules.

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

Table with columns for question number, question text, and Yes/No columns. Includes questions 2a through 17 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
<b>1a</b>	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.		
	<b>1a</b> 11		
<b>b</b>	Enter the number of voting members included on line 1a, above, who are independent		
	<b>1b</b> 11		
<b>2</b>	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
<b>3</b>	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
<b>4</b>	Did the organization make any significant changes to its governing documents since the prior Form 990 was filed?		X
<b>5</b>	Did the organization become aware during the year of a significant diversion of the organization's assets?		X
<b>6</b>	Did the organization have members or stockholders?		X
<b>7a</b>	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>b</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
<b>8</b>	Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:		
<b>a</b>	The governing body?	X	
<b>b</b>	Each committee with authority to act on behalf of the governing body?	X	
<b>9</b>	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
<b>10a</b>	Did the organization have local chapters, branches, or affiliates?		X
<b>b</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?		
<b>10b</b>			
<b>11a</b>	Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form?	X	
<b>b</b>	Describe on Schedule O the process, if any, used by the organization to review this Form 990.		
<b>12a</b>	Did the organization have a written conflict of interest policy? If "No," go to line 13	X	
<b>b</b>	Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	X	
<b>c</b>	Did the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe on Schedule O how this was done	X	
<b>12c</b>		X	
<b>13</b>	Did the organization have a written whistleblower policy?	X	
<b>14</b>	Did the organization have a written document retention and destruction policy?	X	
<b>15</b>	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?		
<b>a</b>	The organization's CEO, Executive Director, or top management official	X	
<b>15a</b>		X	
<b>b</b>	Other officers or key employees of the organization		X
<b>15b</b>			X
	If "Yes" to line 15a or 15b, describe the process on Schedule O. See instructions.		
<b>16a</b>	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>b</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?		
<b>16b</b>			

**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 the 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, Form 1099-MISC, and/or box 1 of Form 1099-NEC) 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 the 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/1099-NEC)	(E) Reportable compensation from related organizations (W-2/1099-MISC/1099-NEC)	(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) DAVE NEARY EXECUTIVE DIRECTOR (THRU AUG 2022)	40.00			X				90,595.	0.	22,517.
(2) JENNIFER TAFF EXECUTIVE DIRECTOR	40.00			X				81,360.	0.	20,851.
(3) JOHN GIUFFRE PRESIDENT	5.00	X		X				0.	0.	0.
(4) BOB SHIELD VICE PRESIDENT	5.00	X		X				0.	0.	0.
(5) JOSEPH PROCTOR VICE PRESIDENT	5.00	X		X				0.	0.	0.
(6) TIM FELDBALLE TREASURER	5.00	X		X				0.	0.	0.
(7) GEORGE MULLIGAN SECRETARY	5.00	X						0.	0.	0.
(8) ANTHONY MCWHORTER DIRECTOR	5.00	X						0.	0.	0.
(9) BARRY KLOS DIRECTOR	5.00	X						0.	0.	0.
(10) GINA NICOSIA DIRECTOR	5.00	X						0.	0.	0.
(11) J.B. PHILLIPS DIRECTOR	5.00	X						0.	0.	0.
(12) JOHN MULHERIN DIRECTOR	5.00	X						0.	0.	0.
(13) PATRICK KAVENEY DIRECTOR	5.00	X						0.	0.	0.

**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/1099-NEC)	(E) Reportable compensation from related organizations (W-2/1099-MISC/1099-NEC)	(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			
<b>1b Subtotal</b>							171,955.	0.	43,368.	
<b>c Total from continuation sheets to Part VII, Section A</b>							0.	0.	0.	
<b>d Total (add lines 1b and 1c)</b>							171,955.	0.	43,368.	

**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 **0**

	Yes	No
<b>3</b> Did the organization list any <b>former</b> officer, director, trustee, key employee, or highest compensated employee on line 1a? <i>If "Yes," complete Schedule J for such individual</i>		<b>X</b>
<b>4</b> 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>		<b>X</b>
<b>5</b> 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>		<b>X</b>

**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	
<b>Contributions, Gifts, Grants and Other Similar Amounts</b>	<b>1 a</b> Federated campaigns	<b>1a</b>					
	<b>b</b> Membership dues	<b>1b</b>					
	<b>c</b> Fundraising events	<b>1c</b>	250,887.				
	<b>d</b> Related organizations	<b>1d</b>					
	<b>e</b> Government grants (contributions)	<b>1e</b>	5,915.				
	<b>f</b> All other contributions, gifts, grants, and similar amounts not included above	<b>1f</b>	5,253,866.				
	<b>g</b> Noncash contributions included in lines 1a-1f	<b>1g</b>	\$				
	<b>h Total.</b> Add lines 1a-1f			5,510,668.			
<b>Program Service Revenue</b>	<b>2 a</b> MORTGAGE LOAN DISCOUNT	<b>Business Code</b>	900099	185,750.	185,750.		
	<b>b</b> CRITICAL HOME REPAIR		811000	3,920.	3,920.		
	<b>c</b>						
	<b>d</b>						
	<b>e</b>						
	<b>f</b> All other program service revenue						
	<b>g Total.</b> Add lines 2a-2f			189,670.			
<b>Other Revenue</b>	<b>3</b> Investment income (including dividends, interest, and other similar amounts)						
	<b>4</b> Income from investment of tax-exempt bond proceeds						
	<b>5</b> Royalties						
	<b>6 a</b> Gross rents	<b>6a</b>	(i) Real				
			(ii) Personal				
	<b>b</b> Less: rental expenses	<b>6b</b>					
	<b>c</b> Rental income or (loss)	<b>6c</b>					
	<b>d</b> Net rental income or (loss)						
	<b>7 a</b> Gross amount from sales of assets other than inventory	<b>7a</b>	(i) Securities				
			(ii) Other	2,687,257.			
	<b>b</b> Less: cost or other basis and sales expenses	<b>7b</b>		0.			
	<b>c</b> Gain or (loss)	<b>7c</b>		2,687,257.			
<b>d</b> Net gain or (loss)			2,687,257.	2,687,257.			
<b>8 a</b> Gross income from fundraising events (not including \$ 250,887. of contributions reported on line 1c). See Part IV, line 18	<b>8a</b>						
			0.				
<b>b</b> Less: direct expenses	<b>8b</b>		36,565.				
<b>c</b> Net income or (loss) from fundraising events			-36,565.		-36,565.		
<b>9 a</b> Gross income from gaming activities. See Part IV, line 19	<b>9a</b>						
<b>b</b> Less: direct expenses	<b>9b</b>						
<b>c</b> Net income or (loss) from gaming activities							
<b>10 a</b> Gross sales of inventory, less returns and allowances	<b>10a</b>						
<b>b</b> Less: cost of goods sold	<b>10b</b>						
<b>c</b> Net income or (loss) from sales of inventory							
<b>Miscellaneous Revenue</b>	<b>11 a</b> MISCELLANEOUS	<b>Business Code</b>	900099	4,076.	4,076.		
	<b>b</b>						
	<b>c</b>						
	<b>d</b> All other revenue						
	<b>e Total.</b> Add lines 11a-11d			4,076.			
<b>12 Total revenue.</b> See instructions			8,355,106.	2,881,003.	0.	-36,565.	

**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	157,488.	157,488.		
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	193,064.	144,798.	38,613.	9,653.
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	1,206,994.	720,348.	115,504.	371,142.
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)	17,431.	12,053.	3,354.	2,024.
9 Other employee benefits	62,076.	39,541.	8,446.	14,089.
10 Payroll taxes	273,781.	156,886.	41,660.	75,235.
11 Fees for services (nonemployees):				
a Management	33,511.	33,511.		
b Legal	22,494.	20,734.	1,760.	
c Accounting	58,750.	24,750.	34,000.	
d Lobbying				
e Professional fundraising services. See Part IV, line 17				
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.)	56,739.	43,591.	9,537.	3,611.
12 Advertising and promotion	48,864.	1,132.	70.	47,662.
13 Office expenses	63,357.	37,364.	11,417.	14,576.
14 Information technology	16,106.	9,816.	4,769.	1,521.
15 Royalties				
16 Occupancy	172,529.	136,370.	11,238.	24,921.
17 Travel	19,005.	7,774.	5,558.	5,673.
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings	4,663.	1,748.	990.	1,925.
20 Interest	39,593.	20,677.	18,916.	
21 Payments to affiliates				
22 Depreciation, depletion, and amortization	33,007.	33,007.		
23 Insurance	92,914.	91,711.	237.	966.
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 <b>CONSTRUCTION COSTS</b>	1,983,112.	1,983,112.		
b <b>HOME BUILDING EXPENSES</b>	55,017.	55,017.		
c <b>CRITICAL HOME REPAIRS</b>	50,810.	50,810.		
d <b>DUES AND SUBSCRIPTIONS</b>	40,776.	37,020.	2,348.	1,408.
e All other expenses	39,114.	42,199.	-8,107.	5,022.
25 <b>Total functional expenses.</b> Add lines 1 through 24e	4,741,195.	3,861,457.	300,310.	579,428.
26 <b>Joint costs.</b> 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
<b>Assets</b>	<b>1</b> Cash - non-interest-bearing .....	617,633.	<b>1</b>	1,333,095.
	<b>2</b> Savings and temporary cash investments .....		<b>2</b>	
	<b>3</b> Pledges and grants receivable, net .....	140,935.	<b>3</b>	1,882,556.
	<b>4</b> Accounts receivable, net .....	630,033.	<b>4</b>	2,034,648.
	<b>5</b> 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 .....		<b>5</b>	
	<b>6</b> Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), and persons described in section 4958(c)(3)(B) .....		<b>6</b>	
	<b>7</b> Notes and loans receivable, net .....	1,819,253.	<b>7</b>	2,290,033.
	<b>8</b> Inventories for sale or use .....	2,074,983.	<b>8</b>	1,572,222.
	<b>9</b> Prepaid expenses and deferred charges .....	13,746.	<b>9</b>	7,480.
	<b>10a</b> Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D .....	<b>10a</b> 225,513.		
	<b>b</b> Less: accumulated depreciation .....	<b>10b</b> 186,867.	71,653.	<b>10c</b> 38,646.
	<b>11</b> Investments - publicly traded securities .....		<b>11</b>	
	<b>12</b> Investments - other securities. See Part IV, line 11 .....		<b>12</b>	
	<b>13</b> Investments - program-related. See Part IV, line 11 .....	-15,636.	<b>13</b>	-18,449.
	<b>14</b> Intangible assets .....		<b>14</b>	
	<b>15</b> Other assets. See Part IV, line 11 .....	829,371.	<b>15</b>	1,509,588.
<b>16 Total assets.</b> Add lines 1 through 15 (must equal line 33) .....	6,181,971.	<b>16</b>	10,649,819.	
<b>Liabilities</b>	<b>17</b> Accounts payable and accrued expenses .....	338,921.	<b>17</b>	138,221.
	<b>18</b> Grants payable .....		<b>18</b>	
	<b>19</b> Deferred revenue .....		<b>19</b>	
	<b>20</b> Tax-exempt bond liabilities .....		<b>20</b>	
	<b>21</b> Escrow or custodial account liability. Complete Part IV of Schedule D .....	29,046.	<b>21</b>	17,277.
	<b>22</b> 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 .....		<b>22</b>	
	<b>23</b> Secured mortgages and notes payable to unrelated third parties .....		<b>23</b>	
	<b>24</b> Unsecured notes and loans payable to unrelated third parties .....	933,823.	<b>24</b>	1,983,344.
	<b>25</b> 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 .....	135,274.	<b>25</b>	146,799.
	<b>26 Total liabilities.</b> Add lines 17 through 25 .....	1,437,064.	<b>26</b>	2,285,641.
<b>Net Assets or Fund Balances</b>	<b>Organizations that follow FASB ASC 958, check here</b> <input checked="" type="checkbox"/> <b>and complete lines 27, 28, 32, and 33.</b>			
	<b>27</b> Net assets without donor restrictions .....	4,672,724.	<b>27</b>	6,499,178.
	<b>28</b> Net assets with donor restrictions .....	72,183.	<b>28</b>	1,865,000.
	<b>Organizations that do not follow FASB ASC 958, check here</b> <input type="checkbox"/> <b>and complete lines 29 through 33.</b>			
	<b>29</b> Capital stock or trust principal, or current funds .....		<b>29</b>	
	<b>30</b> Paid-in or capital surplus, or land, building, or equipment fund .....		<b>30</b>	
	<b>31</b> Retained earnings, endowment, accumulated income, or other funds .....		<b>31</b>	
	<b>32</b> Total net assets or fund balances .....	4,744,907.	<b>32</b>	8,364,178.
<b>33</b> Total liabilities and net assets/fund balances .....	6,181,971.	<b>33</b>	10,649,819.	

**Part XI Reconciliation of Net Assets**

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

<b>1</b>	Total revenue (must equal Part VIII, column (A), line 12)	<b>1</b>	8,355,106.
<b>2</b>	Total expenses (must equal Part IX, column (A), line 25)	<b>2</b>	4,741,195.
<b>3</b>	Revenue less expenses. Subtract line 2 from line 1	<b>3</b>	3,613,911.
<b>4</b>	Net assets or fund balances at beginning of year (must equal Part X, line 32, column (A))	<b>4</b>	4,744,907.
<b>5</b>	Net unrealized gains (losses) on investments	<b>5</b>	
<b>6</b>	Donated services and use of facilities	<b>6</b>	8,174.
<b>7</b>	Investment expenses	<b>7</b>	
<b>8</b>	Prior period adjustments	<b>8</b>	
<b>9</b>	Other changes in net assets or fund balances (explain on Schedule O)	<b>9</b>	-2,814.
<b>10</b>	Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 32, column (B))	<b>10</b>	8,364,178.

**Part XII Financial Statements and Reporting**

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

		Yes	No
<b>1</b>	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 on Schedule O.			
<b>2a</b>	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>b</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			
<b>c</b>	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.			
<b>3a</b>	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>b</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 (2021)

**SCHEDULE A**  
**(Form 990)**

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](http://www.irs.gov/Form990) for instructions and the latest information.

OMB No. 1545-0047

**2021**

**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).)
- 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 on 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		
<b>Total</b>						



**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) 2017	(b) 2018	(c) 2019	(d) 2020	(e) 2021	(f) Total
<b>1</b> Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.") .....	1,837,556.	1,897,424.	2,748,316.	2,663,654.	5,510,668.	14,657,618.
<b>2</b> Tax revenues levied for the organization's benefit and either paid to or expended on its behalf .....						
<b>3</b> The value of services or facilities furnished by a governmental unit to the organization without charge ...						
<b>4 Total.</b> Add lines 1 through 3 .....	1,837,556.	1,897,424.	2,748,316.	2,663,654.	5,510,668.	14,657,618.
<b>5</b> 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) .....						3,720,680.
<b>6 Public support.</b> Subtract line 5 from line 4.						10,936,938.

**Section B. Total Support**

Calendar year (or fiscal year beginning in) ▶	(a) 2017	(b) 2018	(c) 2019	(d) 2020	(e) 2021	(f) Total
<b>7</b> Amounts from line 4 .....	1,837,556.	1,897,424.	2,748,316.	2,663,654.	5,510,668.	14,657,618.
<b>8</b> Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources ...	175.	226.	293.	161.		855.
<b>9</b> Net income from unrelated business activities, whether or not the business is regularly carried on ...						
<b>10</b> Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.) .....	54,969.	110,093.	132,765.	701.	4,076.	302,604.
<b>11 Total support.</b> Add lines 7 through 10						14,961,077.
<b>12</b> Gross receipts from related activities, etc. (see instructions) .....					12	9,229,560.
<b>13 First 5 years.</b> 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 <b>stop here</b> .....						<input type="checkbox"/>

**Section C. Computation of Public Support Percentage**

<b>14</b> Public support percentage for 2021 (line 6, column (f), divided by line 11, column (f)).....	<b>14</b>	73.10 %
<b>15</b> Public support percentage from 2020 Schedule A, Part II, line 14 .....	<b>15</b>	90.80 %
<b>16a 33 1/3% support test - 2021.</b> If the organization did not check the box on line 13, and line 14 is 33 1/3% or more, check this box and <b>stop here.</b> The organization qualifies as a publicly supported organization .....		<input checked="" type="checkbox"/>
<b>b 33 1/3% support test - 2020.</b> 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 <b>stop here.</b> The organization qualifies as a publicly supported organization .....		<input type="checkbox"/>
<b>17a 10% -facts-and-circumstances test - 2021.</b> 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 <b>stop here.</b> 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>b 10% -facts-and-circumstances test - 2020.</b> 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 <b>stop here.</b> 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>18 Private foundation.</b> 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

Table with 7 columns: (a) 2017, (b) 2018, (c) 2019, (d) 2020, (e) 2021, (f) Total. Rows include: 1 Gifts, grants, contributions, and membership fees received; 2 Gross receipts from admissions, merchandise sold or services performed; 3 Gross receipts from activities that are not an unrelated trade or business; 4 Tax revenues levied for the organization's benefit; 5 The value of services or facilities furnished by a governmental unit; 6 Total. Add lines 1 through 5; 7a Amounts included on lines 1, 2, and 3 received from disqualified persons; 7b Amounts included on lines 2 and 3 received from other than disqualified persons; 8 Public support. (Subtract line 7c from line 6.)

Section B. Total Support

Table with 7 columns: (a) 2017, (b) 2018, (c) 2019, (d) 2020, (e) 2021, (f) Total. Rows include: 9 Amounts from line 6; 10a Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources; 10b Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975; 10c Add lines 10a and 10b; 11 Net income from unrelated business activities not included on 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 5 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

Table with 2 columns: Line number, Percentage. Row 15: Public support percentage for 2021 (line 8, column (f), divided by line 13, column (f)) 15 %; Row 16: Public support percentage from 2020 Schedule A, Part III, line 15 16 %

Section D. Computation of Investment Income Percentage

Table with 2 columns: Line number, Percentage. Row 17: Investment income percentage for 2021 (line 10c, column (f), divided by line 13, column (f)) 17 %; Row 18: Investment income percentage from 2020 Schedule A, Part III, line 17 18 %

19a 33 1/3% support tests - 2021. 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 - 2020. 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 box 12a, Part I, complete Sections A and B. If you checked box 12b, Part I, complete Sections A and C. If you checked box 12c, Part I, complete Sections A, D, and E. If you checked box 12d, Part I, complete Sections A and D, and complete Part V.)

**Section A. All Supporting Organizations**

	Yes	No
<b>1</b> 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>		
<b>2</b> 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>		
<b>3a</b> Did the organization have a supported organization described in section 501(c)(4), (5), or (6)? <i>If "Yes," answer lines 3b and 3c below.</i>		
<b>b</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>		
<b>c</b> 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>		
<b>4a</b> Was any supported organization not organized in the United States ("foreign supported organization")? <i>If "Yes," and if you checked box 12a or 12b in Part I, answer lines 4b and 4c below.</i>		
<b>b</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>		
<b>c</b> 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>		
<b>5a</b> Did the organization add, substitute, or remove any supported organizations during the tax year? <i>If "Yes," answer lines 5b and 5c 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>b</b> <b>Type I or Type II only.</b> Was any added or substituted supported organization part of a class already designated in the organization's organizing document?		
<b>c</b> <b>Substitutions only.</b> Was the substitution the result of an event beyond the organization's control?		
<b>6</b> 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>		
<b>7</b> 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).</i>		
<b>8</b> Did the organization make a loan to a disqualified person (as defined in section 4958) not described on line 7? <i>If "Yes," complete Part I of Schedule L (Form 990).</i>		
<b>9a</b> 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>b</b> Did one or more disqualified persons (as defined on 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>		
<b>c</b> Did a disqualified person (as defined on 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>		
<b>10a</b> 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 line 10b below.</i>		
<b>b</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
<b>11</b> Has the organization accepted a gift or contribution from any of the following persons?		
<b>a</b> A person who directly or indirectly controls, either alone or together with persons described on lines 11b and 11c below, the governing body of a supported organization?		
<b>b</b> A family member of a person described on line 11a above?		
<b>c</b> A 35% controlled entity of a person described on line 11a or 11b above? If "Yes" to line 11a, 11b, or 11c, provide detail in <b>Part VI</b> .		
<b>11a</b>		
<b>11b</b>		
<b>11c</b>		

**Section B. Type I Supporting Organizations**

	Yes	No
<b>1</b> Did the governing body, members of the governing body, officers acting in their official capacity, or membership of one or more supported organizations have the power to regularly appoint or elect at least a majority of the organization's officers, directors, or trustees at all times during the tax year? If "No," describe in <b>Part VI</b> 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 officers, directors, or trustees were allocated among the supported organizations and what conditions or restrictions, if any, applied to such powers during the tax year.		
<b>2</b> 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 <b>Part VI</b> how providing such benefit carried out the purposes of the supported organization(s) that operated, supervised, or controlled the supporting organization.		
<b>1</b>		
<b>2</b>		

**Section C. Type II Supporting Organizations**

	Yes	No
<b>1</b> 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 <b>Part VI</b> how control or management of the supporting organization was vested in the same persons that controlled or managed the supported organization(s).		
<b>1</b>		

**Section D. All Type III Supporting Organizations**

	Yes	No
<b>1</b> 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?		
<b>2</b> 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 <b>Part VI</b> how the organization maintained a close and continuous working relationship with the supported organization(s).		
<b>3</b> By reason of the relationship described on line 2, above, 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 <b>Part VI</b> the role the organization's supported organizations played in this regard.		
<b>1</b>		
<b>2</b>		
<b>3</b>		

**Section E. Type III Functionally Integrated Supporting Organizations**

<b>1</b> Check the box next to the method that the organization used to satisfy the Integral Part Test during the year (see instructions).			
<b>a</b> <input type="checkbox"/> The organization satisfied the Activities Test. Complete line 2 below.			
<b>b</b> <input type="checkbox"/> The organization is the parent of each of its supported organizations. Complete line 3 below.			
<b>c</b> <input type="checkbox"/> The organization supported a governmental entity. Describe in <b>Part VI</b> how you supported a governmental entity (see instructions).			
<b>2</b> Activities Test. Answer lines 2a and 2b below.		Yes	No
<b>a</b> 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 <b>Part VI</b> 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.			
<b>b</b> Did the activities described on line 2a, above, 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 <b>Part VI</b> the reasons for the organization's position that its supported organization(s) would have engaged in these activities but for the organization's involvement.			
<b>3</b> Parent of Supported Organizations. Answer lines 3a and 3b below.			
<b>a</b> 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? If "Yes" or "No" provide details in <b>Part VI</b> .			
<b>b</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 <b>Part VI</b> the role played by the organization in this regard.			
<b>2a</b>			
<b>2b</b>			
<b>3a</b>			
<b>3b</b>			

**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	<b>Adjusted Net Income</b> (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	<b>Total</b> (add lines 1a, 1b, and 1c)	1d	
e	<b>Discount</b> 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 0.015 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 0.035.	6	
7	Recoveries of prior-year distributions	7	
8	<b>Minimum Asset Amount</b> (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 0.85 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	<b>Distributable Amount.</b> 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
<b>1</b>	Amounts paid to supported organizations to accomplish exempt purposes	<b>1</b>
<b>2</b>	Amounts paid to perform activity that directly furthers exempt purposes of supported organizations, in excess of income from activity	<b>2</b>
<b>3</b>	Administrative expenses paid to accomplish exempt purposes of supported organizations	<b>3</b>
<b>4</b>	Amounts paid to acquire exempt-use assets	<b>4</b>
<b>5</b>	Qualified set-aside amounts (prior IRS approval required - <i>provide details in Part VI</i> )	<b>5</b>
<b>6</b>	Other distributions ( <i>describe in Part VI</i> ). See instructions.	<b>6</b>
<b>7</b>	<b>Total annual distributions.</b> Add lines 1 through 6.	<b>7</b>
<b>8</b>	Distributions to attentive supported organizations to which the organization is responsive ( <i>provide details in Part VI</i> ). See instructions.	<b>8</b>
<b>9</b>	Distributable amount for 2021 from Section C, line 6	<b>9</b>
<b>10</b>	Line 8 amount divided by line 9 amount	<b>10</b>

Section E - Distribution Allocations (see instructions)	(i) Excess Distributions	(ii) Underdistributions Pre-2021	(iii) Distributable Amount for 2021
<b>1</b> Distributable amount for 2021 from Section C, line 6			
<b>2</b> Underdistributions, if any, for years prior to 2021 (reasonable cause required - <i>explain in Part VI</i> ). See instructions.			
<b>3</b> Excess distributions carryover, if any, to 2021			
<b>a</b> From 2016			
<b>b</b> From 2017			
<b>c</b> From 2018			
<b>d</b> From 2019			
<b>e</b> From 2020			
<b>f</b> <b>Total</b> of lines 3a through 3e			
<b>g</b> Applied to underdistributions of prior years			
<b>h</b> Applied to 2021 distributable amount			
<b>i</b> Carryover from 2016 not applied (see instructions)			
<b>j</b> Remainder. Subtract lines 3g, 3h, and 3i from line 3f.			
<b>4</b> Distributions for 2021 from Section D, line 7: \$			
<b>a</b> Applied to underdistributions of prior years			
<b>b</b> Applied to 2021 distributable amount			
<b>c</b> Remainder. Subtract lines 4a and 4b from line 4.			
<b>5</b> Remaining underdistributions for years prior to 2021, if any. Subtract lines 3g and 4a from line 2. For result greater than zero, <i>explain in Part VI</i> . See instructions.			
<b>6</b> Remaining underdistributions for 2021. Subtract lines 3h and 4b from line 1. For result greater than zero, <i>explain in Part VI</i> . See instructions.			
<b>7</b> <b>Excess distributions carryover to 2022.</b> Add lines 3j and 4c.			
<b>8</b> Breakdown of line 7:			
<b>a</b> Excess from 2017			
<b>b</b> Excess from 2018			
<b>c</b> Excess from 2019			
<b>d</b> Excess from 2020			
<b>e</b> Excess from 2021			

**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

2017 AMOUNT: \$ 54,969.

2018 AMOUNT: \$ 1,666.

2019 AMOUNT: \$ 132,765.

2020 AMOUNT: \$ 701.

2021 AMOUNT: \$ 4,076.

WORKERS COMPENSATION REFUND

2018 AMOUNT: \$ 108,427.

**Schedule B**  
**(Form 990)**

Department of the Treasury  
Internal Revenue Service

**Schedule of Contributors**

▶ Attach to Form 990 or Form 990-PF.  
▶ Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for the latest information.

OMB No. 1545-0047

**2021**

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), 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 (entering "N/A" in column (b) instead of the contributor name and address), 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), 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).



Name of organization  <b>DUPAGE HABITAT FOR HUMANITY</b>	Employer identification number  <b>36-4003119</b>
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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	NATIONAL PHILANTHROPIC TRUST <hr/> 165 TOWNSHIP LINE ROAD, SUITE 1200 <hr/> JENKINTOWN, PA 19046-3594	\$ <u>3,500,000.</u>	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
2	THRIVENT FINANCIAL BUILDS <hr/> 600 PORTLAND AVENUE S, SUITE 100 <hr/> MINNEAPOLIS, MN 55415-4402	\$ <u>304,766.</u>	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
3	HABITAT FOR HUMANITY INTERNATIONAL <hr/> 322 W LAMAR STREET <hr/> AMERICUS, GA 31709-3498	\$ <u>170,522.</u>	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
_____	_____ <hr/> _____ <hr/> _____	\$ _____	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
_____	_____ <hr/> _____ <hr/> _____	\$ _____	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
_____	_____ <hr/> _____ <hr/> _____	\$ _____	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)

Name of organization  <b>DUPAGE HABITAT FOR HUMANITY</b>	Employer identification number  <b>36-4003119</b>
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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
		\$ _____	
		\$ _____	
		\$ _____	
		\$ _____	
		\$ _____	
		\$ _____	
		\$ _____	
		\$ _____	

Name of organization  <b>DUPAGE HABITAT FOR HUMANITY</b>	Employer identification number  <b>36-4003119</b>
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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
<b>(e) Transfer of gift</b>			
Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee	
<b>(e) Transfer of gift</b>			
Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee	
<b>(e) Transfer of gift</b>			
Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee	
<b>(e) Transfer of gift</b>			
Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee	
<b>(e) Transfer of gift</b>			
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

2021

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, a table for held at end of tax year (2a-2d), number of modified easements, states where located, monitoring policy, staff hours, expenses, and requirements for section 170(h)(4)(B)(i) and (ii).

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 required to be reported under FASB ASC 958.

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990. Schedule D (Form 990) 2021

**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		225,513.	186,867.	38,646.
e Other				
<b>Total.</b> Add lines 1a through 1e. (Column (d) must equal Form 990, Part X, column (B), line 10c.)				38,646.

**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)		
<b>Total.</b> (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)		
<b>Total.</b> (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	65,776.
(2) REAL ESTATE OWNED	1,443,812.
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
<b>Total.</b> (Column (b) must equal Form 990, Part X, col. (B) line 15.) ▶	1,509,588.

**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	12,825.
(4) INTERCOMPANY PAYABLES	133,974.
(5)	
(6)	
(7)	
(8)	
(9)	
<b>Total.</b> (Column (b) must equal Form 990, Part X, col. (B) line 25.) ▶	146,799.

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.

<b>1</b>	Total revenue, gains, and other support per audited financial statements		<b>1</b>	8,397,032.
<b>2</b>	Amounts included on line 1 but not on Form 990, Part VIII, line 12:			
<b>a</b>	Net unrealized gains (losses) on investments	<b>2a</b>		
<b>b</b>	Donated services and use of facilities	<b>2b</b>	8,174.	
<b>c</b>	Recoveries of prior year grants	<b>2c</b>		
<b>d</b>	Other (Describe in Part XIII.)	<b>2d</b>		
<b>e</b>	Add lines <b>2a</b> through <b>2d</b>		<b>2e</b>	8,174.
<b>3</b>	Subtract line <b>2e</b> from line <b>1</b>		<b>3</b>	8,388,858.
<b>4</b>	Amounts included on Form 990, Part VIII, line 12, but not on line 1:			
<b>a</b>	Investment expenses not included on Form 990, Part VIII, line 7b	<b>4a</b>		
<b>b</b>	Other (Describe in Part XIII.)	<b>4b</b>	-33,752.	
<b>c</b>	Add lines <b>4a</b> and <b>4b</b>		<b>4c</b>	-33,752.
<b>5</b>	Total revenue. Add lines <b>3</b> and <b>4c</b> . (This must equal Form 990, Part I, line 12.)		<b>5</b>	8,355,106.

**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.

<b>1</b>	Total expenses and losses per audited financial statements		<b>1</b>	4,777,760.
<b>2</b>	Amounts included on line 1 but not on Form 990, Part IX, line 25:			
<b>a</b>	Donated services and use of facilities	<b>2a</b>		
<b>b</b>	Prior year adjustments	<b>2b</b>		
<b>c</b>	Other losses	<b>2c</b>		
<b>d</b>	Other (Describe in Part XIII.)	<b>2d</b>	36,565.	
<b>e</b>	Add lines <b>2a</b> through <b>2d</b>		<b>2e</b>	36,565.
<b>3</b>	Subtract line <b>2e</b> from line <b>1</b>		<b>3</b>	4,741,195.
<b>4</b>	Amounts included on Form 990, Part IX, line 25, but not on line 1:			
<b>a</b>	Investment expenses not included on Form 990, Part VIII, line 7b	<b>4a</b>		
<b>b</b>	Other (Describe in Part XIII.)	<b>4b</b>		
<b>c</b>	Add lines <b>4a</b> and <b>4b</b>		<b>4c</b>	0.
<b>5</b>	Total expenses. Add lines <b>3</b> and <b>4c</b> . (This must equal Form 990, Part I, line 18.)		<b>5</b>	4,741,195.

**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	2,813.
DIRECT FUNDRAISING EXPENSE NETTED WITH REVENUE ON 990	-36,565.
TOTAL TO SCHEDULE D, PART XI, LINE 4B	-33,752.

**PART XII, LINE 2D - OTHER ADJUSTMENTS:**

**Part XIII** Supplemental Information *(continued)*

DIRECT FUNDRAISING EXPENSE NETTED WITH REVENUE ON 990 36,565.

Lined area 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 (add col. (a) through col. (c))
		BUILD DAYS (event type)	OTHER (event type)	NONE (total number)	
Revenue	1	Gross receipts	247,770.	3,117.	250,887.
	2	Less: Contributions	247,770.	3,117.	250,887.
	3	Gross income (line 1 minus line 2)			
Direct Expenses	4	Cash prizes			
	5	Noncash prizes			
	6	Rent/facility costs			
	7	Food and beverages			
	8	Entertainment			
	9	Other direct expenses	25,258.	11,308.	36,566.
	10	Direct expense summary. Add lines 4 through 9 in column (d)			36,566.
	11	Net income summary. Subtract line 10 from line 3, column (d)			-36,566.

**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: \_\_\_\_\_

- 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	<b>13a</b>	%
b An outside facility	<b>13b</b>	%

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.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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\_\_\_\_\_

\_\_\_\_\_



**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](http://www.irs.gov/Form990) for the latest information.**

OMB No. 1545-0047

**2021**

**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.

<b>1 (a)</b> Name and address of organization or government	<b>(b)</b> EIN	<b>(c)</b> IRC section (if applicable)	<b>(d)</b> Amount of cash grant	<b>(e)</b> Amount of noncash assistance	<b>(f)</b> Method of valuation (book, FMV, appraisal, other)	<b>(g)</b> Description of noncash assistance	<b>(h)</b> Purpose of grant or assistance
HABITAT FOR HUMANITY INTERNATIONAL, INC. - 322 W LAMAR STREET - AMERICUS, GA 31709	91-1914868		86,278.	0.			TITHE CONTRIBUTION
HABITAT FOR HUMANITY CHICAGO SOUTH SUBURBS - 1600 E ROOSEVELT ROAD - WHEATON, IL 60187	36-3582576		71,210.	0.			GENERAL OPERATIONS

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

**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.

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**SCHEDULE O  
(Form 990)**

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 Form 990-EZ.

▶ Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for the latest information.

OMB No. 1545-0047

**2021**

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 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. THE EXECUTIVE DIRECTOR AND ALL EMPLOYEES OF  
DUPAGE HABITAT ARE PAID THROUGH INSPERITY AS A PROFESSIONAL EMPLOYER  
ORGANIZATION (PEO).

FORM 990, PART VI, SECTION C, LINE 19:

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

Schedule O (Form 990) 2021

132211 11-11-21

Name of the organization DUPAGE HABITAT FOR HUMANITY	Employer identification number 36-4003119
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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	-2,813.
DIFFERENCE WITH BEGINNING NET ASSETS	-1.
TOTAL TO FORM 990, PART XI, LINE 9	-2,814.

FORM 990, PART XII, LINE 2C:  
THE ORGANIZATION HAS NOT CHANGED ITS OVERSIGHT PROCESS OR SELECTION PROCESS DURING THE 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](http://www.irs.gov/Form990) for instructions and the latest information.

OMB No. 1545-0047

**2021**

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	0.	10,104.	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
HABITAT FOR HUMANITY CHICAGO SOUTH SUBURBS - 36-3582576, 1600 EAST ROOSEVELT ROAD, WHEATON, IL 60187	AFFORDABLE HOUSING	ILLINOIS	501(C)(3)	LINE 7	DUPAGE HABITAT FOR HUMANITY	X	
RESTORE OF FOX VALLEY HABITAT FOR HUMANITY - 27-2617181, 1600 EAST ROOSEVELT ROAD, WHEATON, IL 60187	THRIFT CONSTRUCTION SUPPLIES	ILLINOIS	501(C)(3)	LINE 7	DUPAGE HABITAT FOR HUMANITY	X	

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

Schedule R (Form 990) 2021

**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.

	Yes	No
<b>1</b> 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?		
<b>a</b> Receipt of <b>(i)</b> interest, <b>(ii)</b> annuities, <b>(iii)</b> royalties, or <b>(iv)</b> rent from a controlled entity .....		X
<b>b</b> Gift, grant, or capital contribution to related organization(s) .....	X	
<b>c</b> Gift, grant, or capital contribution from related organization(s) .....	X	
<b>d</b> Loans or loan guarantees to or for related organization(s) .....		X
<b>e</b> Loans or loan guarantees by related organization(s) .....		X
<b>f</b> Dividends from related organization(s) .....		X
<b>g</b> Sale of assets to related organization(s) .....		X
<b>h</b> Purchase of assets from related organization(s) .....		X
<b>i</b> Exchange of assets with related organization(s) .....		X
<b>j</b> Lease of facilities, equipment, or other assets to related organization(s) .....		X
<b>k</b> Lease of facilities, equipment, or other assets from related organization(s) .....		X
<b>l</b> Performance of services or membership or fundraising solicitations for related organization(s) .....		X
<b>m</b> Performance of services or membership or fundraising solicitations by related organization(s) .....		X
<b>n</b> Sharing of facilities, equipment, mailing lists, or other assets with related organization(s) .....		X
<b>o</b> Sharing of paid employees with related organization(s) .....		X
<b>p</b> Reimbursement paid to related organization(s) for expenses .....		X
<b>q</b> Reimbursement paid by related organization(s) for expenses .....	X	
<b>r</b> Other transfer of cash or property to related organization(s) .....		X
<b>s</b> 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) RESTORE OF FOX VALLEY HABITAT FOR HUMANITY	C	762,974.	ACCRUAL
(2) RESTORE OF FOX VALLEY HABITAT FOR HUMANITY	Q	816,158.	AMOUNTS PAID
(3) HABITAT FOR HUMANITY CHICAGO SOUTH	Q	13,252.	AMOUNTS PAID
(4) HABITAT FOR HUMANITY CHICAGO SOUTH	B	65,962.	AMOUNTS PAID
(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.

Lined area for supplemental information.

Product: **Exempt Extension**

Category:

IRS Center: **Ogden**

Name: **DUPAGE HABITAT FOR HUMANITY**

e-Postmark: **11/08/2022 5:45:45**

FEIN: **\*\*\*\*\*3119**

Plan Number:

Notification:

Fiscal Year Begin Date: **7/1/2021**

Fiscal Year End Date: **6/30/2022**

eSigned:

IRS Message:

### Return History

Date	Return ID	Type of Activity	Submission ID	Refund/(Due)	Updated By	eSign Date
11/08/2022	21X:13100-01:V1	Upload Started				
11/08/2022	21X:13100-01:V1	Ready to Release by Customer				
11/08/2022	21X:13100-01:V1	Released for Transmission - Validation in Progress			438-wrona	
11/08/2022	21X:13100-01:V1	Ready to transmit - Validation Complete				
11/08/2022	21X:13100-01:V1	Transmitted to FD	3632102022312037ae05			
11/08/2022	21X:13100-01:V1	Accepted by FD on 11/8/2022				

ID	Status Date	Status	State/Other	State Category	FBAR	FBAR BSA ID

# TAX RETURN FILING INSTRUCTIONS

ILLINOIS FORM AG990-IL

FOR THE YEAR ENDING

JUNE 30, 2022

<b>Prepared for</b>	DUPAGE HABITAT FOR HUMANITY 1600 EAST ROOSEVELT ROAD WHEATON, IL 60187
<b>Prepared by</b>	SELDEN FOX, LTD. 619 ENTERPRISE DRIVE OAK BROOK, IL 60523-8835
<b>Amount due or refund</b>	NO PAYMENT REQUIRED
<b>Make check payable to</b>	NOT APPLICABLE
<b>Mail tax return and check (if applicable) to</b>	OFFICE OF THE ATTORNEY GENERAL CHARITABLE TRUST BUREAU 100 WEST RANDOLPH ST., 11TH FLOOR CHICAGO, IL 60601-3175
<b>Return must be mailed on or before</b>	MAY 15, 2023
<b>Special Instructions</b>	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** 07/01/2021

**& Ending** 06/30/2022  
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 <b>DUPAGE HABITAT FOR HUMANITY</b> MAIL ADDRESS <b>1600 EAST ROOSEVELT ROAD</b> CITY, STATE <b>WHEATON, IL</b> ZIP CODE <b>60187</b>	Year-end amounts	
	A) ASSETS	A) \$ <b>10,649,819.</b>
	B) LIABILITIES	B) \$ <b>2,285,641.</b>
	C) NET ASSETS	C) \$ <b>8,364,178.</b>
<b>I. SUMMARY OF ALL REVENUE ITEMS DURING THE YEAR:</b>	PERCENTAGE	AMOUNT
D) PUBLIC SUPPORT, CONTRIBUTIONS & PROGRAM SERVICE REV. (GROSS AMTS.)	<b>68.155%</b>	D) \$ <b>5,694,423.</b>
E) GOVERNMENT GRANTS & MEMBERSHIP DUES	<b>0.071%</b>	E) \$ <b>5,915.</b>
F) OTHER REVENUES	<b>31.774%</b>	F) \$ <b>2,654,768.</b>
G) TOTAL REVENUE, INCOME AND CONTRIBUTIONS RECEIVED (ADD D, E, & F)	100 %	G) \$ <b>8,355,106.</b>
<b>II. SUMMARY OF ALL EXPENDITURES DURING THE YEAR:</b>		
H) OPERATING CHARITABLE PROGRAM EXPENSE	<b>78.123%</b>	H) \$ <b>3,703,969.</b>
I) EDUCATION PROGRAM SERVICE EXPENSE	%	I) \$
J) TOTAL CHARITABLE PROGRAM SERVICE EXPENSE (ADD H & I)	<b>78.123%</b>	J) \$ <b>3,703,969.</b>
J1) JOINT COSTS ALLOCATED TO PROGRAM SERVICES (INCLUDED IN J):		\$
K) GRANTS TO OTHER CHARITABLE ORGANIZATIONS	<b>3.322%</b>	K) \$ <b>157,488.</b>
L) TOTAL CHARITABLE PROGRAM SERVICE EXPENDITURE (ADD J & K)	<b>81.445%</b>	L) \$ <b>3,861,457.</b>
M) MANAGEMENT AND GENERAL EXPENSE	<b>6.334%</b>	M) \$ <b>300,310.</b>
N) FUNDRAISING EXPENSE	<b>12.221%</b>	N) \$ <b>579,428.</b>
O) TOTAL EXPENDITURES THIS PERIOD (ADD L, M, & N)	100 %	O) \$ <b>4,741,195.</b>
<b>III. SUMMARY OF ALL PAID FUNDRAISER AND CONSULTANT ACTIVITIES:</b> (Attach Attorney General Report of Individual Fundraising Campaign- Form IFC. One for each PFR.)		
<b>PROFESSIONAL FUNDRAISERS:</b>		
P) TOTAL AMOUNT RAISED BY PAID PROFESSIONAL FUNDRAISERS	100 %	P) \$ <b>0.</b>
Q) TOTAL FUNDRAISERS FEES AND EXPENSES	%	Q) \$
R) NET RECEIVED BY THE CHARITY (P MINUS Q=R)	%	R) \$
<b>PROFESSIONAL FUNDRAISING CONSULTANTS:</b>		
S) TOTAL AMOUNT PAID TO PROFESSIONAL FUNDRAISING CONSULTANTS		S) \$ <b>0.</b>
<b>IV. COMPENSATION TO THE (3) HIGHEST PAID PERSONS DURING THE YEAR:</b>		
T) NAME, TITLE: <b>JENNIFER TAFF, EXECUTIVE DIRECTOR</b>		T) \$ <b>111,912.</b>
U) NAME, TITLE: <b>CHRISTOPHER STELLO, DIRECTOR OF CONSTRUCTION</b>		U) \$ <b>87,768.</b>
V) NAME, TITLE: <b>DAVID NEARY, FORMER EXECUTIVE DIRECTOR</b>		V) \$ <b>81,152.</b>
<b>V. CHARITABLE PROGRAM DESCRIPTION:</b> CHARITABLE PROGRAM (3 HIGHEST BY \$ EXPENDED) <small>CODE CATEGORIES</small>		List on back side of instructions CODE
W) DESCRIPTION: <b>HOUSING FOR THE POOR</b>		W) # <b>131</b>
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>FIRST EAGLE BANK - 1040 EAST LAKE STREET, HANOVER PARK, IL 60133</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**  05/11/2023  
PREPARER (PRINT NAME) SIGNATURE DATE

198101  
04-01-21

# Selden Fox

Accounting for your future

619 Enterprise Drive | Oak Brook, Illinois 60523 | [www.seldenfox.com](http://www.seldenfox.com)  
p 630.954.1400 | f 630.954.1327 | [email@seldenfox.com](mailto:email@seldenfox.com)

RECEIVED  
DEC 19 2022  
Attorney General  
Charitable Trust

December 16, 2022

Office of the Attorney General  
Charitable Trust Bureau  
Attn: Annual Report Section  
100 West Randolph Street, 11<sup>th</sup> Floor  
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 Period: For the year ended June 30, 2022

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 February 28, 2023. The federal Form 990 has been extended until May 15, 2023.

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/njc

# Selden Fox

Accounting for your future

619 Enterprise Drive | Oak Brook, Illinois 60523 | www.seldenfox.com  
p 630.954.1400 | f 630.954.1327 | email@seldenfox.com

 RECEIVED

FEB 27 2023

Attorney General  
Charitable Trust

February 23, 2023

Office of the Attorney General  
Charitable Trust Bureau  
Attn: Annual Report Section  
100 West Randolph Street, 11th Floor  
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 Period: For the Year Ended June 30, 2022

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 15, 2023. The federal Form 990 has been extended until May 15, 2023.

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

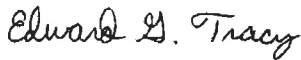
Please see the following enclosed:

- Draft of the AG990-IL 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 15, 2023.

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

Very truly yours,

SELDEN FOX, LTD.



Edward G. Tracy  
Executive Vice President

EGT/njc

**DuPage Habitat for Humanity, Inc. and Subsidiaries**  
**Audit Report**  
**For the Year Ended June 30, 2022**

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# Selden Fox

Accounting for your future

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p 630.954.1400 | f 630.954.1327 | [email@seldenfox.com](mailto:email@seldenfox.com)

## INDEPENDENT AUDITOR'S REPORT

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

### Opinion

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, 2022 and 2021, and the related consolidated statements of activities, functional expenses, and cash flows for the years then ended, and the related notes to the financial statements.

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, 2022 and 2021, and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

### Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of DuPage Habitat for Humanity, Inc. and Subsidiaries and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

### Correction of an Error

As discussed in Note 19 to the consolidated financial statements, certain errors resulting in an overstatement of amounts previously reported for accounts receivable and revenue as of June 30, 2021, were discovered during the current year. Accordingly amounts reported for accounts receivable and contributions have been restated in the 2021 consolidated financial statements now presented to correct the error. Our opinion is not modified with respect to this matter.

### Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with accounting principles generally accepted in the United States of America, and for 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.

In preparing the consolidated financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about DuPage Habitat for Humanity, Inc. and Subsidiaries' ability to continue as a going concern within one year after the date that the consolidated financial statements are available to be issued.

## **Auditor's Responsibilities for the Audit of the Financial Statements**

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the consolidated financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit 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 DuPage Habitat for Humanity, Inc. and Subsidiaries' internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the consolidated financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about DuPage Habitat for Humanity, Inc. and Subsidiaries' ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

## **Report on Supplementary Information**

Our audit was conducted for the purpose of forming an opinion on the financial statements as a whole. The consolidating financial statements on pages 43-74 are presented for purposes of additional analysis and are not a required part of the financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

*Selden Fox, Ltd.*

May 10, 2023

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

	<b>2022</b>	<b>2021</b>
<b>Assets</b>		Restated
<b>Current assets:</b>		
Cash	\$ 1,942,983	\$ 1,280,772
Other receivables	3,774	22,217
Critical home repair receivable	45,483	83,963
Grant receivable	1,766,833	86,835
Contributions receivable	115,776	69,100
Mortgages receivable net, current	95,392	73,948
Inventories - land and construction in progress	1,674,435	2,145,073
Inventory - ReStore	285,371	201,152
Inventory - real estate owned	1,586,812	781,444
Prepaid expenses	9,980	16,031
Deposits and other assets	74,276	120,757
<b>Total current assets</b>	<b>7,601,115</b>	<b>4,881,292</b>
<b>Property and equipment:</b>		
Land and buildings	440,000	440,000
Buildings and improvements	1,583,548	1,591,158
Office equipment and furniture	22,654	22,654
ReStore equipment	85,697	85,697
Software	57,840	57,840
Vehicle	145,125	145,125
	<b>2,334,864</b>	<b>2,342,474</b>
Less accumulated depreciation	<b>(419,404)</b>	<b>(334,383)</b>
<b>Total property and equipment, net</b>	<b>1,915,460</b>	<b>2,008,091</b>
<b>Other assets:</b>		
Investment in limited liability company	(18,449)	(15,636)
Mortgages receivable net, noncurrent, net of present value discount	2,874,123	2,426,262
Other assets	9,541	9,541
<b>Total other assets</b>	<b>2,865,215</b>	<b>2,420,167</b>
<b>Total assets</b>	<b>\$ 12,381,790</b>	<b>\$ 9,309,550</b>

See accompanying notes and independent auditor's report.

	<u>2022</u>	<u>2021</u> Restated
<b>Liabilities and Net Assets</b>		
Liabilities:		
Current liabilities:		
Accounts payable	\$ 32,390	\$ 251,229
Accrued expenses	161,917	146,157
Escrow and closing funds held	30,102	50,430
Paycheck Protection Program loan payable	-	410,856
Notes payable, current	111,134	108,982
<b>Total current liabilities</b>	<b>335,543</b>	967,654
Long-term liabilities - notes payable, net of current portion	<u>1,872,210</u>	<u>1,993,851</u>
<b>Total liabilities</b>	<b><u>2,207,753</u></b>	<b><u>2,961,505</u></b>
Net assets:		
Without donor restrictions	6,493,985	4,445,810
With donor restrictions	3,680,052	1,902,235
<b>Total net assets</b>	<b><u>10,174,037</u></b>	<b><u>6,348,045</u></b>
<b>Total liabilities and net assets</b>	<b><u>\$ 12,381,790</u></b>	<b><u>\$ 9,309,550</u></b>



**DuPage Habitat For Humanity, Inc. and Subsidiaries**  
**Consolidated Statement of Activities**  
**For the Year Ended June 30, 2022**

	<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	\$ 5,915	\$ -	\$ 5,915
Contributions	2,724,161	1,845,000	4,569,161
Contributions - donated merchandise	2,091,339	-	2,091,339
In-kind contributions and donated services	12,402	-	12,402
In-kind contributions - donated facilities	25,704	-	25,704
Special events revenue	250,887	-	250,887
Home sales	1,863,816	-	1,863,816
Net revenue from reclaimed homes	823,441	-	823,441
Mortgage loan discount amortization	292,589	-	292,589
ReStore operations	2,178,995	-	2,178,995
Critical home repair income, net	11,709	-	11,709
Rental Income	19,195	-	19,195
Gain on extinguishment of Paycheck Protection Program loan	410,856	-	410,856
Recovery of bad debt expense	10,397	-	10,397
Miscellaneous income	24,003	-	24,003
Equity in loss of limited liability company	(2,813)	-	(2,813)
Loss on disposal of property and equipment	(7,610)	-	(7,610)
Net assets released from restrictions	67,183	(67,183)	-
<b>Total public support and revenue</b>	<u>10,802,169</u>	<u>1,777,817</u>	<u>12,579,986</u>
Expenses:			
Cost of goods sold	2,092,526	-	2,092,526
Program services:			
Homebuilding	3,873,172	-	3,873,172
ReStore	1,832,499	-	1,832,499
Management and general	345,743	-	345,743
Fund-raising	610,054	-	610,054
<b>Total expenses</b>	<u>8,753,994</u>	<u>-</u>	<u>8,753,994</u>
<b>Change in net assets</b>	2,048,175	1,777,817	3,825,992
Net assets, beginning of the year,	<u>4,445,810</u>	<u>1,902,235</u>	<u>6,348,045</u>
Net assets, end of the year	<u>\$ 6,493,985</u>	<u>\$ 3,680,052</u>	<u>\$ 10,174,037</u>

See accompanying notes and independent auditor's report.

**DuPage Habitat For Humanity, Inc. and Subsidiaries**  
**Consolidated Statement of Activities**  
**For the Year Ended June 30, 2021**  
**Restated**

	<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	\$ 45,563	\$ -	\$ 45,563
Illinois affordable housing tax credits	954,738	-	954,738
Contributions	1,042,298	70,000	1,112,298
Contributions - donated merchandise	2,090,302	-	2,090,302
In-kind contributions and donated services	14,273	-	14,273
In-kind contributions - donated facilities	51,408	-	51,408
Special events revenue, less cost of direct benefit to donors of \$32,397	231,913	-	231,913
Home sales	695,000	-	695,000
Net revenue from reclaimed homes	342,104	-	342,104
Mortgage loan discount amortization	263,799	-	263,799
ReStore operations	2,148,876	-	2,148,876
Critical home repair income, net	39,210	-	39,210
Rental income	23,773	-	23,773
Gain on extinguishment of Paycheck Protection Program loan	410,856	-	410,856
Recovery of bad debt expense	69,161	-	69,161
Miscellaneous income	3,530	-	3,530
Net assets released from restrictions	42,275	(42,275)	-
<b>Total public support and revenue</b>	<b>8,469,079</b>	<b>27,725</b>	<b>8,496,804</b>
Expenses:			
Cost of goods sold	2,184,086	-	2,184,086
Program services:			
Homebuilding	2,743,315	-	2,743,315
ReStore	1,953,488	-	1,953,488
Management and general	260,790	-	260,790
Fund-raising	683,071	-	683,071
<b>Total expenses</b>	<b>7,824,750</b>	<b>-</b>	<b>7,824,750</b>
<b>Change in net assets</b>	<b>644,329</b>	<b>27,725</b>	<b>672,054</b>
Net assets, beginning of the year	3,801,481	1,874,510	5,675,991
Net assets, end of the year	<b>\$ 4,445,810</b>	<b>\$ 1,902,235</b>	<b>\$ 6,348,045</b>

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, 2022**

	Program Services			Management and General	Fund-raising	Total
	Homebuilding	ReStore	Total			
Advertising	\$ -	\$ 4,680	\$ 4,680	\$ -	\$ 2,942	\$ 7,622
Alarm system/security	-	9,910	9,910	-	-	9,910
Bank charges	13,806	1,808	15,614	1,099	-	16,713
Building	-	24,419	24,419	-	-	24,419
Construction costs - houses sold	1,983,112	-	1,983,112	-	-	1,983,112
Credit card processing	-	56,967	56,967	-	3,202	60,169
Depreciation	37,337	52,014	89,351	-	-	89,351
Donations to affiliate	-	104,792	104,792	-	-	104,792
Donor development	13,105	-	13,105	2,217	27,571	42,893
Dues and subscriptions	37,020	983	38,003	2,348	1,408	41,759
Education and conferences	1,748	-	1,748	990	1,925	4,663
Employee relations	11,793	1,256	13,049	1,136	887	15,072
Equipment rental	-	76,448	76,448	803	-	77,251
Home building related costs	55,017	-	55,017	-	-	55,017
Home repair costs	50,810	-	50,810	-	-	50,810
Insurance	91,711	1,159	92,870	237	966	94,073
Insurance contributions	-	81,347	81,347	-	-	81,347
Interest	20,677	57,808	78,485	19,253	-	97,738
Licenses and permits	-	4,936	4,936	-	-	4,936
Miscellaneous	62,268	30,832	93,100	(7,520)	5,113	90,693
Office supplies	5,151	7,897	13,048	5,139	2,095	20,282
Occupancy	72,994	245,053	318,047	19,679	24,802	362,528
Payroll	865,146	741,458	1,606,604	163,902	380,795	2,151,301
Payroll processing	-	33,977	33,977	-	-	33,977
Payroll taxes and benefits	184,416	74,700	259,116	52,437	88,437	399,990
Postage and delivery	1,402	4,291	5,693	176	582	6,451
Printing and reproduction	2,958	392	3,350	3,843	4,258	11,451
Professional fees	144,224	40,539	184,763	67,448	52,794	305,005
Property development	668	-	668	-	-	668
Real estate tax	75,094	3,710	78,804	-	-	78,804
Repairs and maintenance	10,655	-	10,655	-	119	10,774
Retirement contribution	12,053	(215)	11,838	3,354	2,024	17,216
Tithing to Habitat International	86,278	-	86,278	-	-	86,278
Telephone and internet	14,073	13,177	27,250	3,564	4,439	35,253
Tools and equipment	2,574	5,387	7,961	80	22	8,063
Trash disposal	3,842	45,932	49,774	-	-	49,774
Travel, meals and entertainment	7,774	3,891	11,665	5,558	5,673	22,896
Utilities	-	90,173	90,173	-	-	90,173
Vehicle expense other	-	17,744	17,744	-	-	17,744
Volunteer appreciation	218	282	500	-	-	500
<b>Total</b>	<b>3,867,924</b>	<b>1,837,747</b>	<b>5,705,671</b>	<b>345,743</b>	<b>610,054</b>	<b>6,661,468</b>
Expenses presented separate on the statement of activities - cost of goods sold	-	2,092,526	2,092,526	-	-	2,092,526
<b>Total expenses</b>	<b>\$ 3,867,924</b>	<b>\$ 3,930,273</b>	<b>\$ 7,798,197</b>	<b>\$ 345,743</b>	<b>\$ 610,054</b>	<b>\$ 8,753,994</b>

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, 2021**

	Program Services			Management and General	Fund-raising	Total
	Homebuilding	ReStore	Total			
Advertising	\$ -	\$ 20,320	\$ 20,320	\$ -	\$ 2,280	\$ 22,600
Alarm system/security	-	16,186	16,186	-	-	16,186
Bank charges	19,206	1,708	20,914	992	5	21,911
Building	-	39,412	39,412	-	-	39,412
Construction costs - houses sold	987,698	-	987,698	-	-	987,698
Credit card processing	-	47,883	47,883	-	5,026	52,909
Depreciation	34,246	53,886	88,132	1,631	-	89,763
Donations to affiliate	-	60,457	60,457	-	-	60,457
Donor development	9,023	-	9,023	80	48,640	57,743
Dues and subscriptions	38,964	1,926	40,890	1,585	1,971	44,446
Education and conferences	1,753	-	1,753	2,501	565	4,819
Employee relations	22,253	2,048	24,301	432	3,048	27,781
Equipment rental	-	76,041	76,041	(107)	-	75,934
Home building related costs	59,879	-	59,879	-	-	59,879
Home repair costs	63,336	-	63,336	-	-	63,336
Insurance	91,193	30,867	122,060	368	1,119	123,547
Insurance contributions	-	100,415	100,415	-	-	100,415
Interest	21,272	70,454	91,726	-	-	91,726
Licenses and permits	-	1,807	1,807	-	-	1,807
Miscellaneous	7,764	(590)	7,174	667	113	7,954
Office supplies	11,678	14,364	26,042	4,597	3,154	33,793
Occupancy	79,945	234,220	314,165	23,802	18,766	356,733
Payroll	697,723	862,342	1,560,065	155,309	401,107	2,116,481
Payroll processing	-	36,385	36,385	-	-	36,385
Payroll taxes and benefits	181,045	90,270	271,315	30,007	95,170	396,492
Postage and delivery	515	82	597	384	1,155	2,136
Printing and reproduction	3,940	1,913	5,853	6,089	942	12,884
Professional fees	129,414	19,614	149,028	24,073	87,145	260,246
Property development	20,386	-	20,386	-	-	20,386
Real estate tax	76,246	(1,700)	74,546	-	-	74,546
Reduction of grants and pledges	35,000	-	35,000	-	-	35,000
Repairs and maintenance	22,366	-	22,366	-	2,144	24,510
Retirement contribution	14,359	4,910	19,269	239	5,238	24,746
Tithing to Habitat International	100,000	-	100,000	-	-	100,000
Telephone and internet	8,439	16,486	24,925	6,766	4,079	35,770
Tools and equipment	2,249	11,387	13,636	1,158	792	15,586
Trash disposal	2,726	38,711	41,437	-	-	41,437
Travel, meals and entertainment	674	1,322	1,996	130	273	2,399
Utilities	-	72,924	72,924	-	-	72,924
Vehicle expense other	-	26,875	26,875	87	-	26,962
Volunteer appreciation	23	563	586	-	339	925
<b>Total</b>	<b>2,743,315</b>	<b>1,953,488</b>	<b>4,696,803</b>	<b>260,790</b>	<b>683,071</b>	<b>5,640,664</b>
Expenses presented separate on the statement of activities - cost of goods sold	-	2,184,086	2,184,086	-	-	2,184,086
<b>Total expenses</b>	<b>\$ 2,743,315</b>	<b>\$ 4,137,574</b>	<b>\$ 6,880,889</b>	<b>\$ 260,790</b>	<b>\$ 683,071</b>	<b>\$ 7,824,750</b>

See accompanying notes and independent auditor's report.

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

	<u>2022</u>	<u>2021</u> Restated
Cash flows from operating activities:		
Change in net assets	\$ 3,825,992	\$ 672,054
Adjustments to reconcile change in net assets to net cash from operating activities:		
Debt forgiveness income	(410,856)	(410,856)
Depreciation	89,351	89,763
Amortization of debt issuance costs	12,569	7,541
Mortgage loan discount amortization	(292,589)	(263,799)
Pledges received	(95,000)	(98,500)
Payments received on pledges	33,377	51,675
Reduction of pledges - bad debt	-	35,000
Recovery of bad debt expense	(10,397)	(69,161)
Present value on mortgages issued for home sales	(841,415)	(190,087)
Shared appreciation on real estate buybacks	(107,634)	(114,750)
Income recognized on reclaimed homes	(716,271)	(163,704)
Gain on sale of real estate owned	(199,798)	-
Equity in loss of limited liability company	2,813	-
Loss on disposal of property and equipment	7,610	-
Changes in operating assets and liabilities:		
Accounts receivable	(152,766)	(207,035)
Grants receivable	(1,679,998)	(86,835)
ReStore inventory	(84,219)	(14,247)
Land and construction inventory	470,638	(32,638)
Prepays, deposits and other assets	48,202	(44,829)
Accounts payable and accrued expenses	21,557	230,037
Escrow and closing funds held	(12,244)	17,100
Deferred rent	-	(4,181)
<b>Net cash from operating activities</b>	<b>(91,078)</b>	<b>(597,452)</b>
Cash flows from investing activities:		
Purchase of property and equipment	-	(3,790)
Additions to real estate owned	(294,603)	(147,084)
Proceeds from sale of real estate owned	770,000	240,000
Proceeds from sale of mortgaged property	75,730	87,993
Principal repayments on mortgage receivables	334,220	289,477
<b>Net cash from investing activities</b>	<b>885,347</b>	<b>466,596</b>
Cash flows from financing activities:		
Proceeds from note payable	1,586,000	-
Proceeds from Paycheck Protection Program loan	-	410,856
Payments on notes payable	(1,718,058)	(165,633)
<b>Net cash from financing activities</b>	<b>(132,058)</b>	<b>245,223</b>
<b>Net change in cash</b>	<b>662,211</b>	<b>114,367</b>
Cash, beginning of the year	1,280,772	1,166,405
Cash, end of the year	<b>\$ 1,942,983</b>	<b>\$ 1,280,772</b>
Noncash investing and financing activity - mortgages receivable transferred to real estate owned in buyback transactions	<b>\$ 162,565</b>	<b>\$ 175,419</b>

See accompanying notes and independent auditor's report.

## **DuPage Habitat for Humanity, Inc. and Subsidiaries**

### **Notes to the Consolidated Financial Statements**

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#### **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, DHFH 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)**

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**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.

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.

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

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

**Income Tax Status (cont'd)**

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.

Each entity's tax returns for the years ended June 30, 2019, 2020, and 2021, are open for purposes of Internal Revenue Service or Illinois Department of Revenue examinations.

**Uninsured Deposits** – On June 30, 2022, uninsured bank deposits in excess of federal depository insurance totaled \$741,428 and \$2,500 for DHFH and ReStore, respectively.

**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.

**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.

Inventory balances recorded at year-end are comprised mostly of goods donated to ReStore for resale through its retail store. In accordance with the Habitat for Humanity International *Financial Policies and Procedures* issued in June 2021, the value of donated inventory at the end of the year is estimated using average sales. Management has estimated ending inventory as one month of average sales. This is a critical assumption which significantly affects 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.



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

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

**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. Activity for the years ended June 30, 2022 and 2021, is as follows:

Balance, June 30, 2020	\$	420,487
Fiscal year ended June 30, 2021, activity:		
Two homes reclaimed		599,455
Additional costs necessary to ready homes for resale		1,502
One home sold		<u>(240,000)</u>
Balance, June 30, 2021		781,444
Fiscal year ended June 30, 2022, activity:		
Five homes reclaimed		1,368,000
Additional costs necessary to ready homes for resale		7,570
Three homes sold		<u>(570,202)</u>
<b>Balance, June 30, 2022</b>	<b>\$</b>	<b><u>1,586,812</u></b>

**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. Effective July 1, 2021, the Organization increased its capitalization threshold to \$5,000.

**Impairment of Long-Lived Assets** – The Organization reviews long-lived assets for impairment whenever events or changes in circumstances indicate the carrying amount of an asset may not be recoverable. Recoverability of assets to be held and used is measured by comparison of the carrying amount of an asset to future undiscounted net cash flows expected to be generated by the asset. If such assets are considered to be impaired, the impairment to be recognized is measured by the amount by which the carrying amount of the assets exceeds the fair value of the assets. Assets to be disposed of are reported at the lower of carrying amount or the fair value less costs to sell.

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

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

**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 17). 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 remains committed to providing future funding to the LLC, and is liable for debt incurred by the LLC, and therefore is required to recognize a negative investment in Home Together, LLC on its statement of financial position of \$18,449 and \$15,636 at June 30, 2022 and 2021.

**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 Organization 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 when a closing occurs and title, possession and other attributes of home ownership have been transferred to the buyer. DHFH and Habitat CSS may also enter into subordinate mortgages for the difference between the fair value of the property at closing and the first mortgage plus required down payments. The subordinate mortgages are recognized as an asset to the extent they are repayable according to the written terms of the note and mortgage. Subordinate mortgages with forgivable payments are not recorded as assets until such time as the mortgage becomes payable.

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.

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

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

**Sale to Homeowners and Mortgages Receivable (cont'd)**

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, 2022. 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 \$54,092 at June 30, 2022 (\$64,489 at June 30, 2021).

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. The warranty is considered an assurance-type warranty whereby costs are accrued when obligations under the warranty period become probable and can be reasonably estimated. Warranty costs have not been significant, and no warranty liability has been accrued at June 30, 2022.

**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.

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

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

**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, 2022.

**In-Kind Contributions** –The Organization 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 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. There were no donor restrictions related to the in-kind contributions and donated services for the years ending June 30, 2022, and 2021.

The Organization received donations in the form of building materials and supplies, household furnishings, and appliances for its ReStore. The items are processed and displayed at the store to be sold and the proceeds used to benefit the mission of the Organization. Items which cannot be retailed or reconditioned are sold as salvage. The donated items for the ReStore are valued based on comparable prices at local hardware stores if new, or thrift value if used. The Organization recognized contributions of \$2,091,339 and \$2,090,302 for the years ending June 30, 2022, and 2021, respectively.

For the years ended June 30, 2022 and 2021, the Organization recorded \$25,704 and \$51,408, respectively, in donated facilities for the ReStore in Chicago Heights, Illinois. The value of the donated facilities was determined based on the rent previously paid for the building prior to the City of Chicago Heights assuming ownership of the building and allowing the ReStore to operate within the facility for an annual payment of one dollar.

DuPage Habitat for Humanity and Habitat for Humanity – CSS mortgages issued prior to July 1, 2017, are serviced by Harris Bank at no charge. The Organization received donated services valued at \$12,402 of donated services (\$8,174 to DuPage Habitat for Humanity and \$4,228 to Habitat for Humanity – CSS) for the year ended June 30, 2022, which is recorded at fair value in the consolidated financial statements. Fair value was determined based on a percentage of the mortgage loan portfolio in accordance with industry standards. The Organization received \$14,073 of donated services (\$9,490 to DuPage Habitat for Humanity and \$4,583 to Habitat for Humanity – CSS) for the year ended June 30, 2021, which is recorded at fair value in the consolidated financial statements.

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

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

**Donated Services** – There were also a substantial number of volunteers who donated a significant amount of their time towards the activities of the Organization for the years ended June 30, 2022 and 2021, the value of which has not been recognized in the consolidated financial statements as they do not meet the criteria for recognition.

**Revenue Recognition** – Revenues from contracts with customers are recognized when control of the promised services are transferred to the Organization's customers, in an amount that reflects the consideration the Organization expects to be entitled to in exchange for those services. To do this, the Organization performs the following five steps as outlined in ASC 606: (i) identify the contract(s) with a customer, (ii) identify the performance obligations in the contract, (iii) determine the transaction price, (iv) allocate the transaction price to the performance obligations in the contract, and (v) recognize revenue when (or as) the Organization satisfies a performance obligation.

Significant sources of contract revenue include the following:

**ReStore** – 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. Sales returns have not been significant.

**Home Sales** – The Organization recognizes revenue from home sales when the home is sold, and title passes to the buyer at the time of closing.

**Net Revenue from Reclaimed Homes** – The Organization recognizes revenue from reclaimed homes when the home is repurchased, and title reverts to the Organization at the time of closing.

**Special Events** – The Organization recognizes revenue at the time the event is held.

Determining whether variable consideration (if applicable) should be reflected in the contract's transaction price may require judgment as to the probability that a significant reversal of such consideration will not occur when the variable consideration is resolved.

The Organization has applied certain practical expedients in its application of ASC 606 as follows:

- The Organization does not evaluate a contract for a significant financing component if payment is expected to be received within one year or less from the transfer of the promised services to the client.
- The Organization generally expenses costs incurred to obtain a contract when the amortization period is less than one year.

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

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

**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 \$7,622 for the year ended June 30, 2022 (\$22,600 for fiscal year ended June 30, 2021).

**New Accounting Pronouncement** – The Organization adopted ASU 2020-07, *Not-for-Profit Entities (Topic 958): Presentation and Disclosure by Not-for-Profit Entities for Contributed Nonfinancial Assets* during 2022, which related to presentation and disclosure related to nonfinancial contributions as disclosed in Note 2 to the financial statements.

**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. All direct costs are charged to the programs or fund-raising as applicable, and the remaining costs are considered management and general.

**Subsequent Events** – Subsequent events have been evaluated through May 10, 2023, which is the date the consolidated financial statements were available to be issued.

The Organization entered into a construction loan not to exceed \$940,000 dated October 19, 2022, for the acquisition and rehabilitation of a commercial building for a new ReStore in Oak Forest, Illinois. The loan matures October 19, 2027, and bears interest on the unpaid balance at 4.50%. The Organization is required to make six monthly interest payments commencing November 19, 2022, and then 53 monthly consecutive principal and interest payments of \$5,318 commencing May 19, 2023, with a lump sum payment due at maturity.

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

**3. Contract Revenue and Balances**

Revenue for the year ended June 30, 2022, consisted of the following:

	<u>Contract Revenue with Customers</u>		Other Revenue Sources	<b>Total</b>
	<u>Earned at a Point in Time</u>	<u>Earned Over Time</u>		
ReStore sales	\$ 2,178,995	\$ -	\$ -	<b>\$ 2,178,995</b>
Special events revenue, net	250,887	-	-	<b>250,887</b>
Home sales	1,863,816	-	-	<b>1,863,816</b>
Net revenue from reclaimed homes	823,441	-	-	<b>823,441</b>
Critical home repair income	11,709	-	-	<b>11,709</b>
Grants and contributions	-	-	6,704,521	<b>6,704,521</b>
Mortgage loan discount amortization	-	-	292,589	<b>292,589</b>
Rental income	-	-	19,195	<b>19,195</b>
Gain on extinguishment of Paycheck Protection Program loan	-	-	410,856	<b>410,856</b>
Recovery of bad debt expense	-	-	10,397	<b>10,397</b>
Miscellaneous income	-	-	13,580	<b>13,580</b>
	<u>\$ 5,128,848</u>	<u>\$ -</u>	<u>\$ 7,451,138</u>	<u><b>\$ 12,579,986</b></u>

Revenue for the year ended June 30, 2021, consisted of the following:

	<u>Contract Revenue with Customers</u>		Other Revenue Sources	<b>Total</b>
	<u>Earned at a Point in Time</u>	<u>Earned Over Time</u>		
ReStore sales	\$ 2,148,876	\$ -	\$ -	<b>\$ 2,148,876</b>
Special events revenue, net	231,913	-	-	<b>231,913</b>
Home sales	695,000	-	-	<b>695,000</b>
Net revenue from reclaimed homes	342,104	-	-	<b>342,104</b>
Critical home repair income	39,210	-	-	<b>39,210</b>
Grants and contributions	-	-	4,268,582	<b>4,268,582</b>
Mortgage loan discount amortization	-	-	263,799	<b>263,799</b>
Rental income	-	-	23,773	<b>23,773</b>
Gain on extinguishment of paycheck protection program loan	-	-	410,856	<b>410,856</b>
Recovery of bad debt expense	-	-	69,161	<b>69,161</b>
Miscellaneous income	-	-	3,530	<b>3,530</b>
	<u>\$ 3,457,103</u>	<u>\$ -</u>	<u>\$ 5,039,701</u>	<u><b>\$ 8,496,804</b></u>

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

**3. Contract Revenue and Balances (cont'd)**

Accounts receivable at December 31, for the last three years are as follows:

	2022	2021	2020
Accounts receivable	<b>\$ 45,483</b>	\$ 83,963	\$ 61,229

**4. 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, have been determined as follows:

	2022	2021 (Restated)
Cash and cash equivalents	<b>\$ 1,942,983</b>	\$ 1,280,772
Current receivables:		
Other	<b>3,774</b>	22,217
Critical home repair	<b>45,483</b>	83,963
Grants and contributions	<b>1,882,609</b>	86,835
Mortgages	<b>95,392</b>	73,948
Total current financial assets	<b>3,970,241</b>	1,616,835
Net assets with donor restrictions	<b>(3,680,052)</b>	(1,902,235)
Financial assets available for general expenditure over the next twelve months	<b>\$ 290,189</b>	\$ (285,400)

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.

**5. 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.

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 years ended June 30, amounts written off consisted of the following:



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

**5. Contributions Receivable (cont'd)**

	<b>2022</b>	2021
Unconditional promises to give cash and certain qualified donated services for the construction and rehabilitation of homes in the home ownership program	<b>\$ -</b>	<b>\$ 35,000</b>

**6. Mortgages Receivable**

The Organization recognized \$292,589 of income from the mortgage loan discount amortization for fiscal year ended June 30, 2022. The Organization recognized \$263,799 of income from the mortgage loan discount amortization for fiscal year ended June 30, 2021.

DuPage Habitat for Humanity did originate seven new mortgages during the year ended June 30, 2022, net of related discounts, in the amount of \$796,415. DuPage Habitat for Humanity did originate three new mortgages during the year ended June 30, 2021, net of related discounts, in the amount of \$190,087. Habitat CSS did originate one new mortgage for the year ended June 30, 2022 for \$45,000 (none for the year ended June 30, 2021). 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.

Mortgages receivables at June 30, 2022, are presented net of unamortized discounts as follows:

	DuPage Habitat for Humanity	Habitat CSS	<b>Total</b>
Gross mortgages receivables at face value	\$ 4,320,562	\$ 1,703,826	<b>\$ 6,024,388</b>
Less unamortized discount based on imputed interest rates of 4.0% to 8.78%	(2,030,529)	(970,252)	<b>(3,000,781)</b>
Less allowance for doubtful mortgages receivable	-	(54,092)	<b>(54,092)</b>
Net mortgages receivables	<b>\$ 2,290,033</b>	<b>\$ 679,482</b>	<b>\$ 2,969,515</b>
Current portion	\$ 67,559	\$ 27,833	<b>\$ 95,392</b>
Long-term	2,222,474	651,649	<b>2,874,123</b>
	<b>\$ 2,290,033</b>	<b>\$ 679,482</b>	<b>\$ 2,969,515</b>

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

**6. Mortgages Receivable (cont'd)**

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

Year Ending June 30,	DuPage Habitat for Humanity	Habitat CSS	Total
2023	\$ 67,559	\$ 27,833	\$ 95,392
2024	42,101	27,230	69,331
2025	43,527	27,230	70,757
2026	40,815	28,125	68,940
2027	38,623	29,846	68,469
Thereafter	2,057,408	539,218	2,596,626
	<u>\$ 2,290,033</u>	<u>\$ 679,482</u>	<u>\$ 2,969,515</u>

Mortgages receivables at June 30, 2021, are presented net of unamortized discounts as follows:

	DuPage Habitat for Humanity	Habitat CSS	Total
Gross mortgages receivables at face value	\$ 4,304,362	\$ 1,822,537	\$ 6,126,899
Less unamortized discount based on imputed interest rates of 4.0% to 8.78%	(2,485,109)	(1,077,091)	(3,562,200)
Less allowance for doubtful mortgages receivable	-	(64,489)	(64,489)
Net mortgages receivables	<u>\$ 1,819,253</u>	<u>\$ 680,957</u>	<u>\$ 2,500,210</u>
Current portion	\$ 45,149	\$ 28,799	\$ 73,948
Long-term	1,774,104	652,158	2,426,262
	<u>\$ 1,819,253</u>	<u>\$ 680,957</u>	<u>\$ 2,500,210</u>

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

**6. Mortgages Receivable (cont'd)**

Mortgages receivable activity for DuPage Habitat for Humanity for the years ended June 30, 2022 and 2021, are as follows:

	Mortgages Receivable	Unamortized Discount	Net Mortgages Receivable
Balance, June 30, 2020	\$ 4,591,394	\$ (2,703,763)	\$ 1,887,631
New mortgages	190,087	-	190,087
Properties sold	(263,412)	-	(263,412)
Payments received	(213,707)	-	(213,707)
Discounts earned	-	218,654	218,654
Balance, June 30, 2021	4,304,362	(2,485,109)	1,819,253
New mortgages	796,415	-	796,415
Properties sold	(507,125)	268,830	(238,295)
Payments received	(273,090)	-	(273,090)
Discounts earned	-	185,750	185,750
Balance, June 30, 2022	<u>\$ 4,320,562</u>	<u>\$ (2,030,529)</u>	<u>\$ 2,290,033</u>

Mortgages receivable activity for Habitat CSS for the years ended June 30, 2022 and 2021, are as follows:

	Mortgages Receivable	Escrow Receivable	Unamortized Discount	Allowance For Doubtful Mortgages	Net Mortgages Receivable
Balance, June 30, 2020	\$ 1,890,223	\$ 71,541	\$ (1,122,236)	\$ (133,650)	\$ 705,878
Payments received	(75,770)	-	-	-	(75,770)
Discounts earned	-	-	45,145	-	45,145
Allowance adjustment	-	-	-	69,161	69,161
Escrow adjustment	-	(63,457)	-	-	(63,457)
Balance, June 30, 2021	1,814,453	8,084	(1,077,091)	(64,489)	680,957
New mortgages	45,000	-	-	-	45,000
Properties sold	(94,497)	-	-	-	(94,497)
Payments received	(61,130)	-	-	-	(61,130)
Discounts earned	-	-	106,839	-	106,839
Allowance adjustment	-	-	-	10,397	10,397
Escrow adjustment	-	(8,084)	-	-	(8,084)
Balance, June 30, 2022	<u>\$ 1,703,826</u>	<u>\$ -</u>	<u>\$ (970,252)</u>	<u>\$ (54,092)</u>	<u>\$ 679,482</u>

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

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**6. 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 61<sup>st</sup> 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 \$2,368,326 which is net of \$1,533,284 in mortgage forgiveness as of June 30, 2022, and \$2,776,662 which is net of \$1,422,234 in mortgage forgiveness as of June 30, 2021.

The Organization holds a second mortgage on all homes sold after June 30, 2017, totaling \$1,294,164 and \$497,749 at June 30, 2022 and 2021, respectively, which is included within noncurrent mortgages receivable and 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 \$352,762, which is net of \$62,994 in mortgage forgiveness as of June 30, 2022, and \$400,331, which is net of \$48,950 in mortgage forgiveness as of June 30, 2021.

Finally, a profit-sharing agreement exists on all homes sold by DHFH. The amount is based on a percentage of the appreciation in value (shared appreciation) 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.

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

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

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**6. Mortgages Receivable (cont'd)**

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. DHFH recognized shared appreciation income from partner families selling homes in fiscal 2022 totaling \$107,634 (\$114,750 in fiscal 2021).

Included in mortgage receivables at June 30, 2021, is \$8,084 of negative participant escrow accounts owed to Habitat CSS's third-party mortgage servicer (none at June 30, 2022). This amount is reserved for in the balance of allowance for doubtful mortgage receivables. Past due balances on Habitat CSS total \$22,882 and \$20,160 at June 30, 2022, and 2021, respectively.

In December 2016, Habitat CSS sold four mortgages receivable with full recourse to a financial institution. Proceeds received from the sale of such loans equated to the outstanding principal balance of the loans at the time of sale. In the event a sold loan becomes 90 days or more delinquent, the financial institution can require Habitat CSS to provide a substitute loan of similar characteristics. If no such loan exists that is acceptable to the financial institution, Habitat CSS may be required to repurchase the loan at the principal balance then outstanding. For two of these loans, the underlying property development was funded with federal funds under the NSP and HOME programs. The effects of the sale of these mortgages on the federal funds received is not known.

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

**7. Inventories – Land and Construction in Progress**

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

	<b>2022</b>	2021
Homes under construction (16 and 14 properties in 2022 and 2021, respectively)	<b>\$ 1,274,236</b>	\$ 1,712,560
Land held for future development	<b>429,141</b>	432,513
<b>Total</b>	<b>\$ 1,703,377</b>	<b>\$ 2,145,073</b>

**8. Inventory - ReStore**

Inventory at June 30, consists of the following:

	<b>2022</b>	2021
Purchased inventory	<b>\$ 11,652</b>	\$ 22,350
Donated goods and materials	<b>273,719</b>	178,802
<b>Total</b>	<b>\$ 285,371</b>	<b>\$ 201,152</b>

**9. 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 Organization meets certain conditions. The Organization applied for and received forgiveness for the entire balance on February 24, 2021. The expenses included in the application for forgiveness were ReStore payroll, rent, mortgage interest, and utilities. Therefore, the gain on extinguishment of the Paycheck Protection Program loan payable was recognized as income on the ReStore statement of activities in fiscal year 2021.

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. The Organization applied for and received forgiveness for the entire balance on December 22, 2021. The expenses included in the application for forgiveness were ReStore payroll, rent, mortgage interest, and utilities. Therefore, the gain on extinguishment of the Paycheck Protection Program loan payable was recognized as income on the ReStore statement of activities in fiscal year 2022.

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

**10. Long-Term Debt**

**DuPage Habitat for Humanity, Inc.**

	2022	2021
<p>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 and September 30, 2020, due to the pandemic, and extend the maturity date of the note by two quarters to December 31, 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.</p>	<b>\$ 203,602</b>	\$ 243,267
<p>On May 29, 2018, the Organization obtained a promissory note with First Eagle Bank in the amount of \$350,000 with an original 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 (4.75% at June 30, 2022). Proceeds used to acquire property in Hanover Park. Dated May 29, 2021, a first amendment to the promissory note extended the maturity date to May 29, 2024, with monthly payments of all accrued unpaid interest commencing July 29, 2021, and a final payment of all unpaid principal and interest on May 29, 2024.</p>	<b>210,000</b>	279,700
<p>On March 4, 2022, the Organization obtained a promissory note with First Eagle Bank in the amount of \$1,586,000 with an interest rate of 3.35% and a maturity date of March 4, 2027. The Organization will make 59 monthly payments of principal and interest totaling \$10,031 commencing April 4, 2022, with lump sum payment of \$1,234,372 due at maturity. The proceeds were used to repay the mortgage note payable of ReStore Habitat for Humanity.</p>	<b>1,569,742</b>	-
	<b>1,983,344</b>	522,967
Less current portion	<b>(111,134)</b>	(39,664)
Net long-term debt	<b>\$ 1,872,210</b>	\$ 483,303

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

**10. Long-Term Debt (cont'd)**

Minimum future principal payments are as follows at June 30:

2023	\$	111,134
2024		325,345
2025		119,992
2026		124,694
2027		1,302,179
Total	\$	1,983,344

Interest expense and interest paid totaled \$39,593 and \$21,272 for the years ended June 30, 2022, and 2021, respectively.

<b>ReStore Habitat for Humanity</b>	<b>2022</b>	2021
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. The note was repaid in the current year	\$ -	\$ 1,592,435
Less unamortized debt issuance costs	-	(12,569)
Total debt, net of unamortized debt issuance costs	-	1,579,866
Less current portion	-	(69,318)
<b>Net long-term debt</b>	<b>\$ -</b>	<b>\$ 1,510,548</b>

Interest expense and interest paid totaled \$45,239 for the year ended June 30, 2022. Amortization of debt issuance costs included within interest expense totaled \$12,569 for the year ended June 30, 2022.

Interest expense and interest paid totaled \$62,913 for the year ended June 30, 2021. Amortization of debt issuance costs included within interest expense totaled \$7,541 for the year ended June 30, 2021.



**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 of \$1,750,000 which is the second half of a donation received in August 2022, and donated materials and labor for the construction and rehabilitation of homes in the home ownership program totaling \$115,000 (\$72,183 of donated materials and labor for construction and rehabilitation of homes at June 30, 2021). Net assets released from restriction for DuPage Habitat for Humanity totaled \$67,183 and \$42,275 for the years ended June 30, 2022, and 2021, respectively.

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

	<u>2022</u>	<u>2021</u>
Discounted first mortgages and payments received on those mortgages:		
NSP grant	\$ 1,102,573	\$ 1,102,573
HOME grant	587,402	587,402
Thrivent Home Grant	-	15,000
Housing opportunities and home ownership	16,685	16,685
Home repair	18,392	18,392
FDC Foundation Housing Opportunity Grant	20,000	20,000
Home build for veteran	35,000	35,000
Home build for single mother	35,000	35,000
	<u>\$ 1,815,052</u>	<u>\$ 1,830,052</u>

For Habitat for Humanity – Chicago South Suburbs, the Thrivent Home Grant of \$15,000 was released from restriction for the year ended June 30, 2022 (no amounts released from restriction in 2021).

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

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**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.

**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.

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

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

**DuPage Habitat for Humanity (cont'd)**

**Community Development Block Grants (cont'd)**

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 years ended June 30, 2022 and 2021.

**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 1/12<sup>th</sup> 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.

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

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

**DuPage Habitat for Humanity (cont'd)**

**HOME (cont'd)**

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 years ended June 30, 2022, and 2021.

**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.

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

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

**Habit for Humanity – CSS (cont'd)**

**Funding from Cook County, Illinois (cont'd)**

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.

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 years ended June 30, 2022 and 2021.

**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, 2022 or 2021. 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)**

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**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 Organization sold seven homes in the current year with a fair value of \$1,860,000. The Organization took second mortgages on these three properties, which become payable upon payoff of first mortgage or sale of the property, totaling \$796,415. Third mortgages, which are forgivable ratably over time, totaling \$424,051 are not recognized as an asset but are recoverable to the extent not forgiven upon sale of the home.

The Organization sold three homes in the current year with a fair value of \$695,000. The Organization took second mortgages on these three properties, which become payable upon payoff of first mortgage or sale of the property, totaling \$190,087. Third mortgages, which are forgivable ratably over time, totaling \$148,286 are not recognized as an asset but are recoverable to the extent not forgiven upon sale of the home.

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

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**14. 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. Office space rent expense was \$42,000 for the year ended June 30, 2022 (\$42,000 for the year ended June 30, 2021).

In May 2018, Home Together, LLC entered a lease for additional space at 1616 East Roosevelt Road in Wheaton, Illinois. The lease initially ran from May 4, 2018, through May 3, 2021, and the expense was included in the amount in the paragraph above. Under a new lease, dated May 4, 2021, and running from May 4, 2021 through May 31, 2023, DuPage Habitat for Humanity replaced Home Together, LLC, as the lessee. Lease expense for DuPage Habitat for Humanity under the lease for the year ended June 30, 2022, was \$28,992 (\$4,808 for the year ended June 30, 2021). Minimum future lease payments are \$24,761 in 2023.

The Organization leases retail space for its operations at 869 South Route 53 in Addison, Illinois, under an operating lease with an original expiration date of February 28, 2016, that was amended from time to time to extend the lease through February 29, 2024. Rent for the years ended June 30, 2022 and 2021, was \$219,349 and \$182,812, respectively. Minimum future lease payments are \$173,830 and \$117,802 for the fiscal years ending June 30, 2023 and 2024, 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, and again through March 31, 2022. 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. Lease expense was \$31,500 and \$42,000 for the years ended June 30, 2022, and 2021, respectively. The lease was not renewed at March 31, 2022.

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 years ended June 30, 2022 and 2021, was \$7,260. Minimum future lease payments are \$7,260 for the fiscal year ending June 30, 2023, and \$3,630 for the fiscal year ending June 30, 2024.

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

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**14. 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 and November 2021, and on a month to month basis thereafter. Rental expense for these leases amounted to \$7,718 and \$12,128 for the years ended June 30, 2022 and 2021, respectively. The lease was terminated for the year ended June 30, 2022.

Minimum future lease payments are as follows at June 30:

	Retail Space	Other	Total
2023	\$ 198,591	\$ 7,260	\$ <b>205,851</b>
2024	117,802	3,630	<b>121,432</b>
	\$ 316,393	\$ 10,890	\$ <b>327,283</b>

**15. 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 years ended June 30, 2022 and 2021, amounted to \$19,195 and \$22,670, respectively.

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 \$21,941 and \$22,271 at June 30, 2022 and 2021, respectively. Habitat CSS also substantially maintains the property. Depreciation expense, included in total depreciation expense, for the rental property was \$4,330 and \$4,330 and for the years ended June 30, 2022 and 2021, respectively.



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

**16. 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, 2022, the Organization made contributions of \$86,278 earmarked for the Orphans and Vulnerable Groups Fund, the Global Mission Fund, and the Dominican Republic. For the year ended June 30, 2021, the Organization made contributions of \$100,000 earmarked for the Orphans and Vulnerable Groups Fund, the Global Mission Fund, and the Dominican Republic.

During the year ended June 30, 2022, 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 \$437,085, (no Illinois Housing Development Authority (IHDA) tax credits in the current year (\$603,924, including IHDA tax credits of \$332,317 during the year ended June 30, 2021).

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, 2022, balances due between the affiliates are as follows:

<u>Receivable Affiliate</u>	<u>Amount</u>	<u>Payable Entity</u>	<u>Amount</u>
DuPage Habitat for Humanity	\$ 133,974	Neighborhood Revitalization Council	\$ 133,974
DuPage Habitat for Humanity	1,468,427	ReStore	1,468,427
ReStore	48,885	Habitat - CSS	48,885

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

**16. Related Party Transactions (cont'd)**

As of June 30, 2021, balances due between the affiliates are as follows:

Receivable Affiliate	Amount	Payable Entity	Amount
DuPage Habitat for Humanity	\$ 209,334	Habitat – CSS	\$ 209,334
DuPage Habitat for Humanity	121,974	Neighborhood Revitalization Council	121,974
DuPage Habitat for Humanity	22,930	ReStore	22,930
ReStore	58,117	Habitat – CSS	58,117

**17. Home Together, LLC**

During the year ended June 30, 2011, DuPage Habitat for Humanity 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.

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 \$28,786 and \$34,845 at June 30, 2021 and 2020, respectively.

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.

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

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**18. Future Accounting Standards**

**Leases** – During 2016, the Financial Accounting Standards Board issued new standards relating to lease accounting. The new standard will require the Organization to recognize on its balance sheet, the asset and liability of their leasing agreements relating to the rights and obligations created by the leases. The standard will be effective for the fiscal year beginning July 1, 2022. The Organization has not determined the effect of adopting the new standard.

**Credit Losses** – In June 2016, the Financial Accounting Standards Board issued new standards relating to accounting for credit losses on financial instruments. Under current GAAP, recognizing credit losses is delayed until a probable loss has occurred. The new standard will require the Organization to recognized current expected credit losses (CECL) in its loan portfolio that do not meet the “probable” threshold. The standard will be effective for the Organization for the fiscal year beginning July 1, 2023. The Organization has not determined the effect of adopting the new standard.

**19. Correction of Errors**

During the current year, an intercompany receivable and payable were identified included in accounts receivable and payable that should have been eliminated in the consolidating financial statements. This was corrected in 2021 financial statements resulting in a decrease in total assets and liabilities by \$169,614.

Habitat CSS was awarded a grant for one million dollars towards the Nicor Gas Smart Neighborhood Project (Project). The funding was to be used by Habitat CSS to support development related to planning, engineering, design, development and marketing of the Project in Sauk Village, Illinois. The contribution was awarded in January 2021 and received in July 2021. The amount was recorded as contribution with donor restrictions and included in net assets with donor restrictions at June 30, 2021.

During the current year, the Board of Habitat CSS determined Habitat CSS did not have the necessary resources to carry out the Project. The January 2021 letter of intent was terminated by Nicor Gas on January 19, 2022, and Habitat CSS was instructed to transfer all of the original donation to Chicagoland Habitat for Humanity, who would hold the funds and disburse them as determined appropriate by Nicor Gas. The one million dollars was transferred on January 26, 2022.

Habitat CSS had recorded this grant as a contribution with donor restrictions as of June 30, 2021. However, because there was a possibility of return of these funds, the donation should have been deemed conditional until certain events occurred to where the conditions were met resulting in no possibility of a return of funds. It was incorrectly recognized as a grant receivable on the statement of financial position and contribution with donor restriction on the statement of activities. It should not have been recorded as revenue until that point in time when it became unconditional.

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

**19. Correction of an Error (cont'd)**

Accordingly, the Organization restated its results for fiscal year 2021. The effect on the June 30, 2021, financial statements is summarized in the following table:

	As Previously Reported	Correction of Errors	As Restated
<b>Statement of Financial Position:</b>			
Assets:			
Other receivables	\$ 191,831	\$ (169,614)	\$ 22,217
Contributions receivable	1,069,100	(1,000,000)	69,100
Total current assets	6,050,906	(1,169,614)	4,881,292
Total assets	10,479,164	(1,169,614)	9,309,550
Liabilities:			
Accounts payable	420,843	(169,614)	251,229
Total current liabilities	1,137,268	(169,614)	967,654
Total liabilities	3,131,119	(169,614)	2,961,505
Net assets:			
With donor restrictions	2,902,235	(1,000,000)	1,902,935
Total net assets	7,348,045	(1,000,000)	6,348,045
<b>Statement of Activities:</b>			
Public support and revenue:			
Contributions with donor restrictions	1,070,000	(1,000,000)	70,000
Total public support and revenue, with donor restrictions	1,027,725	(1,000,000)	27,725
Change in net assets:			
With donor restrictions	1,027,725	(1,000,000)	27,725
<b>Statement of Cash Flows:</b>			
Cash flows from operating activities			
Change in net assets	1,672,054	(1,000,000)	672,054
Changes in operating assets and liabilities – accounts receivable	(1,207,035)	1,000,000	(207,035)

**DuPage Habitat For Humanities, Inc. & Subsidiaries**  
**Consolidating Statement of Financial Position**  
**June 30, 2022**

	DuPage Habitat for Humanity, Inc.	Neighborhood Revitalization Council	CSS Habitat for Humanity	ReStore of Fox Valley Habitat for Humanity	Consolidating	Consolidated Total
<b>Assets</b>						
Current assets:						
Cash and cash equivalents	\$ 1,322,991	\$ 10,104	\$ 208,131	\$ 401,757	\$ -	\$ 1,942,983
Other receivables	394,250	-	-	3,774	(394,250)	3,774
Critical home repair receivable	37,997	-	7,486	-	-	45,483
Grants receivable	1,766,833	-	-	-	-	1,766,833
Contributions receivable	115,723	-	53	-	-	115,776
Mortgages receivable, current	67,559	-	27,833	-	-	95,392
Intercompany receivable	1,602,401	-	-	48,885	(1,651,286)	-
Inventories - land and construction in progress	1,572,222	-	102,213	-	-	1,674,435
Inventory - ReStore	-	-	-	285,371	-	285,371
Inventory - real estate owned	1,443,812	-	143,000	-	-	1,586,812
Prepaid expenses	7,480	-	-	2,500	-	9,980
Deposits and other assets	56,235	-	18,041	-	-	74,276
<b>Total current assets</b>	<b>8,387,503</b>	<b>10,104</b>	<b>506,757</b>	<b>742,287</b>	<b>(2,045,536)</b>	<b>7,601,115</b>
Property and equipment:						
Land and buildings	-	-	-	440,000	-	440,000
Buildings and improvements	-	-	-	1,850,697	(267,149)	1,583,548
Office equipment and furniture	22,654	-	-	-	-	22,654
ReStore equipment	-	-	-	145,619	(59,922)	85,697
Software	57,840	-	-	-	-	57,840
Vehicle	145,019	-	-	30,820	(30,714)	145,125
	225,513	-	-	2,467,136	(357,785)	2,334,864
Less accumulated depreciation	(186,867)	-	-	(590,322)	357,785	(419,404)
<b>Total property and equipment, net</b>	<b>38,646</b>	<b>-</b>	<b>-</b>	<b>1,876,814</b>	<b>-</b>	<b>1,915,460</b>
Other assets:						
Investment in limited liability company	(18,449)	-	-	-	-	(18,449)
Mortgages receivable, noncurrent, net of present value discount	2,222,474	-	651,649	-	-	2,874,123
Other assets	9,541	-	-	-	-	9,541
<b>Total other assets</b>	<b>2,213,566</b>	<b>-</b>	<b>651,649</b>	<b>-</b>	<b>-</b>	<b>2,865,215</b>
<b>Total assets</b>	<b>\$ 10,639,715</b>	<b>\$ 10,104</b>	<b>\$ 1,158,406</b>	<b>\$ 2,619,101</b>	<b>\$ (2,045,536)</b>	<b>\$ 12,381,790</b>

(cont'd)

**DuPage Habitat For Humanities, Inc. & Subsidiaries**  
**Consolidating Statement of Financial Position (cont'd)**  
**June 30, 2022**

	DuPage Habitat for Humanity, Inc.	Neighborhood Revitalization Council	CSS Habitat for Humanity	ReStore of Fox Valley Habitat for Humanity	Consolidating	Consolidated Total
<b>Liabilities and Net Assets</b>						
Liabilities:						
Current liabilities:						
Accounts payable	\$ 27,076	\$ -	\$ -	\$ 399,564	\$ (394,250)	\$ 32,390
Accrued expenses	111,100	45	21,362	29,410	-	161,917
Intercompany payables	-	133,974	48,885	1,468,427	(1,651,286)	-
Escrow and closing funds held	30,102	-	-	-	-	30,102
Notes payable, current	111,134	-	-	-	-	111,134
<b>Total current liabilities</b>	<b>279,412</b>	<b>134,019</b>	<b>70,247</b>	<b>1,897,401</b>	<b>(2,045,536)</b>	<b>335,543</b>
Long-term liabilities - notes payable, net of current portion	1,872,210	-	-	-	-	1,872,210
<b>Total liabilities</b>	<b>2,151,622</b>	<b>134,019</b>	<b>70,247</b>	<b>1,897,401</b>	<b>(2,045,536)</b>	<b>2,207,753</b>
Net assets:						
Without donor restrictions	6,623,093	(123,915)	(726,893)	721,700	-	6,493,985
With donor restrictions	1,865,000	-	1,815,052	-	-	3,680,052
<b>Total net assets</b>	<b>8,488,093</b>	<b>(123,915)</b>	<b>1,088,159</b>	<b>721,700</b>	<b>-</b>	<b>10,174,037</b>
<b>Total liabilities and net assets</b>	<b>\$ 10,639,715</b>	<b>\$ 10,104</b>	<b>\$ 1,158,406</b>	<b>\$ 2,619,101</b>	<b>\$ (2,045,536)</b>	<b>\$ 12,381,790</b>

See independent auditor's report.

**DuPage Habitat For Humanities, Inc. & Subsidiaries**  
**Consolidating Statement of Financial Position**  
**June 30, 2021**

	DuPage Habitat for Humanity, Inc.	Neighborhood Revitalization Council	CSS Habitat for Humanity	ReStore of Fox Valley Habitat for Humanity	Consolidating	Consolidated Total
<b>Assets</b>						
Current assets:						
Cash and cash equivalents	\$ 609,667	\$ 7,966	\$ 357,371	\$ 305,768	\$ -	\$ 1,280,772
Other receivables	191,831	-	-	-	(169,614)	22,217
Critical home repair receivable	83,963	-	-	-	-	83,963
Grants receivable	86,835	-	-	-	-	86,835
Contributions receivable	54,100	-	15,000	-	-	69,100
Mortgages receivable, current	45,149	-	28,799	-	-	73,948
Intercompany receivable	354,238	-	-	58,117	(412,355)	-
Inventories - land and construction in progress	2,074,983	-	70,090	-	-	2,145,073
Inventory - ReStore	-	-	-	201,152	-	201,152
Inventory - real estate owned	781,444	-	-	-	-	781,444
Prepaid expenses	13,746	-	-	2,285	-	16,031
Deposits and other assets	38,386	-	82,371	-	-	120,757
<b>Total current assets</b>	<b>4,334,342</b>	<b>7,966</b>	<b>553,631</b>	<b>567,322</b>	<b>(581,969)</b>	<b>4,881,292</b>
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	22,654	-	-	-	-	22,654
ReStore equipment	-	-	-	145,619	(59,922)	85,697
Software	57,840	-	-	-	-	57,840
Vehicle	145,019	-	-	30,820	(30,714)	145,125
	225,513	-	-	2,474,746	(357,785)	2,342,474
Less accumulated depreciation	(153,860)	-	-	(538,308)	357,785	(334,383)
<b>Total property and equipment, net</b>	<b>71,653</b>	<b>-</b>	<b>-</b>	<b>1,936,438</b>	<b>-</b>	<b>2,008,091</b>
Other assets:						
Investment in limited liability company	(15,636)	-	-	-	-	(15,636)
Mortgages receivable, noncurrent, net of present value discount	1,774,104	-	652,158	-	-	2,426,262
Other assets	9,541	-	-	-	-	9,541
<b>Total other assets</b>	<b>1,768,009</b>	<b>-</b>	<b>652,158</b>	<b>-</b>	<b>-</b>	<b>2,420,167</b>
<b>Total assets</b>	<b>\$ 6,174,004</b>	<b>\$ 7,966</b>	<b>\$ 1,205,789</b>	<b>\$ 2,503,760</b>	<b>\$ (581,969)</b>	<b>\$ 9,309,550</b>

(cont'd)

**DuPage Habitat For Humanities, Inc. & Subsidiaries**  
**Consolidating Statement of Financial Position (cont'd)**  
**June 30, 2021**

	DuPage Habitat for Humanity, Inc.	Neighborhood Revitalization Council	CSS Habitat for Humanity Restated	ReStore of Fox Valley Habitat for Humanity	Consolidating	Consolidated Total Restated
<b>Liabilities and Net Assets</b>						
Liabilities:						
Current liabilities:						
Accounts payable	\$ 237,733	\$ -	\$ -	\$ 183,110	\$ (169,614)	\$ 251,229
Accrued expenses	100,784	404	23,215	21,754	-	146,157
Intercompany payables	-	121,974	267,451	22,930	(412,355)	-
Escrow and closing funds held	42,346	-	8,084	-	-	50,430
Paycheck Protection Program loan payable	410,856	-	-	-	-	410,856
Notes payable, current	39,664	-	-	69,318	-	108,982
<b>Total current liabilities</b>	<b>831,383</b>	<b>122,378</b>	<b>298,750</b>	<b>297,112</b>	<b>(581,969)</b>	<b>967,654</b>
Long-term liabilities - notes payable, net of current portion	483,303	-	-	1,510,548	-	1,993,851
<b>Total liabilities</b>	<b>1,314,686</b>	<b>122,378</b>	<b>298,750</b>	<b>1,807,660</b>	<b>(581,969)</b>	<b>2,961,505</b>
Net assets:						
Without donor restrictions	4,787,135	(114,412)	(923,013)	696,100	-	4,445,810
With donor restrictions	72,183	-	1,830,052	-	-	1,902,235
<b>Total net assets</b>	<b>4,859,318</b>	<b>(114,412)</b>	<b>907,039</b>	<b>696,100</b>	<b>-</b>	<b>6,348,045</b>
<b>Total liabilities and net assets</b>	<b>\$ 6,174,004</b>	<b>\$ 7,966</b>	<b>\$ 1,205,789</b>	<b>\$ 2,503,760</b>	<b>\$ (581,969)</b>	<b>\$ 9,309,550</b>

See independent auditor's report.



**DuPage Habitat for Humanity, Inc. and Subsidiaries**  
**Consolidating Statement of Activities**  
**For the Year Ended June 30, 2022**

	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	\$ 5,915	\$ -	\$ -	\$ -	\$ -	\$ 5,915
Contributions	3,408,866	-	144,231	-	(828,936)	2,724,161
Contributions - donated merchandise	-	-	-	2,091,339	-	2,091,339
In-kind contributions and donated services	8,174	-	4,228	-	-	12,402
In-kind contributions - donated facilities	-	-	-	25,704	-	25,704
Special events revenue, less cost of direct benefit to donors of \$32,397	250,887	-	-	-	-	250,887
Home sales	1,863,816	-	-	-	-	1,863,816
Net revenue from reclaimed homes	823,441	-	-	-	-	823,441
Mortgage loan discount amortization	185,750	-	106,839	-	-	292,589
ReStore operations	-	-	-	2,178,995	-	2,178,995
Critical home repair income, net	3,920	-	7,789	-	-	11,709
Rental Income	-	-	19,195	-	-	19,195
Gain on extinguishment of Paycheck Protection Program loan	-	-	-	410,856	-	410,856
Recovery of bad debt expense	-	-	10,397	-	-	10,397
Miscellaneous income	4,076	-	5,612	14,315	-	24,003
Equity in loss of limited liability company	(2,813)	-	-	-	-	(2,813)
Loss on disposal of property and equipment	-	-	-	(7,610)	-	(7,610)
Net assets released from restrictions	52,183	-	15,000	-	-	67,183
<b>Total public support and revenue</b>	<b>6,604,215</b>	<b>-</b>	<b>313,291</b>	<b>4,713,599</b>	<b>(828,936)</b>	<b>10,802,169</b>
Expenses:						
Cost of goods sold	-	-	-	2,092,526	-	2,092,526
Program services:						
Homebuilding	3,865,059	9,503	64,572	-	(65,962)	3,873,172
ReStore	-	-	-	2,595,473	(762,974)	1,832,499
Management and general	302,527	-	43,216	-	-	345,743
Fund-raising	600,671	-	9,383	-	-	610,054
<b>Total expenses</b>	<b>4,768,257</b>	<b>9,503</b>	<b>117,171</b>	<b>4,687,999</b>	<b>(828,936)</b>	<b>8,753,994</b>
<b>Changes in unrestricted net assets</b>	<b>1,835,958</b>	<b>(9,503)</b>	<b>196,120</b>	<b>25,600</b>	<b>-</b>	<b>2,048,175</b>

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**DuPage Habitat for Humanity, Inc. and Subsidiaries**  
**Consolidating Statement of Activities (cont'd)**  
**For the Year Ended June 30, 2022**

	DuPage Habitat for Humanity	Neighborhood Revitalization Council	CSS Habitat for Humanity	ReStore of Fox Valley Habitat for Humanity	Eliminations	<b>Consolidated Total</b>
Changes in net assets with donor restrictions:						
Contributions	\$ 1,845,000	\$ -	\$ -	\$ -	\$ -	<b>\$ 1,845,000</b>
Net assets released from restrictions	(52,183)	-	(15,000)	-	-	<b>(67,183)</b>
<b>Changes in net assets with donor restrictions</b>	<u>1,792,817</u>	<u>-</u>	<u>(15,000)</u>	<u>-</u>	<u>-</u>	<u><b>1,777,817</b></u>
<b>Increase (decrease) in net assets (deficit)</b>	<u>3,628,775</u>	<u>(9,503)</u>	<u>181,120</u>	<u>25,600</u>	<u>-</u>	<u><b>3,825,992</b></u>
Net assets (deficit), beginning of the year:						
Without donor restrictions	4,787,135	(114,412)	(923,013)	696,100	-	<b>4,445,810</b>
With donor restrictions	72,183	-	1,830,052	-	-	<b>1,902,235</b>
<b>Net assets (deficit), beginning of the year</b>	<u>4,859,318</u>	<u>(114,412)</u>	<u>907,039</u>	<u>696,100</u>	<u>-</u>	<u><b>6,348,045</b></u>
Net assets (deficit), end of the year:						
Without donor restrictions	6,623,093	(123,915)	(726,893)	721,700	-	<b>6,493,985</b>
With donor restrictions	1,865,000	-	1,815,052	-	-	<b>3,680,052</b>
<b>Net assets (deficit), end of the year</b>	<u>\$ 8,488,093</u>	<u>\$ (123,915)</u>	<u>\$ 1,088,159</u>	<u>\$ 721,700</u>	<u>\$ -</u>	<u><b>\$ 10,174,037</b></u>

See independent auditor's report.

**DuPage Habitat for Humanity, Inc. and Subsidiaries**  
**Consolidating Statement of Activities**  
**For the Year Ended June 30, 2021**

	DuPage Habitat for Humanity	Neighborhood Revitalization Council	CSS Habitat for Humanity Restated	ReStore of Fox Valley Habitat for Humanity	Eliminations	Consolidated Total Restated
Changes in unrestricted net assets:						
Public support and revenue:						
Federal and local government grants	\$ 45,563	\$ -	\$ -	\$ -	\$ -	\$ 45,563
Illinois affordable housing tax credits	954,738	-	-	-	-	954,738
Contributions	1,492,959	-	116,239	42,187	(609,087)	1,042,298
Contributions - donated merchandise	-	-	-	2,090,302	-	2,090,302
In-kind contributions and donated services	9,690	-	4,583	-	-	14,273
In-kind contributions - donated facilities	-	-	-	51,408	-	51,408
Special events revenue, less cost of direct benefit to donors of \$32,397	231,913	-	-	-	-	231,913
Home sales	695,000	-	-	-	-	695,000
Net revenue from reclaimed homes	342,104	-	-	-	-	342,104
Mortgage loan discount amortization	218,654	-	45,145	-	-	263,799
ReStore operations	-	-	-	2,148,876	-	2,148,876
Critical home repair income, net	39,210	-	-	-	-	39,210
Rental income	-	-	23,773	-	-	23,773
Gain on extinguishment of Paycheck Protection Program loan	-	-	-	410,856	-	410,856
Recovery of bad debt expense	-	-	69,161	-	-	69,161
Miscellaneous income	161	701	2,573	95	-	3,530
Net assets released from restrictions	42,275	-	-	-	-	42,275
<b>Total public support and revenue</b>	<b>4,072,267</b>	<b>701</b>	<b>261,474</b>	<b>4,743,724</b>	<b>(609,087)</b>	<b>8,469,079</b>
Expenses:						
Cost of goods sold	-	-	-	2,184,086	-	2,184,086
Program services:						
Homebuilding	2,658,243	23,276	133,006	-	(71,210)	2,743,315
ReStore	-	-	-	2,491,365	(537,877)	1,953,488
Management and general	205,229	-	55,561	-	-	260,790
Fund-raising	680,678	-	2,393	-	-	683,071
<b>Total expenses</b>	<b>3,544,150</b>	<b>23,276</b>	<b>190,960</b>	<b>4,675,451</b>	<b>(609,087)</b>	<b>7,824,750</b>
<b>Changes in unrestricted net assets</b>	<b>528,117</b>	<b>(22,575)</b>	<b>70,514</b>	<b>68,273</b>	<b>-</b>	<b>644,329</b>

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**DuPage Habitat for Humanity, Inc. and Subsidiaries**  
**Consolidating Statement of Activities (cont'd)**  
**For the Year Ended June 30, 2021**

	DuPage Habitat for Humanity	Neighborhood Revitalization Council	CSS Habitat for Humanity Restated	ReStore of Fox Valley Habitat for Humanity	Eliminations	Consolidated Total Restated
Changes in net assets with donor restrictions:						
Contributions	\$ 55,000	\$ -	\$ 15,000	\$ -	\$ -	\$ 70,000
Net assets released from restrictions	(42,275)	-	-	-	-	(42,275)
<b>Changes in net assets with donor restrictions</b>	<u>12,725</u>	<u>-</u>	<u>15,000</u>	<u>-</u>	<u>-</u>	<u>27,725</u>
<b>Increase (decrease) in net assets (deficit)</b>	<u>540,842</u>	<u>(22,575)</u>	<u>85,514</u>	<u>68,273</u>	<u>-</u>	<u>672,054</u>
Net assets (deficit), beginning of the year:						
Without donor restrictions, as previously reported	4,259,018	(91,837)	(993,527)	627,827	-	3,801,481
With donor restrictions	59,458	-	1,815,052	-	-	1,874,510
<b>Net assets (deficit), beginning of the year</b>	<u>4,318,476</u>	<u>(91,837)</u>	<u>821,525</u>	<u>627,827</u>	<u>-</u>	<u>5,675,991</u>
Net assets (deficit), end of the year:						
Without donor restrictions	4,787,135	(114,412)	(923,013)	696,100	-	4,445,810
With donor restrictions	72,183	-	1,830,052	-	-	1,902,235
<b>Net assets (deficit), end of the year</b>	<u>\$ 4,859,318</u>	<u>\$ (114,412)</u>	<u>\$ 907,039</u>	<u>\$ 696,100</u>	<u>\$ -</u>	<u>\$ 6,348,045</u>

See independent auditor's report.

**DuPage Habitat for Humanity Inc. and Subsidiaries**  
**Consolidating Statement of Functional Expenses**  
**For the Year Ended June 30, 2022**

	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	Fund-raising	Total	Program Services ReStore	Total
Advertising	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,942	\$ 2,942	\$ 4,680	\$ 4,680
Alarm system/security	-	-	-	-	-	-	-	-	9,910	9,910
Bank charges	13,806	1,099	-	14,905	-	-	-	-	1,808	1,808
Building	-	-	-	-	-	-	-	-	24,419	24,419
Construction costs - houses sold	1,983,112	-	-	1,983,112	-	-	-	-	-	-
Credit card processing	-	-	3,202	3,202	-	-	-	-	56,967	56,967
Depreciation	33,007	-	-	33,007	4,330	-	-	4,330	52,014	52,014
Donations to affiliate	71,210	-	-	71,210	-	-	-	-	862,518	862,518
Donor development	13,105	2,217	21,243	36,565	-	-	6,328	6,328	-	-
Dues and subscriptions	37,020	2,348	1,408	40,776	-	-	-	-	983	983
Education and conferences	1,748	990	1,925	4,663	-	-	-	-	-	-
Employee relations	11,793	1,136	887	13,816	-	-	-	-	1,256	1,256
Equipment rental	-	803	-	803	-	-	-	-	76,448	76,448
Home building related costs	55,017	-	-	55,017	-	-	-	-	-	-
Home repair costs	50,810	-	-	50,810	-	-	-	-	-	-
Insurance	91,711	237	966	92,914	-	-	-	-	1,159	1,159
Insurance contributions	-	-	-	-	-	-	-	-	81,347	81,347
Interest	20,677	18,916	-	39,593	-	337	-	337	57,808	57,808
Licenses and permits	-	-	-	-	-	-	-	-	4,936	4,936
Miscellaneous	39,625	(8,187)	5,000	36,438	22,643	667	113	23,423	30,832	30,832
Office supplies	5,151	5,139	2,095	12,385	-	-	-	-	7,897	7,897
Occupancy	71,742	11,238	24,802	107,782	1,252	8,441	-	9,693	245,053	245,053
Payroll	857,158	154,117	380,795	1,392,070	-	9,785	-	9,785	741,458	741,458
Payroll processing	-	-	-	-	-	-	-	-	33,977	33,977
Payroll taxes and benefits	182,901	48,970	88,437	320,308	-	3,467	-	3,467	74,700	74,700
Postage and delivery	1,402	193	582	2,177	-	(17)	-	(17)	4,291	4,291
Printing and reproduction	2,958	1,267	4,258	8,483	-	2,576	-	2,576	392	392
Professional fees	133,534	50,136	52,794	236,464	10,690	17,312	-	28,002	40,539	40,539
Property development	-	-	-	-	668	-	-	668	-	-
Real estate tax	54,304	-	-	54,304	20,790	-	-	20,790	3,710	3,710
Repairs and maintenance	6,482	-	119	6,601	4,173	-	-	4,173	-	-
Retirement contribution	12,053	3,354	2,024	17,431	-	-	-	-	(215)	(215)
Tithing to Habitat International	86,278	-	-	86,278	-	-	-	-	-	-
Telephone and internet	14,047	2,916	4,439	21,402	26	648	-	674	13,177	13,177
Tools and equipment	2,574	80	22	2,676	-	-	-	-	5,387	5,387
Trash disposal	3,842	-	-	3,842	-	-	-	-	45,932	45,932
Travel, meals and entertainment	7,774	5,558	5,673	19,005	-	-	-	-	3,891	3,891
Utilities	-	-	-	-	-	-	-	-	90,173	90,173
Vehicle expense other	-	-	-	-	-	-	-	-	17,744	17,744
Volunteer appreciation	218	-	-	218	-	-	-	-	282	282
<b>Total</b>	<b>3,865,059</b>	<b>302,527</b>	<b>600,671</b>	<b>4,768,257</b>	<b>64,572</b>	<b>43,216</b>	<b>9,383</b>	<b>117,171</b>	<b>2,595,473</b>	<b>2,595,473</b>
Expenses presented separate on the statement of activities - cost of goods sold	-	-	-	-	-	-	-	-	2,092,526	2,092,526
<b>Total expenses</b>	<b>\$ 3,865,059</b>	<b>\$ 302,527</b>	<b>\$ 600,671</b>	<b>\$ 4,768,257</b>	<b>\$ 64,572</b>	<b>\$ 43,216</b>	<b>\$ 9,383</b>	<b>\$ 117,171</b>	<b>\$ 4,687,999</b>	<b>\$ 4,687,999</b>

(cont'd)

**DuPage Habitat for Humanity Inc. and Subsidiaries**  
**Consolidating Statement of Functional Expenses (cont'd)**  
**For the Year Ended June 30, 2022**

	Neighborhood Revitalization Council			Consolidated Totals					
	Program Services		Consolidating	Program Services			Management and General	Fund-raising	Total
	Homebuilding	Total		Homebuilding	ReStore	Total			
Advertising	\$ -	\$ -	\$ -	\$ -	\$ 4,680	\$ 4,680	\$ -	\$ 2,942	\$ 7,622
Alarm system/security	-	-	-	-	9,910	9,910	-	-	9,910
Bank charges	-	-	-	13,806	1,808	15,614	1,099	-	16,713
Building	-	-	-	-	24,419	24,419	-	-	24,419
Construction costs - houses sold	-	-	-	1,983,112	-	1,983,112	-	-	1,983,112
Credit card processing	-	-	-	-	56,967	56,967	-	3,202	60,169
Depreciation	-	-	-	37,337	52,014	89,351	-	-	89,351
Donations to affiliate	-	-	(828,936)	-	104,792	104,792	-	-	104,792
Donor development	-	-	-	13,105	-	13,105	2,217	27,571	42,893
Dues and subscriptions	-	-	-	37,020	983	38,003	2,348	1,408	41,759
Education and conferences	-	-	-	1,748	-	1,748	990	1,925	4,663
Employee relations	-	-	-	11,793	1,256	13,049	1,136	887	15,072
Equipment rental	-	-	-	-	76,448	76,448	803	-	77,251
Home building related costs	-	-	-	55,017	-	55,017	-	-	55,017
Home repair costs	-	-	-	50,810	-	50,810	-	-	50,810
Insurance	-	-	-	91,711	1,159	92,870	237	966	94,073
Insurance contributions	-	-	-	-	81,347	81,347	-	-	81,347
Interest	-	-	-	20,677	57,808	78,485	19,253	-	97,738
Licenses and permits	-	-	-	-	4,936	4,936	-	-	4,936
Miscellaneous	-	-	-	62,268	30,832	93,100	(7,520)	5,113	90,693
Office supplies	-	-	-	5,151	7,897	13,048	5,139	2,095	20,282
Occupancy	-	-	-	72,994	245,053	318,047	19,679	24,802	362,528
Payroll	7,988	7,988	-	865,146	741,458	1,606,604	163,902	380,795	2,151,301
Payroll processing	-	-	-	-	33,977	33,977	-	-	33,977
Payroll taxes and benefits	1,515	1,515	-	184,416	74,700	259,116	52,437	88,437	399,990
Postage and delivery	-	-	-	1,402	4,291	5,693	176	582	6,451
Printing and reproduction	-	-	-	2,958	392	3,350	3,843	4,258	11,451
Professional fees	-	-	-	144,224	40,539	184,763	67,448	52,794	305,005
Property development	-	-	-	668	-	668	-	-	668
Real estate tax	-	-	-	75,094	3,710	78,804	-	-	78,804
Repairs and maintenance	-	-	-	10,655	-	10,655	-	119	10,774
Retirement contribution	-	-	-	12,053	(215)	11,838	3,354	2,024	17,216
Tithing to Habitat International	-	-	-	86,278	-	86,278	-	-	86,278
Telephone and internet	-	-	-	14,073	13,177	27,250	3,564	4,439	35,253
Tools and equipment	-	-	-	2,574	5,387	7,961	80	22	8,063
Trash disposal	-	-	-	3,842	45,932	49,774	-	-	49,774
Travel, meals and entertainment	-	-	-	7,774	3,891	11,665	5,558	5,673	22,896
Utilities	-	-	-	-	90,173	90,173	-	-	90,173
Vehicle expense other	-	-	-	-	17,744	17,744	-	-	17,744
Volunteer appreciation	-	-	-	218	282	500	-	-	500
<b>Total</b>	9,503	9,503	(828,936)	3,867,924	1,837,747	5,705,671	345,743	610,054	6,661,468
Expenses presented separate on the statement of activities - cost of goods sold	-	-	-	-	2,092,526	2,092,526	-	-	2,092,526
<b>Total expenses</b>	\$ 9,503	\$ 9,503	\$ (828,936)	\$ 3,867,924	\$ 3,930,273	\$ 7,798,197	\$ 345,743	\$ 610,054	\$ 8,753,994

See independent auditor's report.

**DuPage Habitat for Humanity Inc. and Subsidiaries**  
**Consolidating Statement of Functional Expenses**  
**For the Year Ended June 30, 2021**

	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	Fund-raising	Total	Program Services ReStore	Total
Advertising	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,280	\$ 2,280	\$ 20,320	\$ 20,320
Alarm system/security	-	-	-	-	-	-	-	-	16,186	16,186
Bank charges	19,206	992	5	20,203	-	-	-	-	1,708	1,708
Building	-	-	-	-	-	-	-	-	39,412	39,412
Construction costs - houses sold	987,698	-	-	987,698	-	-	-	-	-	-
Credit card processing	-	-	5,026	5,026	-	-	-	-	47,883	47,883
Depreciation	29,916	1,631	-	31,547	4,330	-	-	4,330	53,886	53,886
Donations to affiliate	71,210	-	-	71,210	-	-	-	-	598,334	598,334
Donor development	9,023	80	48,640	57,743	-	-	-	-	-	-
Dues and subscriptions	38,964	1,585	1,971	42,520	-	-	-	-	1,926	1,926
Education and conferences	1,753	2,501	565	4,819	-	-	-	-	-	-
Employee relations	22,253	432	3,048	25,733	-	-	-	-	2,048	2,048
Equipment rental	-	(107)	-	(107)	-	-	-	-	76,041	76,041
Home building related costs	59,879	-	-	59,879	-	-	-	-	-	-
Home repair costs	63,336	-	-	63,336	-	-	-	-	-	-
Insurance	87,715	368	1,119	89,202	3,478	-	-	3,478	30,867	30,867
Insurance contributions	-	-	-	-	-	-	-	-	100,415	100,415
Interest	21,272	-	-	21,272	-	-	-	-	70,454	70,454
Licenses and permits	-	-	-	-	-	-	-	-	1,807	1,807
Miscellaneous	7,664	-	-	7,664	100	667	113	880	(590)	(590)
Office supplies	11,678	2,915	3,154	17,747	-	1,682	-	1,682	14,364	14,364
Occupancy	78,693	9,869	18,766	107,328	1,252	13,933	-	15,185	234,220	234,220
Payroll	676,423	139,586	401,107	1,217,116	-	15,723	-	15,723	862,342	862,342
Payroll processing	-	-	-	-	-	-	-	-	36,385	36,385
Payroll taxes and benefits	179,069	25,819	95,170	300,058	-	4,188	-	4,188	90,270	90,270
Postage and delivery	515	184	1,155	1,854	-	200	-	200	82	82
Printing and reproduction	3,940	3,096	942	7,978	-	2,993	-	2,993	1,913	1,913
Professional fees	118,724	11,253	87,145	217,122	10,690	12,820	-	23,510	19,614	19,614
Property development	-	-	-	-	20,386	-	-	20,386	-	-
Real estate tax	55,500	-	-	55,500	20,746	-	-	20,746	(1,700)	(1,700)
Reduction of grants and pledges	35,000	-	-	35,000	-	-	-	-	-	-
Repairs and maintenance	10,368	-	2,144	12,512	11,998	-	-	11,998	-	-
Retirement contribution	14,359	239	5,238	19,836	-	-	-	-	4,910	4,910
Tithing to Habitat International	40,000	-	-	40,000	60,000	-	-	60,000	-	-
Telephone and internet	8,413	3,498	4,079	15,990	26	3,268	-	3,294	16,486	16,486
Tools and equipment	2,249	1,158	792	4,199	-	-	-	-	11,387	11,387
Trash disposal	2,726	-	-	2,726	-	-	-	-	38,711	38,711
Travel, meals and entertainment	674	130	273	1,077	-	-	-	-	1,322	1,322
Utilities	-	-	-	-	-	-	-	-	72,924	72,924
Vehicle expense other	-	-	-	-	-	87	-	87	26,875	26,875
Volunteer appreciation	23	-	339	362	-	-	-	-	563	563
<b>Total</b>	<b>2,658,243</b>	<b>205,229</b>	<b>680,678</b>	<b>3,544,150</b>	<b>133,006</b>	<b>55,561</b>	<b>2,393</b>	<b>190,960</b>	<b>2,491,365</b>	<b>2,491,365</b>
Expenses presented separate on the statement of activities - cost of goods sold	-	-	-	-	-	-	-	-	2,184,086	2,184,086
<b>Total expenses</b>	<b>\$ 2,658,243</b>	<b>\$ 205,229</b>	<b>\$ 680,678</b>	<b>\$ 3,544,150</b>	<b>\$ 133,006</b>	<b>\$ 55,561</b>	<b>\$ 2,393</b>	<b>\$ 190,960</b>	<b>\$ 4,675,451</b>	<b>\$ 4,675,451</b>

(cont'd)

**DuPage Habitat for Humanity Inc. and Subsidiaries**  
**Consolidating Statement of Functional Expenses (cont'd)**  
**For the Year Ended June 30, 2021**

	Neighborhood Revitalization Council			Consolidated Totals					
	Program Services		Consolidating	Program Services			Management and General	Fund-raising	Total
	Homebuilding	Total		Homebuilding	ReStore	Total			
Advertising	\$ -	\$ -	\$ -	\$ -	\$ 20,320	\$ 20,320	\$ -	\$ 2,280	\$ 22,600
Alarm system/security	-	-	-	-	16,186	16,186	-	-	16,186
Bank charges	-	-	-	19,206	1,708	20,914	992	5	21,911
Building	-	-	-	-	39,412	39,412	-	-	39,412
Construction costs - houses sold	-	-	-	987,698	-	987,698	-	-	987,698
Credit card processing	-	-	-	-	47,883	47,883	-	5,026	52,909
Depreciation	-	-	-	34,246	53,886	88,132	1,631	-	89,763
Donations to affiliate	-	-	(609,087)	-	60,457	60,457	-	-	60,457
Donor development	-	-	-	9,023	-	9,023	80	48,640	57,743
Dues and subscriptions	-	-	-	38,964	1,926	40,890	1,585	1,971	44,446
Education and conferences	-	-	-	1,753	-	1,753	2,501	565	4,819
Employee relations	-	-	-	22,253	2,048	24,301	432	3,048	27,781
Equipment rental	-	-	-	-	76,041	76,041	(107)	-	75,934
Home building related costs	-	-	-	59,879	-	59,879	-	-	59,879
Home repair costs	-	-	-	63,336	-	63,336	-	-	63,336
Insurance	-	-	-	91,193	30,867	122,060	368	1,119	123,547
Insurance contributions	-	-	-	-	100,415	100,415	-	-	100,415
Interest	-	-	-	21,272	70,454	91,726	-	-	91,726
Licenses and permits	-	-	-	-	1,807	1,807	-	-	1,807
Miscellaneous	-	-	-	7,764	(590)	7,174	667	113	7,954
Office supplies	-	-	-	11,678	14,364	26,042	4,597	3,154	33,793
Occupancy	-	-	-	79,945	234,220	314,165	23,802	18,766	356,733
Payroll	21,300	21,300	-	697,723	862,342	1,560,065	155,309	401,107	2,116,481
Payroll processing	-	-	-	-	36,385	36,385	-	-	36,385
Payroll taxes and benefits	1,976	1,976	-	181,045	90,270	271,315	30,007	95,170	396,492
Postage and delivery	-	-	-	515	82	597	384	1,155	2,136
Printing and reproduction	-	-	-	3,940	1,913	5,853	6,089	942	12,884
Professional fees	-	-	-	129,414	19,614	149,028	24,073	87,145	260,246
Property development	-	-	-	20,386	-	20,386	-	-	20,386
Real estate tax	-	-	-	76,246	(1,700)	74,546	-	-	74,546
Reduction of grants and pledges	-	-	-	35,000	-	35,000	-	-	35,000
Repairs and maintenance	-	-	-	22,366	-	22,366	-	2,144	24,510
Retirement contribution	-	-	-	14,359	4,910	19,269	239	5,238	24,746
Tithing to Habitat International	-	-	-	100,000	-	100,000	-	-	100,000
Telephone and internet	-	-	-	8,439	16,486	24,925	6,766	4,079	35,770
Tools and equipment	-	-	-	2,249	11,387	13,636	1,158	792	15,586
Trash disposal	-	-	-	2,726	38,711	41,437	-	-	41,437
Travel, meals and entertainment	-	-	-	674	1,322	1,996	130	273	2,399
Utilities	-	-	-	-	72,924	72,924	-	-	72,924
Vehicle expense other	-	-	-	-	26,875	26,875	87	-	26,962
Volunteer appreciation	-	-	-	23	563	586	-	339	925
<b>Total</b>	<b>23,276</b>	<b>23,276</b>	<b>(609,087)</b>	<b>2,743,315</b>	<b>1,953,488</b>	<b>4,696,803</b>	<b>260,790</b>	<b>683,071</b>	<b>5,640,664</b>
Expenses presented separate on the statement of activities - cost of goods sold	-	-	-	-	2,184,086	2,184,086	-	-	2,184,086
<b>Total expenses</b>	<b>\$ 23,276</b>	<b>\$ 23,276</b>	<b>\$ (609,087)</b>	<b>\$ 2,743,315</b>	<b>\$ 4,137,574</b>	<b>\$ 6,880,889</b>	<b>\$ 260,790</b>	<b>\$ 683,071</b>	<b>\$ 7,824,750</b>

See independent auditor's report.



**DuPage Habitat For Humanities, Inc. & Subsidiaries**  
**Consolidating Statement of Cash Flows**  
**June 30, 2022**

	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	\$ 3,628,775	\$ (9,503)	\$ 181,120	\$ 25,600	\$ -	\$ 3,825,992
Adjustments to reconcile change in net assets to net cash from operating activities:						
Debt forgiveness income	-	-	-	(410,856)	-	(410,856)
Depreciation	33,007	-	4,330	52,014	-	89,351
Amortization of debt issuance costs	-	-	-	12,569	-	12,569
Mortgage loan discount amortization	(185,750)	-	(106,839)	-	-	(292,589)
Pledges received	(95,000)	-	-	-	-	(95,000)
Payments received on pledges	33,377	-	-	-	-	33,377
Reduction of allowance for doubtful mortgages	-	-	(10,397)	-	-	(10,397)
Present value on mortgages issued for home sales	(796,415)	-	(45,000)	-	-	(841,415)
Shared appreciation on real estate buybacks	(107,634)	-	-	-	-	(107,634)
Income recognized on reclaimed homes	(716,271)	-	-	-	-	(716,271)
Gain on sale of real estate owned	(199,798)	-	-	-	-	(199,798)
Equity in loss of limited liability company	2,813	-	-	-	-	2,813
Loss on disposal of property and equipment	-	-	-	7,610	-	7,610
Cash provided by (applied to) other operating activities:						
Receivables	(156,453)	-	7,461	(3,774)	-	(152,766)
Grants receivable	(1,679,998)	-	-	-	-	(1,679,998)
ReStore inventory	-	-	-	(84,219)	-	(84,219)
Land and construction inventory	502,761	-	(32,123)	-	-	470,638
Prepaid expenses, deposits and other assets	(11,583)	-	60,000	(215)	-	48,202
Accounts payable and accrued expenses	(200,341)	(359)	(1,853)	224,110	-	21,557
Escrow and closing funds held	(12,244)	-	-	-	-	(12,244)
<b>Net cash from operating activities</b>	<b>39,246</b>	<b>(9,862)</b>	<b>56,699</b>	<b>(177,161)</b>	<b>-</b>	<b>(91,078)</b>
Cash flows from investing activities:						
Increase in related party receivable	(1,659,019)	-	-	9,232	1,649,787	-
Additions to real estate owned	(246,100)	-	(48,503)	-	-	(294,603)
Proceeds from sale of real estate owned	770,000	-	-	-	-	770,000
Proceeds from sale of mortgaged property	75,730	-	-	-	-	75,730
Principal repayments on mortgage receivables	273,090	-	61,130	-	-	334,220
<b>Net cash from investing activities</b>	<b>(786,299)</b>	<b>-</b>	<b>12,627</b>	<b>9,232</b>	<b>1,649,787</b>	<b>885,347</b>

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**DuPage Habitat For Humanities, Inc. & Subsidiaries**  
**Consolidating Statement of Cash Flows (cont'd)**  
**June 30, 2022**

	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 notes payable	\$ 1,586,000	\$ -	\$ -	\$ -	\$ -	\$ 1,586,000
Payments on notes payable	(125,623)	-	-	(1,592,435)	-	(1,718,058)
Increase (decrease) in related party payable	-	12,000	(218,566)	1,856,353	(1,649,787)	-
<b>Net cash from financing activities</b>	<b>1,460,377</b>	<b>12,000</b>	<b>(218,566)</b>	<b>263,918</b>	<b>(1,649,787)</b>	<b>(132,058)</b>
<b>Net change in cash</b>	<b>713,324</b>	<b>2,138</b>	<b>(149,240)</b>	<b>95,989</b>	<b>-</b>	<b>662,211</b>
Cash, beginning of the year	609,667	7,966	357,371	305,768	-	1,280,772
Cash, end of the year	<b>\$ 1,322,991</b>	<b>\$ 10,104</b>	<b>\$ 208,131</b>	<b>\$ 401,757</b>	<b>\$ -</b>	<b>\$ 1,942,983</b>
Noncash investing and financing transactions:						
Recognition of debt forgiveness income in ReStore of Fox Valley Habitat for Humanity via intercompany accounts	\$ (410,856)	\$ -	\$ -	\$ 410,856	\$ -	\$ -
Mortgages receivable transferred to real estate owned in buyback transactions	\$ 162,565	\$ -	\$ 94,497	\$ -	\$ -	\$ 257,062

See independent auditor's report.

**DuPage Habitat For Humanities, Inc. & Subsidiaries**  
**Consolidating Statement of Cash Flows**  
**For the Year Ended June 30, 2021**

	DuPage Habitat for Humanity, Inc.	Neighborhood Revitalization Council	CSS Habitat for Humanity Restated	ReStore of Fox Valley Habitat for Humanity	Consolidating	Consolidated Total Restated
Cash flows from operating activities:						
Change in net assets	\$ 540,842	\$ (22,575)	\$ 85,514	\$ 68,273	\$ -	\$ 672,054
Adjustments to reconcile change in net assets to net cash from operating activities:						
Debt forgiveness income	-	-	-	(410,856)	-	(410,856)
Depreciation	31,547	-	4,330	53,886	-	89,763
Amortization of debt issuance costs	-	-	-	7,541	-	7,541
Mortgage loan discount amortization	(218,654)	-	(45,145)	-	-	(263,799)
Pledges received	(98,500)	-	-	-	-	(98,500)
Payments received on pledges	51,675	-	-	-	-	51,675
Reduction of pledges - bad debt	35,000	-	-	-	-	35,000
Recovery of bad debt expense	-	-	(69,161)	-	-	(69,161)
Present value on mortgages issued for home sales	(190,087)	-	-	-	-	(190,087)
Shared appreciation on real estate buybacks	(114,750)	-	-	-	-	(114,750)
Income recognized on reclaimed homes	(163,704)	-	-	-	-	(163,704)
Cash provided by (applied to) other operating activities:						
Accounts receivable	(192,035)	-	(15,000)	-	-	(207,035)
Grants receivable	(86,835)	-	-	-	-	(86,835)
ReStore inventory	-	-	-	(14,247)	-	(14,247)
Land and construction inventory	(98,964)	-	66,326	-	-	(32,638)
Prepays, deposits and other assets	17,556	-	(60,100)	(2,285)	-	(44,829)
Accounts payable and accrued expenses	163,591	357	(98,857)	164,946	-	230,037
Escrow and closing funds held	17,100	-	-	-	-	17,100
Deferred rent	-	-	-	(4,181)	-	(4,181)
<b>Net cash from operating activities</b>	<b>(306,218)</b>	<b>(22,218)</b>	<b>(132,093)</b>	<b>(136,923)</b>	<b>-</b>	<b>(597,452)</b>
Cash flows from investing activities:						
Purchase of property and equipment	(3,790)	-	-	-	-	(3,790)
Additions to real estate owned	(147,084)	-	-	-	-	(147,084)
Proceeds from sale of real estate owned	240,000	-	-	-	-	240,000
Proceeds from sale of mortgaged property	87,993	-	-	-	-	87,993
Principal repayments on mortgage receivables	213,707	-	75,770	-	-	289,477
<b>Net cash from investing activities</b>	<b>390,826</b>	<b>-</b>	<b>75,770</b>	<b>-</b>	<b>-</b>	<b>466,596</b>

(cont'd)

**DuPage Habitat For Humanities, Inc. & Subsidiaries**  
**Consolidating Statement of Cash Flows (cont'd)**  
**For the Year Ended June 30, 2021**

	<u>DuPage Habitat for Humanity, Inc.</u>	<u>Neighborhood Revitalization Council</u>	<u>CSS Habitat for Humanity Restated</u>	<u>ReStore of Fox Valley Habitat for Humanity</u>	<u>Consolidating</u>	<u>Consolidated Total Restated</u>
Cash flows from financing activities:						
Proceeds from Payroll Protection Program loan	\$ 410,856	\$ -	\$ -	\$ -	\$ -	\$ 410,856
Payments on notes payable	(98,842)	-	-	(66,791)	-	(165,633)
Increase in related party receivable	(430,153)	-	414,315	(58,117)	73,955	-
Increase (decrease) in related party payable	-	-	(151,247)	225,202	(73,955)	-
<b>Net cash from financing activities</b>	<u>(118,139)</u>	<u>-</u>	<u>263,068</u>	<u>100,294</u>	<u>-</u>	<u>245,223</u>
<b>Net change in cash</b>	(33,531)	(22,218)	206,745	(36,629)	-	114,367
Cash, beginning of the year	<u>643,198</u>	<u>30,184</u>	<u>150,626</u>	<u>342,397</u>	<u>-</u>	<u>1,166,405</u>
Cash, end of the year	<u>\$ 609,667</u>	<u>\$ 7,966</u>	<u>\$ 357,371</u>	<u>\$ 305,768</u>	<u>\$ -</u>	<u>\$ 1,280,772</u>
Noncash investing and financing transactions:						
Recognition of debt forgiveness income in ReStore of Fox Valley Habitat for Humanity via intercompany accounts	<u>\$ (410,856)</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 410,856</u>	<u>\$ -</u>	<u>\$ -</u>

See independent auditor's report.

Form **990**

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

OMB No. 1545-0047

**2021**

Department of the Treasury  
Internal Revenue Service

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

Open to Public Inspection

**A** For the 2021 calendar year, or tax year beginning **JUL 1, 2021** and ending **JUN 30, 2022**

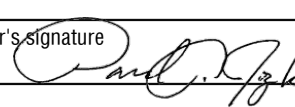
<b>B</b> Check if applicable:  <input type="checkbox"/> Address change <input type="checkbox"/> Name change <input type="checkbox"/> Initial return <input type="checkbox"/> Final return/terminated <input type="checkbox"/> Amended return <input type="checkbox"/> Application pending	<b>C</b> Name of organization <b>DUPAGE HABITAT FOR HUMANITY</b> Doing business as Number and street (or P.O. box if mail is not delivered to street address) Room/suite <b>1600 EAST ROOSEVELT ROAD</b> City or town, state or province, country, and ZIP or foreign postal code <b>WHEATON, IL 60187</b>	<b>D</b> Employer identification number <b>36-4003119</b>  <b>E</b> Telephone number <b>(630) 510-3737</b>
<b>I</b> 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		<b>G</b> Gross receipts \$ <b>8,391,671.</b>
<b>J</b> Website: ▶ <b>WWW.DUPAGEHABITAT.ORG</b>		<b>H(a)</b> Is this a group return for subordinates? ..... <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <b>H(b)</b> Are all subordinates included? <input type="checkbox"/> Yes <input type="checkbox"/> No If "No," attach a list. See instructions <b>H(c)</b> Group exemption number ▶ <b>8545</b>
<b>K</b> Form of organization: <input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Association <input type="checkbox"/> Other ▶		<b>L</b> Year of formation: <b>1995</b> <b>M</b> State of legal domicile: <b>IL</b>

**Part I Summary**

<b>1</b>	Briefly describe the organization's mission or most significant activities: <b>TO PROVIDE AFFORDABLE HOMES, HOME PRESERVATION AND NEIGHBORHOOD REVITALIZATION FOR ECONOMICALLY</b>		
<b>2</b>	Check this box <input type="checkbox"/> if the organization discontinued its operations or disposed of more than 25% of its net assets.		
<b>3</b>	Number of voting members of the governing body (Part VI, line 1a)	<b>3</b>	<b>11</b>
<b>4</b>	Number of independent voting members of the governing body (Part VI, line 1b)	<b>4</b>	<b>11</b>
<b>5</b>	Total number of individuals employed in calendar year 2021 (Part V, line 2a)	<b>5</b>	<b>66</b>
<b>6</b>	Total number of volunteers (estimate if necessary)	<b>6</b>	<b>1560</b>
<b>7a</b>	Total unrelated business revenue from Part VIII, column (C), line 12	<b>7a</b>	<b>0.</b>
<b>7b</b>	Net unrelated business taxable income from Form 990-T, Part I, line 11	<b>7b</b>	<b>0.</b>
<b>Revenue</b>	<b>8</b> Contributions and grants (Part VIII, line 1h)	<b>Prior Year</b>	<b>Current Year</b>
	<b>9</b> Program service revenue (Part VIII, line 2g)	2,663,654.	5,510,668.
	<b>10</b> Investment income (Part VIII, column (A), lines 3, 4, and 7d)	257,864.	189,670.
	<b>11</b> Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	1,037,265.	2,687,257.
	<b>12</b> Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12)	-57,042.	-32,489.
<b>Expenses</b>	<b>13</b> Grants and similar amounts paid (Part IX, column (A), lines 1-3)	3,901,741.	8,355,106.
	<b>14</b> Benefits paid to or for members (Part IX, column (A), line 4)	40,000.	157,488.
	<b>15</b> Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)	0.	0.
	<b>16a</b> Professional fundraising fees (Part IX, column (A), line 11e)	1,586,381.	1,753,346.
	<b>b</b> Total fundraising expenses (Part IX, column (D), line 25) ▶ <b>579,428.</b>	0.	0.
	<b>17</b> Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e)	1,777,092.	2,830,361.
	<b>18</b> Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25)	3,403,473.	4,741,195.
<b>19</b> Revenue less expenses. Subtract line 18 from line 12	498,268.	3,613,911.	
<b>Net Assets or Fund Balances</b>	<b>20</b> Total assets (Part X, line 16)	<b>Beginning of Current Year</b>	<b>End of Year</b>
	<b>21</b> Total liabilities (Part X, line 26)	6,181,971.	10,649,819.
	<b>22</b> Net assets or fund balances. Subtract line 21 from line 20	1,437,064.	2,285,641.
		4,744,907.	8,364,178.

**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.

<b>Sign Here</b>	Signature of officer _____ Date _____ Type or print name and title _____				
<b>Paid Preparer Use Only</b>	Print/Type preparer's name <b>PAUL J. ROZEK</b>	Preparer's signature 	Date <b>05/11/2023</b>	Check <input type="checkbox"/> if self-employed	PTIN <b>P00542258</b>
	Firm's name ▶ <b>SELDEN FOX, LTD.</b>	Firm's EIN ▶ <b>36-2985770</b>			
	Firm's address ▶ <b>619 ENTERPRISE DRIVE OAK BROOK, IL 60523-8835</b>	Phone no. <b>630-954-1400</b>			

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? [ ] Yes [X] No

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

4a (Code: ) (Expenses \$ 3,861,457. including grants of \$ 157,488. ) (Revenue \$ 2,881,003. ) 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 3,861,457.

**Part IV Checklist of Required Schedules**

	Yes	No
<b>1</b> 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> .....	<b>1</b> X	
<b>2</b> Is the organization required to complete <i>Schedule B, Schedule of Contributors</i> ? See instructions .....	<b>2</b> X	
<b>3</b> 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> .....	<b>3</b>	X
<b>4 Section 501(c)(3) organizations.</b> 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> .....	<b>4</b>	X
<b>5</b> 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 Rev. Proc. 98-19? <i>If "Yes," complete Schedule C, Part III</i> .....	<b>5</b>	X
<b>6</b> 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> .....	<b>6</b>	X
<b>7</b> 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> .....	<b>7</b>	X
<b>8</b> Did the organization maintain collections of works of art, historical treasures, or other similar assets? <i>If "Yes," complete Schedule D, Part III</i> .....	<b>8</b>	X
<b>9</b> 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> .....	<b>9</b> X	
<b>10</b> 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> .....	<b>10</b>	X
<b>11</b> 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.		
<b>a</b> 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> .....	<b>11a</b> X	
<b>b</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> .....	<b>11b</b>	X
<b>c</b> 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> .....	<b>11c</b>	X
<b>d</b> 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> .....	<b>11d</b> X	
<b>e</b> Did the organization report an amount for other liabilities in Part X, line 25? <i>If "Yes," complete Schedule D, Part X</i> .....	<b>11e</b> X	
<b>f</b> 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> .....	<b>11f</b>	X
<b>12a</b> Did the organization obtain separate, independent audited financial statements for the tax year? <i>If "Yes," complete Schedule D, Parts XI and XII</i> .....	<b>12a</b>	X
<b>b</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> .....	<b>12b</b> X	
<b>13</b> Is the organization a school described in section 170(b)(1)(A)(ii)? <i>If "Yes," complete Schedule E</i> .....	<b>13</b>	X
<b>14a</b> Did the organization maintain an office, employees, or agents outside of the United States? .....	<b>14a</b>	X
<b>b</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> .....	<b>14b</b>	X
<b>15</b> 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> .....	<b>15</b>	X
<b>16</b> 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> .....	<b>16</b>	X
<b>17</b> 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> See instructions .....	<b>17</b>	X
<b>18</b> 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> .....	<b>18</b> X	
<b>19</b> 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> .....	<b>19</b>	X
<b>20a</b> Did the organization operate one or more hospital facilities? <i>If "Yes," complete Schedule H</i> .....	<b>20a</b>	X
<b>b</b> If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return? .....	<b>20b</b>	
<b>21</b> 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> .....	<b>21</b> X	

Part IV Checklist of Required Schedules (continued)

Table with 3 columns: Question ID, Question Text, Yes, No. Rows 22-38. Includes questions about grants, compensation, tax-exempt bonds, excess benefits, and Schedule O completion.

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 [ ]

Table with 3 columns: Question ID, Question Text, Yes, No. Rows 1a, 1b, 1c. Includes questions about Form 1096, Forms W-2G, and backup withholding rules.



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 17 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
<b>1a</b>	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.		
	<b>1a</b> 11		
<b>b</b>	Enter the number of voting members included on line 1a, above, who are independent		
	<b>1b</b> 11		
<b>2</b>	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
<b>3</b>	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
<b>4</b>	Did the organization make any significant changes to its governing documents since the prior Form 990 was filed?		X
<b>5</b>	Did the organization become aware during the year of a significant diversion of the organization's assets?		X
<b>6</b>	Did the organization have members or stockholders?		X
<b>7a</b>	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>b</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
<b>8</b>	Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:		
<b>a</b>	The governing body?	X	
<b>b</b>	Each committee with authority to act on behalf of the governing body?	X	
<b>9</b>	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
<b>10a</b>	Did the organization have local chapters, branches, or affiliates?		X
<b>b</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?		
<b>10b</b>			
<b>11a</b>	Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form?	X	
<b>b</b>	Describe on Schedule O the process, if any, used by the organization to review this Form 990.		
<b>12a</b>	Did the organization have a written conflict of interest policy? If "No," go to line 13	X	
<b>b</b>	Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	X	
<b>c</b>	Did the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe on Schedule O how this was done	X	
<b>12c</b>		X	
<b>13</b>	Did the organization have a written whistleblower policy?	X	
<b>14</b>	Did the organization have a written document retention and destruction policy?	X	
<b>15</b>	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?		
<b>a</b>	The organization's CEO, Executive Director, or top management official	X	
<b>15a</b>		X	
<b>b</b>	Other officers or key employees of the organization		X
<b>15b</b>			X
<b>16a</b>	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>b</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?		
<b>16b</b>			

**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 the 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, Form 1099-MISC, and/or box 1 of Form 1099-NEC) 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 the 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/1099-NEC)	(E) Reportable compensation from related organizations (W-2/1099-MISC/1099-NEC)	(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) DAVE NEARY EXECUTIVE DIRECTOR (THRU AUG 2022)	40.00			X				90,595.	0.	22,517.
(2) JENNIFER TAFF EXECUTIVE DIRECTOR	40.00			X				81,360.	0.	20,851.
(3) JOHN GIUFFRE PRESIDENT	5.00	X		X				0.	0.	0.
(4) BOB SHIELD VICE PRESIDENT	5.00	X		X				0.	0.	0.
(5) JOSEPH PROCTOR VICE PRESIDENT	5.00	X		X				0.	0.	0.
(6) TIM FELDBALLE TREASURER	5.00	X		X				0.	0.	0.
(7) GEORGE MULLIGAN SECRETARY	5.00	X						0.	0.	0.
(8) ANTHONY MCWHORTER DIRECTOR	5.00	X						0.	0.	0.
(9) BARRY KLOS DIRECTOR	5.00	X						0.	0.	0.
(10) GINA NICOSIA DIRECTOR	5.00	X						0.	0.	0.
(11) J.B. PHILLIPS DIRECTOR	5.00	X						0.	0.	0.
(12) JOHN MULHERIN DIRECTOR	5.00	X						0.	0.	0.
(13) PATRICK KAVENEY DIRECTOR	5.00	X						0.	0.	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	
<b>Contributions, Gifts, Grants and Other Similar Amounts</b>	<b>1 a</b> Federated campaigns	<b>1a</b>					
	<b>b</b> Membership dues	<b>1b</b>					
	<b>c</b> Fundraising events	<b>1c</b>	250,887.				
	<b>d</b> Related organizations	<b>1d</b>					
	<b>e</b> Government grants (contributions)	<b>1e</b>	5,915.				
	<b>f</b> All other contributions, gifts, grants, and similar amounts not included above	<b>1f</b>	5,253,866.				
	<b>g</b> Noncash contributions included in lines 1a-1f	<b>1g</b>	\$				
	<b>h Total.</b> Add lines 1a-1f			5,510,668.			
<b>Program Service Revenue</b>	<b>2 a</b> MORTGAGE LOAN DISCOUNT	<b>Business Code</b>	900099	185,750.	185,750.		
	<b>b</b> CRITICAL HOME REPAIR		811000	3,920.	3,920.		
	<b>c</b>						
	<b>d</b>						
	<b>e</b>						
	<b>f</b> All other program service revenue						
	<b>g Total.</b> Add lines 2a-2f			189,670.			
<b>Other Revenue</b>	<b>3</b> Investment income (including dividends, interest, and other similar amounts)						
	<b>4</b> Income from investment of tax-exempt bond proceeds						
	<b>5</b> Royalties						
	<b>6 a</b> Gross rents	<b>6a</b>	(i) Real				
			(ii) Personal				
	<b>b</b> Less: rental expenses	<b>6b</b>					
	<b>c</b> Rental income or (loss)	<b>6c</b>					
	<b>d</b> Net rental income or (loss)						
	<b>7 a</b> Gross amount from sales of assets other than inventory	<b>7a</b>	(i) Securities				
			(ii) Other	2,687,257.			
	<b>b</b> Less: cost or other basis and sales expenses	<b>7b</b>		0.			
	<b>c</b> Gain or (loss)	<b>7c</b>		2,687,257.			
	<b>d</b> Net gain or (loss)			2,687,257.	2,687,257.		
<b>8 a</b> Gross income from fundraising events (not including \$ 250,887. of contributions reported on line 1c). See Part IV, line 18	<b>8a</b>						
			0.				
<b>b</b> Less: direct expenses	<b>8b</b>		36,565.				
<b>c</b> Net income or (loss) from fundraising events			-36,565.			-36,565.	
<b>9 a</b> Gross income from gaming activities. See Part IV, line 19	<b>9a</b>						
<b>b</b> Less: direct expenses	<b>9b</b>						
<b>c</b> Net income or (loss) from gaming activities							
<b>10 a</b> Gross sales of inventory, less returns and allowances	<b>10a</b>						
<b>b</b> Less: cost of goods sold	<b>10b</b>						
<b>c</b> Net income or (loss) from sales of inventory							
<b>Miscellaneous Revenue</b>	<b>11 a</b> MISCELLANEOUS	<b>Business Code</b>	900099	4,076.	4,076.		
	<b>b</b>						
	<b>c</b>						
	<b>d</b> All other revenue						
	<b>e Total.</b> Add lines 11a-11d			4,076.			
<b>12 Total revenue.</b> See instructions			8,355,106.	2,881,003.	0.	-36,565.	

**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	157,488.	157,488.		
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	193,064.	144,798.	38,613.	9,653.
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	1,206,994.	720,348.	115,504.	371,142.
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)	17,431.	12,053.	3,354.	2,024.
9 Other employee benefits	62,076.	39,541.	8,446.	14,089.
10 Payroll taxes	273,781.	156,886.	41,660.	75,235.
11 Fees for services (nonemployees):				
a Management	33,511.	33,511.		
b Legal	22,494.	20,734.	1,760.	
c Accounting	58,750.	24,750.	34,000.	
d Lobbying				
e Professional fundraising services. See Part IV, line 17				
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.)	56,739.	43,591.	9,537.	3,611.
12 Advertising and promotion	48,864.	1,132.	70.	47,662.
13 Office expenses	63,357.	37,364.	11,417.	14,576.
14 Information technology	16,106.	9,816.	4,769.	1,521.
15 Royalties				
16 Occupancy	172,529.	136,370.	11,238.	24,921.
17 Travel	19,005.	7,774.	5,558.	5,673.
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings	4,663.	1,748.	990.	1,925.
20 Interest	39,593.	20,677.	18,916.	
21 Payments to affiliates				
22 Depreciation, depletion, and amortization	33,007.	33,007.		
23 Insurance	92,914.	91,711.	237.	966.
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	1,983,112.	1,983,112.		
b HOME BUILDING EXPENSES	55,017.	55,017.		
c CRITICAL HOME REPAIRS	50,810.	50,810.		
d DUES AND SUBSCRIPTIONS	40,776.	37,020.	2,348.	1,408.
e All other expenses	39,114.	42,199.	-8,107.	5,022.
25 Total functional expenses. Add lines 1 through 24e	4,741,195.	3,861,457.	300,310.	579,428.
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  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
<b>Assets</b>	<b>1</b> Cash - non-interest-bearing .....	617,633.	<b>1</b>	1,333,095.
	<b>2</b> Savings and temporary cash investments .....		<b>2</b>	
	<b>3</b> Pledges and grants receivable, net .....	140,935.	<b>3</b>	1,882,556.
	<b>4</b> Accounts receivable, net .....	630,033.	<b>4</b>	2,034,648.
	<b>5</b> 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 .....		<b>5</b>	
	<b>6</b> Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), and persons described in section 4958(c)(3)(B) .....		<b>6</b>	
	<b>7</b> Notes and loans receivable, net .....	1,819,253.	<b>7</b>	2,290,033.
	<b>8</b> Inventories for sale or use .....	2,074,983.	<b>8</b>	1,572,222.
	<b>9</b> Prepaid expenses and deferred charges .....	13,746.	<b>9</b>	7,480.
	<b>10a</b> Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D .....	<b>10a</b> 225,513.		
	<b>b</b> Less: accumulated depreciation .....	<b>10b</b> 186,867.	71,653.	<b>10c</b> 38,646.
	<b>11</b> Investments - publicly traded securities .....		<b>11</b>	
	<b>12</b> Investments - other securities. See Part IV, line 11 .....		<b>12</b>	
	<b>13</b> Investments - program-related. See Part IV, line 11 .....	-15,636.	<b>13</b>	-18,449.
	<b>14</b> Intangible assets .....		<b>14</b>	
	<b>15</b> Other assets. See Part IV, line 11 .....	829,371.	<b>15</b>	1,509,588.
<b>16 Total assets.</b> Add lines 1 through 15 (must equal line 33) .....	6,181,971.	<b>16</b>	10,649,819.	
<b>Liabilities</b>	<b>17</b> Accounts payable and accrued expenses .....	338,921.	<b>17</b>	138,221.
	<b>18</b> Grants payable .....		<b>18</b>	
	<b>19</b> Deferred revenue .....		<b>19</b>	
	<b>20</b> Tax-exempt bond liabilities .....		<b>20</b>	
	<b>21</b> Escrow or custodial account liability. Complete Part IV of Schedule D .....	29,046.	<b>21</b>	17,277.
	<b>22</b> 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 .....		<b>22</b>	
	<b>23</b> Secured mortgages and notes payable to unrelated third parties .....		<b>23</b>	
	<b>24</b> Unsecured notes and loans payable to unrelated third parties .....	933,823.	<b>24</b>	1,983,344.
	<b>25</b> 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 .....	135,274.	<b>25</b>	146,799.
	<b>26 Total liabilities.</b> Add lines 17 through 25 .....	1,437,064.	<b>26</b>	2,285,641.
<b>Net Assets or Fund Balances</b>	<b>Organizations that follow FASB ASC 958, check here</b> <input checked="" type="checkbox"/> <b>and complete lines 27, 28, 32, and 33.</b>			
	<b>27</b> Net assets without donor restrictions .....	4,672,724.	<b>27</b>	6,499,178.
	<b>28</b> Net assets with donor restrictions .....	72,183.	<b>28</b>	1,865,000.
	<b>Organizations that do not follow FASB ASC 958, check here</b> <input type="checkbox"/> <b>and complete lines 29 through 33.</b>			
	<b>29</b> Capital stock or trust principal, or current funds .....		<b>29</b>	
	<b>30</b> Paid-in or capital surplus, or land, building, or equipment fund .....		<b>30</b>	
	<b>31</b> Retained earnings, endowment, accumulated income, or other funds .....		<b>31</b>	
	<b>32</b> Total net assets or fund balances .....	4,744,907.	<b>32</b>	8,364,178.
<b>33</b> Total liabilities and net assets/fund balances .....	6,181,971.	<b>33</b>	10,649,819.	

**Part XI Reconciliation of Net Assets**

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

<b>1</b>	Total revenue (must equal Part VIII, column (A), line 12)	<b>1</b>	8,355,106.
<b>2</b>	Total expenses (must equal Part IX, column (A), line 25)	<b>2</b>	4,741,195.
<b>3</b>	Revenue less expenses. Subtract line 2 from line 1	<b>3</b>	3,613,911.
<b>4</b>	Net assets or fund balances at beginning of year (must equal Part X, line 32, column (A))	<b>4</b>	4,744,907.
<b>5</b>	Net unrealized gains (losses) on investments	<b>5</b>	
<b>6</b>	Donated services and use of facilities	<b>6</b>	8,174.
<b>7</b>	Investment expenses	<b>7</b>	
<b>8</b>	Prior period adjustments	<b>8</b>	
<b>9</b>	Other changes in net assets or fund balances (explain on Schedule O)	<b>9</b>	-2,814.
<b>10</b>	Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 32, column (B))	<b>10</b>	8,364,178.

**Part XII Financial Statements and Reporting**

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

		Yes	No
<b>1</b>	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 on Schedule O.			
<b>2a</b>	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>b</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			
<b>c</b>	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.			
<b>3a</b>	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>b</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 (2021)



SCHEDULE A (Form 990)

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

2021

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).
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).
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).
6 A federal, state, or local government or governmental unit described in section 170(b)(1)(A)(v).
7 X 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).
8 A community trust described in section 170(b)(1)(A)(vi).
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.
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...
11 An organization organized and operated exclusively to test for public safety.
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...
a Type I. A supporting organization operated, supervised, or controlled by its supported organization(s)...
b Type II. A supporting organization supervised or controlled in connection with its supported organization(s)...
c Type III functionally integrated. A supporting organization operated in connection with, and functionally integrated with, its supported organization(s)...
d Type III non-functionally integrated. A supporting organization operated in connection with its supported organization(s) that is not functionally integrated...
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).

Table with 6 columns: (i) Name of supported organization, (ii) EIN, (iii) Type of organization, (iv) Is the organization listed in your governing document?, (v) Amount of monetary support, (vi) Amount of other support. Includes a Total row at the bottom.

**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) 2017	(b) 2018	(c) 2019	(d) 2020	(e) 2021	(f) Total
<b>1</b> Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.") .....	1,837,556.	1,897,424.	2,748,316.	2,663,654.	5,510,668.	14,657,618.
<b>2</b> Tax revenues levied for the organization's benefit and either paid to or expended on its behalf .....						
<b>3</b> The value of services or facilities furnished by a governmental unit to the organization without charge ...						
<b>4 Total.</b> Add lines 1 through 3 .....	1,837,556.	1,897,424.	2,748,316.	2,663,654.	5,510,668.	14,657,618.
<b>5</b> 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) .....						3,720,680.
<b>6 Public support.</b> Subtract line 5 from line 4.						10,936,938.

**Section B. Total Support**

Calendar year (or fiscal year beginning in) ▶	(a) 2017	(b) 2018	(c) 2019	(d) 2020	(e) 2021	(f) Total
<b>7</b> Amounts from line 4 .....	1,837,556.	1,897,424.	2,748,316.	2,663,654.	5,510,668.	14,657,618.
<b>8</b> Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources ...	175.	226.	293.	161.		855.
<b>9</b> Net income from unrelated business activities, whether or not the business is regularly carried on ...						
<b>10</b> Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.) .....	54,969.	110,093.	132,765.	701.	4,076.	302,604.
<b>11 Total support.</b> Add lines 7 through 10						14,961,077.
<b>12</b> Gross receipts from related activities, etc. (see instructions) .....					12	9,229,560.
<b>13 First 5 years.</b> 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 <b>stop here</b> .....						<input type="checkbox"/>

**Section C. Computation of Public Support Percentage**

<b>14</b> Public support percentage for 2021 (line 6, column (f), divided by line 11, column (f)).....	<b>14</b>	73.10 %
<b>15</b> Public support percentage from 2020 Schedule A, Part II, line 14 .....	<b>15</b>	90.80 %
<b>16a 33 1/3% support test - 2021.</b> If the organization did not check the box on line 13, and line 14 is 33 1/3% or more, check this box and <b>stop here.</b> The organization qualifies as a publicly supported organization .....	▶ <input checked="" type="checkbox"/>	
<b>b 33 1/3% support test - 2020.</b> 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 <b>stop here.</b> The organization qualifies as a publicly supported organization .....	▶ <input type="checkbox"/>	
<b>17a 10% -facts-and-circumstances test - 2021.</b> 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 <b>stop here.</b> 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>b 10% -facts-and-circumstances test - 2020.</b> 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 <b>stop here.</b> 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>18 Private foundation.</b> 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

Table with 7 columns: (a) 2017, (b) 2018, (c) 2019, (d) 2020, (e) 2021, (f) Total. Rows include: 1 Gifts, grants, contributions, and membership fees received; 2 Gross receipts from admissions, merchandise sold or services performed; 3 Gross receipts from activities that are not an unrelated trade or business; 4 Tax revenues levied for the organization's benefit; 5 The value of services or facilities furnished by a governmental unit; 6 Total. Add lines 1 through 5; 7a Amounts included on lines 1, 2, and 3 received from disqualified persons; 7b Amounts included on lines 2 and 3 received from other than disqualified persons; 8 Public support. (Subtract line 7c from line 6.)

Section B. Total Support

Table with 7 columns: (a) 2017, (b) 2018, (c) 2019, (d) 2020, (e) 2021, (f) Total. Rows include: 9 Amounts from line 6; 10a Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources; 10b Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975; 10c Add lines 10a and 10b; 11 Net income from unrelated business activities not included on 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 5 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

Table with 2 columns: Line number, Percentage. Row 15: Public support percentage for 2021 (line 8, column (f), divided by line 13, column (f)) 15 %; Row 16: Public support percentage from 2020 Schedule A, Part III, line 15 16 %

Section D. Computation of Investment Income Percentage

Table with 2 columns: Line number, Percentage. Row 17: Investment income percentage for 2021 (line 10c, column (f), divided by line 13, column (f)) 17 %; Row 18: Investment income percentage from 2020 Schedule A, Part III, line 17 18 %

19a 33 1/3% support tests - 2021. 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; 19b 33 1/3% support tests - 2020. 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 box 12a, Part I, complete Sections A and B. If you checked box 12b, Part I, complete Sections A and C. If you checked box 12c, Part I, complete Sections A, D, and E. If you checked box 12d, Part I, complete Sections A and D, and complete Part V.)

**Section A. All Supporting Organizations**

	Yes	No
<b>1</b> 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>		
<b>2</b> 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>		
<b>3a</b> Did the organization have a supported organization described in section 501(c)(4), (5), or (6)? <i>If "Yes," answer lines 3b and 3c below.</i>		
<b>b</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>		
<b>c</b> 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>		
<b>4a</b> Was any supported organization not organized in the United States ("foreign supported organization")? <i>If "Yes," and if you checked box 12a or 12b in Part I, answer lines 4b and 4c below.</i>		
<b>b</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>		
<b>c</b> 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>		
<b>5a</b> Did the organization add, substitute, or remove any supported organizations during the tax year? <i>If "Yes," answer lines 5b and 5c 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>b</b> <b>Type I or Type II only.</b> Was any added or substituted supported organization part of a class already designated in the organization's organizing document?		
<b>c</b> <b>Substitutions only.</b> Was the substitution the result of an event beyond the organization's control?		
<b>6</b> 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>		
<b>7</b> 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).</i>		
<b>8</b> Did the organization make a loan to a disqualified person (as defined in section 4958) not described on line 7? <i>If "Yes," complete Part I of Schedule L (Form 990).</i>		
<b>9a</b> 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>b</b> Did one or more disqualified persons (as defined on 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>		
<b>c</b> Did a disqualified person (as defined on 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>		
<b>10a</b> 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 line 10b below.</i>		
<b>b</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
<b>11</b> Has the organization accepted a gift or contribution from any of the following persons?		
<b>a</b> A person who directly or indirectly controls, either alone or together with persons described on lines 11b and 11c below, the governing body of a supported organization?		
<b>b</b> A family member of a person described on line 11a above?		
<b>c</b> A 35% controlled entity of a person described on line 11a or 11b above? If "Yes" to line 11a, 11b, or 11c, provide detail in <b>Part VI</b> .		
<b>11a</b>		
<b>11b</b>		
<b>11c</b>		

**Section B. Type I Supporting Organizations**

	Yes	No
<b>1</b> Did the governing body, members of the governing body, officers acting in their official capacity, or membership of one or more supported organizations have the power to regularly appoint or elect at least a majority of the organization's officers, directors, or trustees at all times during the tax year? If "No," describe in <b>Part VI</b> 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 officers, directors, or trustees were allocated among the supported organizations and what conditions or restrictions, if any, applied to such powers during the tax year.		
<b>2</b> 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 <b>Part VI</b> how providing such benefit carried out the purposes of the supported organization(s) that operated, supervised, or controlled the supporting organization.		
<b>1</b>		
<b>2</b>		

**Section C. Type II Supporting Organizations**

	Yes	No
<b>1</b> 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 <b>Part VI</b> how control or management of the supporting organization was vested in the same persons that controlled or managed the supported organization(s).		
<b>1</b>		

**Section D. All Type III Supporting Organizations**

	Yes	No
<b>1</b> 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?		
<b>2</b> 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 <b>Part VI</b> how the organization maintained a close and continuous working relationship with the supported organization(s).		
<b>3</b> By reason of the relationship described on line 2, above, 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 <b>Part VI</b> the role the organization's supported organizations played in this regard.		
<b>1</b>		
<b>2</b>		
<b>3</b>		

**Section E. Type III Functionally Integrated Supporting Organizations**

<b>1</b> Check the box next to the method that the organization used to satisfy the Integral Part Test during the year (see instructions).			
<b>a</b> <input type="checkbox"/> The organization satisfied the Activities Test. Complete line 2 below.			
<b>b</b> <input type="checkbox"/> The organization is the parent of each of its supported organizations. Complete line 3 below.			
<b>c</b> <input type="checkbox"/> The organization supported a governmental entity. Describe in <b>Part VI</b> how you supported a governmental entity (see instructions).			
<b>2</b> Activities Test. Answer lines 2a and 2b below.		Yes	No
<b>a</b> 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 <b>Part VI</b> 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.			
<b>b</b> Did the activities described on line 2a, above, 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 <b>Part VI</b> the reasons for the organization's position that its supported organization(s) would have engaged in these activities but for the organization's involvement.			
<b>3</b> Parent of Supported Organizations. Answer lines 3a and 3b below.			
<b>a</b> 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? If "Yes" or "No" provide details in <b>Part VI</b> .			
<b>b</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 <b>Part VI</b> the role played by the organization in this regard.			
<b>2a</b>			
<b>2b</b>			
<b>3a</b>			
<b>3b</b>			

**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	<b>Adjusted Net Income</b> (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	<b>Total</b> (add lines 1a, 1b, and 1c)	1d	
e	<b>Discount</b> 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 0.015 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 0.035.	6	
7	Recoveries of prior-year distributions	7	
8	<b>Minimum Asset Amount</b> (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 0.85 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	<b>Distributable Amount.</b> 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
<b>1</b>	Amounts paid to supported organizations to accomplish exempt purposes	<b>1</b>
<b>2</b>	Amounts paid to perform activity that directly furthers exempt purposes of supported organizations, in excess of income from activity	<b>2</b>
<b>3</b>	Administrative expenses paid to accomplish exempt purposes of supported organizations	<b>3</b>
<b>4</b>	Amounts paid to acquire exempt-use assets	<b>4</b>
<b>5</b>	Qualified set-aside amounts (prior IRS approval required - <i>provide details in Part VI</i> )	<b>5</b>
<b>6</b>	Other distributions ( <i>describe in Part VI</i> ). See instructions.	<b>6</b>
<b>7</b>	<b>Total annual distributions.</b> Add lines 1 through 6.	<b>7</b>
<b>8</b>	Distributions to attentive supported organizations to which the organization is responsive ( <i>provide details in Part VI</i> ). See instructions.	<b>8</b>
<b>9</b>	Distributable amount for 2021 from Section C, line 6	<b>9</b>
<b>10</b>	Line 8 amount divided by line 9 amount	<b>10</b>

Section E - Distribution Allocations (see instructions)	(i) Excess Distributions	(ii) Underdistributions Pre-2021	(iii) Distributable Amount for 2021
<b>1</b> Distributable amount for 2021 from Section C, line 6			
<b>2</b> Underdistributions, if any, for years prior to 2021 (reasonable cause required - <i>explain in Part VI</i> ). See instructions.			
<b>3</b> Excess distributions carryover, if any, to 2021			
<b>a</b> From 2016			
<b>b</b> From 2017			
<b>c</b> From 2018			
<b>d</b> From 2019			
<b>e</b> From 2020			
<b>f</b> <b>Total</b> of lines 3a through 3e			
<b>g</b> Applied to underdistributions of prior years			
<b>h</b> Applied to 2021 distributable amount			
<b>i</b> Carryover from 2016 not applied (see instructions)			
<b>j</b> Remainder. Subtract lines 3g, 3h, and 3i from line 3f.			
<b>4</b> Distributions for 2021 from Section D, line 7: \$			
<b>a</b> Applied to underdistributions of prior years			
<b>b</b> Applied to 2021 distributable amount			
<b>c</b> Remainder. Subtract lines 4a and 4b from line 4.			
<b>5</b> Remaining underdistributions for years prior to 2021, if any. Subtract lines 3g and 4a from line 2. For result greater than zero, <i>explain in Part VI</i> . See instructions.			
<b>6</b> Remaining underdistributions for 2021. Subtract lines 3h and 4b from line 1. For result greater than zero, <i>explain in Part VI</i> . See instructions.			
<b>7</b> <b>Excess distributions carryover to 2022.</b> Add lines 3j and 4c.			
<b>8</b> Breakdown of line 7:			
<b>a</b> Excess from 2017			
<b>b</b> Excess from 2018			
<b>c</b> Excess from 2019			
<b>d</b> Excess from 2020			
<b>e</b> Excess from 2021			

**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

2017 AMOUNT: \$ 54,969.

2018 AMOUNT: \$ 1,666.

2019 AMOUNT: \$ 132,765.

2020 AMOUNT: \$ 701.

2021 AMOUNT: \$ 4,076.

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

2021

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 values, and 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, and monitoring details.

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.

**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		225,513.	186,867.	38,646.
e Other				
<b>Total.</b> Add lines 1a through 1e. (Column (d) must equal Form 990, Part X, column (B), line 10c.)				<b>38,646.</b>

**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)		
<b>Total.</b> (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)		
<b>Total.</b> (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	65,776.
(2) REAL ESTATE OWNED	1,443,812.
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
<b>Total.</b> (Column (b) must equal Form 990, Part X, col. (B) line 15.) ▶	1,509,588.

**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	12,825.
(4) INTERCOMPANY PAYABLES	133,974.
(5)	
(6)	
(7)	
(8)	
(9)	
<b>Total.</b> (Column (b) must equal Form 990, Part X, col. (B) line 25.) ▶	146,799.

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.

<b>1</b>	Total revenue, gains, and other support per audited financial statements		<b>1</b>	8,397,032.
<b>2</b>	Amounts included on line 1 but not on Form 990, Part VIII, line 12:			
<b>a</b>	Net unrealized gains (losses) on investments	<b>2a</b>		
<b>b</b>	Donated services and use of facilities	<b>2b</b>	8,174.	
<b>c</b>	Recoveries of prior year grants	<b>2c</b>		
<b>d</b>	Other (Describe in Part XIII.)	<b>2d</b>		
<b>e</b>	Add lines <b>2a</b> through <b>2d</b>		<b>2e</b>	8,174.
<b>3</b>	Subtract line <b>2e</b> from line <b>1</b>		<b>3</b>	8,388,858.
<b>4</b>	Amounts included on Form 990, Part VIII, line 12, but not on line 1:			
<b>a</b>	Investment expenses not included on Form 990, Part VIII, line 7b	<b>4a</b>		
<b>b</b>	Other (Describe in Part XIII.)	<b>4b</b>	-33,752.	
<b>c</b>	Add lines <b>4a</b> and <b>4b</b>		<b>4c</b>	-33,752.
<b>5</b>	Total revenue. Add lines <b>3</b> and <b>4c</b> . (This must equal Form 990, Part I, line 12.)		<b>5</b>	8,355,106.

**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.

<b>1</b>	Total expenses and losses per audited financial statements		<b>1</b>	4,777,760.
<b>2</b>	Amounts included on line 1 but not on Form 990, Part IX, line 25:			
<b>a</b>	Donated services and use of facilities	<b>2a</b>		
<b>b</b>	Prior year adjustments	<b>2b</b>		
<b>c</b>	Other losses	<b>2c</b>		
<b>d</b>	Other (Describe in Part XIII.)	<b>2d</b>	36,565.	
<b>e</b>	Add lines <b>2a</b> through <b>2d</b>		<b>2e</b>	36,565.
<b>3</b>	Subtract line <b>2e</b> from line <b>1</b>		<b>3</b>	4,741,195.
<b>4</b>	Amounts included on Form 990, Part IX, line 25, but not on line 1:			
<b>a</b>	Investment expenses not included on Form 990, Part VIII, line 7b	<b>4a</b>		
<b>b</b>	Other (Describe in Part XIII.)	<b>4b</b>		
<b>c</b>	Add lines <b>4a</b> and <b>4b</b>		<b>4c</b>	0.
<b>5</b>	Total expenses. Add lines <b>3</b> and <b>4c</b> . (This must equal Form 990, Part I, line 18.)		<b>5</b>	4,741,195.

**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	2,813.
DIRECT FUNDRAISING EXPENSE NETTED WITH REVENUE ON 990	-36,565.
TOTAL TO SCHEDULE D, PART XI, LINE 4B	-33,752.

**PART XII, LINE 2D - OTHER ADJUSTMENTS:**

**Part XIII** Supplemental Information *(continued)*

DIRECT FUNDRAISING EXPENSE NETTED WITH REVENUE ON 990 36,565.

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 (add col. (a) through col. (c))
		BUILD DAYS (event type)	OTHER (event type)	NONE (total number)	
Revenue	1	Gross receipts	247,770.	3,117.	250,887.
	2	Less: Contributions	247,770.	3,117.	250,887.
	3	Gross income (line 1 minus line 2)			
Direct Expenses	4	Cash prizes			
	5	Noncash prizes			
	6	Rent/facility costs			
	7	Food and beverages			
	8	Entertainment			
	9	Other direct expenses	25,258.	11,308.	36,566.
	10	Direct expense summary. Add lines 4 through 9 in column (d)			36,566.
	11	Net income summary. Subtract line 10 from line 3, column (d)			-36,566.

**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: \_\_\_\_\_





**Part IV** Supplemental Information *(continued)*

Lined area 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](http://www.irs.gov/Form990) for the latest information.**

OMB No. 1545-0047

**2021**

**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.

<b>1 (a)</b> Name and address of organization or government	<b>(b)</b> EIN	<b>(c)</b> IRC section (if applicable)	<b>(d)</b> Amount of cash grant	<b>(e)</b> Amount of noncash assistance	<b>(f)</b> Method of valuation (book, FMV, appraisal, other)	<b>(g)</b> Description of noncash assistance	<b>(h)</b> Purpose of grant or assistance
HABITAT FOR HUMANITY INTERNATIONAL, INC. - 322 W LAMAR STREET - AMERICUS, GA 31709	91-1914868		86,278.	0.			TITHE CONTRIBUTION
HABITAT FOR HUMANITY CHICAGO SOUTH SUBURBS - 1600 E ROOSEVELT ROAD - WHEATON, IL 60187	36-3582576		71,210.	0.			GENERAL OPERATIONS

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

**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.

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**SCHEDULE O  
(Form 990)**

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 Form 990-EZ.

▶ Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for the latest information.

OMB No. 1545-0047

**2021**

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 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. THE EXECUTIVE DIRECTOR AND ALL EMPLOYEES OF DUPAGE HABITAT ARE PAID THROUGH INSPERITY AS A PROFESSIONAL EMPLOYER ORGANIZATION (PEO).

FORM 990, PART VI, SECTION C, LINE 19:

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

Schedule O (Form 990) 2021

132211 11-11-21

Name of the organization DUPAGE HABITAT FOR HUMANITY	Employer identification number 36-4003119
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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	-2,813.
DIFFERENCE WITH BEGINNING NET ASSETS	-1.
TOTAL TO FORM 990, PART XI, LINE 9	-2,814.

FORM 990, PART XII, LINE 2C:  
THE ORGANIZATION HAS NOT CHANGED ITS OVERSIGHT PROCESS OR SELECTION PROCESS DURING THE 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](http://www.irs.gov/Form990) for instructions and the latest information.

OMB No. 1545-0047

**2021**

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	0.	10,104.	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
HABITAT FOR HUMANITY CHICAGO SOUTH SUBURBS - 36-3582576, 1600 EAST ROOSEVELT ROAD, WHEATON, IL 60187	AFFORDABLE HOUSING	ILLINOIS	501(C)(3)	LINE 7	DUPAGE HABITAT FOR HUMANITY	X	
RESTORE OF FOX VALLEY HABITAT FOR HUMANITY - 27-2617181, 1600 EAST ROOSEVELT ROAD, WHEATON, IL 60187	THRIFT CONSTRUCTION SUPPLIES	ILLINOIS	501(C)(3)	LINE 7	DUPAGE HABITAT FOR HUMANITY	X	

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

Schedule R (Form 990) 2021

**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.

	Yes	No
<b>1</b> 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?		
<b>a</b> Receipt of <b>(i)</b> interest, <b>(ii)</b> annuities, <b>(iii)</b> royalties, or <b>(iv)</b> rent from a controlled entity .....		X
<b>b</b> Gift, grant, or capital contribution to related organization(s) .....	X	
<b>c</b> Gift, grant, or capital contribution from related organization(s) .....	X	
<b>d</b> Loans or loan guarantees to or for related organization(s) .....		X
<b>e</b> Loans or loan guarantees by related organization(s) .....		X
<b>f</b> Dividends from related organization(s) .....		X
<b>g</b> Sale of assets to related organization(s) .....		X
<b>h</b> Purchase of assets from related organization(s) .....		X
<b>i</b> Exchange of assets with related organization(s) .....		X
<b>j</b> Lease of facilities, equipment, or other assets to related organization(s) .....		X
<b>k</b> Lease of facilities, equipment, or other assets from related organization(s) .....		X
<b>l</b> Performance of services or membership or fundraising solicitations for related organization(s) .....		X
<b>m</b> Performance of services or membership or fundraising solicitations by related organization(s) .....		X
<b>n</b> Sharing of facilities, equipment, mailing lists, or other assets with related organization(s) .....		X
<b>o</b> Sharing of paid employees with related organization(s) .....		X
<b>p</b> Reimbursement paid to related organization(s) for expenses .....		X
<b>q</b> Reimbursement paid by related organization(s) for expenses .....	X	
<b>r</b> Other transfer of cash or property to related organization(s) .....		X
<b>s</b> 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) RESTORE OF FOX VALLEY HABITAT FOR HUMANITY	C	762,974.	ACCRUAL
(2) RESTORE OF FOX VALLEY HABITAT FOR HUMANITY	Q	816,158.	AMOUNTS PAID
(3) HABITAT FOR HUMANITY CHICAGO SOUTH	Q	13,252.	AMOUNTS PAID
(4) HABITAT FOR HUMANITY CHICAGO SOUTH	B	65,962.	AMOUNTS PAID
(5)			
(6)			





**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: **11/08/2022 5:45:45**

FEIN: **\*\*\*\*\*3119**

Plan Number:

Notification:

Fiscal Year Begin Date: **7/1/2021**

Fiscal Year End Date: **6/30/2022**

eSigned:

IRS Message:

### Return History

Date	Return ID	Type of Activity	Submission ID	Refund/(Due)	Updated By	eSign Date
11/08/2022	21X:13100-01:V1	Upload Started				
11/08/2022	21X:13100-01:V1	Ready to Release by Customer				
11/08/2022	21X:13100-01:V1	Released for Transmission - Validation in Progress			438-wrona	
11/08/2022	21X:13100-01:V1	Ready to transmit - Validation Complete				
11/08/2022	21X:13100-01:V1	Transmitted to FD	3632102022312037ae05			
11/08/2022	21X:13100-01:V1	Accepted by FD on 11/8/2022				

ID	Status Date	Status	State/Other	State Category	FBAR	FBAR BSA ID