



DEPARTMENT OF COMMUNITY DEVELOPMENT SERVICES

Grants Management Division

m e m o r a n d u m

TO: Laurel Lunt Prussing, Mayor, City of Urbana

FROM: Elizabeth H. Tyler, FAICP, Community Development Director

DATE: March 24, 2016

SUBJECT: **A RESOLUTION CERTIFYING A COMMUNITY HOUSING DEVELOPMENT ORGANIZATION FOR THE URBANA HOME CONSORTIUM (Habitat February 2016)**

A RESOLUTION APPROVING AND AUTHORIZING THE EXECUTION OF AN URBANA HOME CONSORTIUM COMMUNITY HOUSING DEVELOPMENT ORGANIZATION AGREEMENT (Habitat CHDO Developer FY 2015-2016)

Description

Included on the agenda of the March 28, 2016 regular meeting of the Urbana Committee of the Whole are resolutions certifying Habitat for Humanity of Champaign County (Habitat) as a Community Housing Development Organization (CHDO) in order to be eligible to receive funding proposed using Fiscal Year (FY) 2015-2016 CHDO Project funds as part of the HOME Investment Partnerships Program.

The proposed funding will allocate \$97,962.60 to assist Habitat in creating three new single-family units.

Certification

Habitat first became certified as a Community Housing Development Organization (CHDO) in 2011. Certification requirements include: board make-up, nonprofit status, history of serving the community, and a number of other criteria. Staff received a completed CHDO Certification Application from Habitat, and a determination has been made that Habitat does meet the criteria for CHDO certification.

Proposed Projects

The attached CHDO funding application details the proposed projects. Habitat's request is for \$97,962.60 which matches the amount of CHDO funding that the Consortium has been allocated for FY 15-16. The funding breakdown for each unit is detailed below:

Project Address	Funding Type	Amount
1306 Dublin, Urbana	CHDO Construction Financing and Down Payment	\$30,000.00
506 E. Columbia, Champaign	CHDO Construction Financing and Down Payment	\$37,962.00
1207 W. Eureka, Champaign	CHDO Construction Financing and Down Payment	\$30,000.00

According to the application submitted, Habitat intends to begin construction on 1306 Dublin in November of 2016. Construction is expected to begin on the lots in Champaign in the spring and summer of 2016. The house at 506 E. Columbia is larger than the other two, and demolition of the property will require its additional funding. The remaining construction financing needed for the projects is also detailed in the application and is being provided by private donations and through the Attorney General grant award that Habitat received in 2013. These funds also serve as the match requirement stipulated in the HOME program guidelines of a minimum of 25 percent leverage.

Options

The Committee of the Whole can:

1. Forward the Resolutions to the Urbana City Council with a recommendation for approval.
2. Forward the Resolutions to the Urbana City Council with a recommendation for approval with suggested changes.
3. Do not recommend approval of the Resolutions.

Fiscal Impacts

There will be no change to the City General Fund as a direct result of executing the proposed contracts. The City manages HOME funds as a pass-through agency, and all requests for grant funding are made on a reimbursement schedule.

The Urbana HOME Consortium must commit an amount equal to its FY 2014-2015 HOME allocation with eligible contracts by July 31, 2016. Funding that is not committed in a manner acceptable to HUD is considered a shortfall. As of March 22, 2016, the Consortium's commitment shortfall was projected at \$441,946. Each Consortium member has taken steps to commit these funds prior to the deadline. The proposed CHDO contract, along with funds planned to be committed to the Highland Green development, will assist in committing the funds necessary in a timely manner.

The construction of single-family units in Urbana will generate property tax revenue for the City and other taxing bodies once each sale is completed.

Programmatic Impacts

The proposed projects are all in keeping with the goals and strategies outlined in the *City of Urbana and Urbana HOME Consortium Consolidated Plan FY 2015-2019*. CHDO projects are funded by the 15-percent HOME Set-Aside and cannot be used for any other program or activity.

Recommendations

At its meeting on March 22, 2016, the Community Development Commission unanimously recommended that the Urbana City Council approve the Resolutions certifying Habitat for Humanity of Champaign County (Habitat) as a Community Housing Development Organization (CHDO) in order to be eligible to receive funding from the FY 2015-2016 CHDO Project funds as part of the HOME Program. Staff concurs with this recommendation.

Memorandum Prepared By:



Matthew Rejc
Community Development Coordinator
Grants Management Division

Attachments:

Certification:

1. A RESOLUTION CERTIFYING A COMMUNITY HOUSING DEVELOPMENT ORGANIZATION FOR THE URBANA HOME CONSORTIUM (Habitat February 2016)

CHDO Agreement:

2. A RESOLUTION APPROVING AND AUTHORIZING THE EXECUTION OF AN URBANA HOME CONSORTIUM COMMUNITY HOUSING DEVELOPMENT ORGANIZATION AGREEMENT (Habitat CHDO Developer FY 2015-2016)
3. *An Urbana HOME Consortium Community Housing Development Organization Developer Agreement (Habitat CHDO Developer FY 2015-2016)*
4. Application for Funding

RESOLUTION NO. 2016-03-019R

A RESOLUTION CERTIFYING A COMMUNITY HOUSING DEVELOPMENT ORGANIZATION
FOR THE URBANA HOME CONSORTIUM
(Habitat February 2016)

WHEREAS, the City Council of the City of Urbana, Illinois, has found and determined that certification of Habitat for Humanity of Champaign County as a Community Housing Development Organization for the Urbana HOME Consortium for FY 2015-2016 is desirable and necessary to carry out one of the corporate purposes of the City of Urbana, to wit: implementation of Strategies and Objectives to Address the Affordable Housing Needs of Low and Moderate Income Households described in the *City of Urbana and Urbana HOME Consortium FY 2015-2019 Consolidated Plan*.

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF URBANA, ILLINOIS, as follows:

Section 1. That Habitat for Humanity of Champaign County (Habitat) be identified and certified as a Community Housing Development Organization (CHDO) for the Urbana HOME Consortium for the projects described in the Urbana HOME Consortium Community Housing Development Organization Developer Agreement (Habitat CHDO Developer FY 2015-2016), and as such, be eligible to request specific HOME funds set aside for use by CHDOs, under regulations set forth by the U.S. Department of Housing and Urban Development.

Section 2. That said certification and the benefits afforded by it be in effect for the duration of the projects specified in the Urbana HOME Consortium Community Housing Development Organization Developer Agreement (Habitat CHDO Developer FY 2015-2016), or until such time that Council be informed of conditions necessitating a change in the status of Habitat as a CHDO.

PASSED by the City Council this _____ day of _____,

_____.

AYES:

NAYS:

ABSTAINS:

Phyllis D. Clark, City Clerk

APPROVED by the Mayor this _____ day of _____,

_____.

Laurel Lunt Prussing, Mayor

RESOLUTION NO. 2016-03-018R

**A RESOLUTION APPROVING AND AUTHORIZING THE EXECUTION OF AN URBANA HOME
CONSORTIUM COMMUNITY HOUSING DEVELOPMENT ORGANIZATION AGREEMENT**

(Habitat CHDO Developer FY 2015-2016)

WHEREAS, The City Council of the City of Urbana, Illinois, has found and determined that execution of the attached Community Housing Development Organization agreement is desirable and necessary to carry out one of the corporate purposes of the City of Urbana, to wit: implementation of Strategies and Objectives to Address the Affordable Housing Needs of Low and Moderate Income Households described in the *City of Urbana and Urbana HOME Consortium (Champaign/Urbana/Champaign County) FY 2015-2019 Consolidated Plan*.

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF URBANA, ILLINOIS, as follows:

Section 1. That an Agreement providing \$97,962.60 in HOME Program funds, for the creation of three (3) affordable single family units, between the City of Urbana and Habitat for Humanity of Champaign County, in substantially the form of the copy of said Agreement attached hereto and hereby incorporated by reference, be and the same is hereby authorized and approved.

Section 2. That the Mayor of the City of Urbana, Illinois, be and the same is hereby authorized to execute and deliver and the City Clerk of the City of Urbana, Illinois, be and the same is authorized to attest to said execution of said Agreement as so authorized and approved for and on behalf of the City of Urbana, Illinois.

PASSED by the City Council this _____ day of _____,
_____.

AYES:

NAYS:

ABSTAINS:

Phyllis D. Clark, City Clerk

APPROVED by the Mayor this _____ day of _____,
_____.

Laurel Lunt Prussing, Mayor

URBANA HOME CONSORTIUM
COMMUNITY HOUSING DEVELOPMENT ORGANIZATION
DEVELOPER AGREEMENT

(Habitat CHDO Developer Agreement FY 2015-2016)

THIS Affordable Homeownership Program Agreement, hereafter referred to as the “**AGREEMENT**”, made and entered into by and between the CITY OF URBANA, an Illinois Municipal Corporation, acting as lead entity for the Urbana HOME Consortium (hereinafter the “**GRANTOR**”), and HABITAT FOR HUMANITY OF CHAMPAIGN COUNTY, an Illinois Not-For-Profit Organization (hereinafter “**DEVELOPER**”).

WITNESSETH

WHEREAS, the City of Urbana, the City of Champaign, and Champaign County have been jointly designated as a Participating Jurisdiction by the U.S. Department of Housing and Urban Development (hereinafter “HUD”) for purposes of receiving HOME Investment Partnerships (hereinafter “HOME”) Program funds in the name of the Urbana HOME Consortium under provisions of Title II of the Cranston-Gonzalez National Affordable Housing Act of 1990, as amended (42 U.S.C. 12701 *et seq.*) (herein after the “National Affordable Housing Act”); and

WHEREAS, the Urbana HOME Consortium, CFDA #14.239, has received HOME Program funds from HUD for the period beginning **July 1, 2015**, and ending **June 30, 2016**, to increase affordable housing opportunities for low-income residents of Urbana, Champaign, and unincorporated Champaign County; and

WHEREAS, the Urbana City Council has adopted a Consolidated Plan for Program Years 2015-2019 (hereinafter the “Consolidated Plan”) and the City of Urbana and Urbana HOME Consortium Annual Action Plan FY 2015-2016, which budgets Urbana HOME Consortium funds, including a fifteen percent set-aside for use by Community Housing Development Organizations (hereinafter “CHDOs”) in accordance with an Intergovernmental Agreement Concerning Administration of a Champaign/ Urbana/ Champaign County HOME Investment Partnerships Consortium executed by Mayor Tod Satterthwaite on behalf of the City on July 16, 2003 (hereinafter the “Intergovernmental Agreement”); and

WHEREAS, the GRANTOR, as the administrator of a HOME Program, has authority of the under the provisions of the HOME Program to provide financial assistance for the development of an affordable homeownership program; and

WHEREAS, DEVELOPER has applied to the GRANTOR for Urbana HOME Consortium funding for development assistance to provide financial assistance to families participating in DEVELOPER’S Affordable Homeownership Program, for sale to very low-income and low-income households (hereinafter the “Project”); and

WHEREAS, the Consolidated Plan promotes expansion of homeownership opportunities and recommends that the Urbana HOME Consortium expand homeownership opportunities for low-income households; and

WHEREAS, DEVELOPER has fulfilled all HOME Program requirements necessary to be certified as a CHDO; and

WHEREAS, DEVELOPER desires to serve as a project developer of an Affordable Homeownership Program (hereinafter the "PROGRAM") within the City of Champaign, the City of Urbana, and unincorporated Champaign County; and

WHEREAS, the GRANTOR has determined that the PROGRAM is eligible for funding under the HOME Program; and

WHEREAS, the GRANTOR has determined that the DEVELOPER has the ability to provide the required private matching funding to cover the cost of the PROGRAM; and

WHEREAS, the DEVELOPER has been fully informed regarding all requirements or obligations that must be met by DEVELOPER in order to utilize HOME Program funds for the PROGRAM, including but not limited to, the requirement that the assisted housing units must remain affordable to low-income households for a period of five (5) or more years, in accordance with 24 CFR Part 92, Sections 203, 251-253, and

WHEREAS, the DEVELOPER, having been fully informed regarding the requirements of the HOME Program, is committed to starting the PROGRAM with the assistance of HOME Program funds on or before **July 31, 2016** and has made necessary arrangements to provide any required matching private contribution towards the cost of said PROGRAM.

NOW, THEREFORE, in consideration of the mutual covenants, promises and representations contained herein, the parties hereto agree as follows:

ARTICLE I: HOME REQUIREMENTS

Section 1: Use of HOME CHDO Funds

The GRANTOR agrees to provide the DEVELOPER an amount not to exceed **\$97,962.60 (Urbana HOME Consortium CHDO FY 2015-2016 Set-Aside)** from its Federal HOME allocations to be used primarily for development subsidy as well as providing down payment assistance to low- to moderate-income households for homeownership opportunities. The DEVELOPER shall use the Funds in accordance with the HOME program guidelines outlined in 24 CFR Part 92 in carrying out the PROGRAM in the manner as described below:

- a.) The DEVELOPER may only request HOME funds to be used for down payment assistance in combination with the development of a property wherein a development subsidy is being provided as part of an eligible CHDO project.

- b.) The DEVELOPER shall comply with the PROGRAM MANUAL prior to commitment of any work pursuant to this agreement. DEVELOPER shall provide GRANTOR a copy of its PROGRAM MANUAL in accordance with the HOME Program regulations for approval by Urbana City staff. The DEVELOPER shall provide the GRANTOR with the budget and financial projection for each home from the preliminary budget for the construction of each of house as provided in “Attachment 3” or in a similar document format as approved by the GRANTOR.
- c.) The DEVELOPER shall own or purchase the real property for the Project in the following locations: **506 E. Columbia, Champaign; 1207 W. Eureka, Champaign, 1306 Dublin, Urbana**
- d.) The DEVELOPER shall complete the Affordable Homeownership Program in accordance with the homebuyer contract provisions as described in the Program Manual approved by Consortium staff, by reference made a part hereof.
- e.) The DEVELOPER shall incorporate the sample documents for the PROGRAM as part of the PROGRAM MANUAL, which is to be submitted to Urbana City staff prior to commitment of funds.

Section 2: Affordability

The DEVELOPER shall comply with all income determinations and affordability requirements of the HOME Program as set forth in HUD Regulations 24 CFR 92.203 or 92.254, as applicable. The DEVELOPER shall determine each family’s income eligibility by determining the family’s annual income in accordance with the Part 5 (Section 8) methodology allowed in 24 CFR 92.203. The DEVELOPER is not required to re-examine the family’s income at the time the HOME assistance is provided, unless more than six (6) months has elapsed since the DEVELOPER determined that the family qualified as income eligible.

The maximum purchase price shall not exceed **\$199,500**, which is 95% of the median purchase price for the metropolitan area as defined by the Single Family Mortgage Limits under Section 203(b) of the National Housing Act. The project shall be single-family housing, which includes one (1) to four (4) family residence or condominium unit.

The HOME-assisted housing shall be the principal residence of the qualified income eligible homebuyer from the date of initial occupancy (loan closing for purchase of the property) and shall remain the principal residence of the family for a period of ten years from the date of project completion (the Affordability Period). For purposes of this AGREEMENT, project completion means that all necessary title transfer requirements to the DEVELOPER have been performed; construction has been completed; the project complies with the requirements of 24 CFR Part 92 (including the property standards under 24 CFR 92.251); the final drawdown has been disbursed for the project; the DEVELOPER has submitted all necessary demographic and financial information to the GRANTEE in the form of the Activity Completion Report provided in “Attachment 6”; and the project completion information has been entered in the integrated disbursement and information system (IDIS) established by HUD.

The affordability requirements as listed in Section 24 CFR 92.254(a) (4) apply without regard to the term of any loan or mortgage or the transfer of ownership. The affordability requirements

shall be imposed by deed restrictions, covenants running with the land or other mechanism approved by HUD, except that the affordability restrictions may terminate upon foreclosure or transfer in lieu of foreclosure. Said restrictions shall include that The GRANTOR may use purchase options, rights of first refusal or other preemptive rights to purchase the housing before foreclosure or deed in lieu of foreclosure to preserve affordability.

Affordability Period

For allotted time period following project completion (hereinafter referred to “the Affordability Period”), the following restrictions shall apply. The DEVELOPER agrees to assist the GRANTOR in restricting the use of the property by recording a Mortgage, and Note (hereinafter the “DOCUMENTS”) in form and with the same content as that executed under even date herewith. DOCUMENTS shall be identical in substantial form as the forms in “Attachment 4” attached hereto and by reference made a part hereof.

In the event the housing does not continue to be the principal residence of the family for the duration of the Period of Affordability, the GRANTOR shall recapture a portion of the HOME Program assistance provided to the homebuyers in accordance with the terms and conditions provided in the loan agreement and note. The HOME Program funds provided under this AGREEMENT will be recaptured in accordance with 24 CFR 92.254(a)(5)(ii) and shall be repaid to the GRANTOR, recorded as CONSORTIUM program income in accordance with 24 CFR 92.503, and used in accordance with the requirements of the HOME Program.

Should the DEVELOPER sell and transfer ownership of property assisted with HOME funds to a homeowner who does not meet the income eligibility of the HOME program, DEVELOPER shall reimburse the CONSORTIUM the amount of HOME funds disbursed on the project by the CONSORTIUM. The CONSORTIUM shall deposit said funds in the local HOME Trust Account to be utilized for other affordable housing activities at the discretion of the CONSORTIUM.

Section 3: HOME Project Requirements

Project Requirements:

The GRANTOR shall provide HOME funds not to exceed **\$97,962.60** in accordance with 24 CFR 92.205(b) for eligible costs as described in 24 CFR 92.206 and 92.207. HOME Program funds will be disbursed on behalf of the DEVELOPER under the following terms and conditions;

HOME funds provided by the DEVELOPER to the eligible homebuyer as down payment assistance shall be in the form of a **Forgivable Loan** at 0% interest.

DEVELOPER shall comply with all HOME project requirements in subpart F of 24 CFR Part 92, including 92.250: Maximum per-unit subsidy amount and layering, which stipulates that the amount of HOME funds that a grantee may invest in affordable housing on a per-unit basis may not exceed the per-unit dollar limits established by HUD under 221.514(b)(1) and (c) of this title

for elevator-type projects, involving nonprofit mortgagors, insured under section 221(d)(3) of the National Housing Act that apply to the area in which the housing is located.

The GRANTOR and DEVELOPER agree that the DOCUMENTS will be executed between the GRANTOR and the HOMEBUYER at the initial purchase closing for any housing unit receiving funds under the PROGRAM pursuant to this AGREEMENT. The DOCUMENTS shall include language to ensure that the affordability period will be honored through the duration of this AGREEMENT and include provision for recapture of the HOME Program funds invested in the housing unit. GRANTOR staff will prepare these DOCUMENTS and the GRANTOR will pay recording fees for the DOCUMENTS.

This period of affordability shall commence the date that all necessary project information is provided to HUD via HUD's Integrated Disbursement and Information System (IDIS). GRANTOR agrees to enter all information provided into IDIS within 30 days of receipt. Should the PROJECT be modified after initial commencement date of the affordability period, a new affordability period may be re-structured.

The terms of the recapture provision will be such that they reflect the HUD provisions in the HOME Final Rule 24 CFR 92.254. Details of a recapture provision will be provided in the DOCUMENTS. Failure to ensure that the DOCUMENTS are executed at the initial purchase closing will result in withholding HOME Program funds until said item is addressed. DEVELOPER also agrees to reference these required DOCUMENTS in each of their PROGRAM Agreements with the Homebuyers.

List of Documents

The following documents are included as "Attachment 4- Affordable Homeownership Program Sample Documents," have been added to or made a part hereof by reference:

Homebuyer Program Agreement
Mortgage
Note

Section 4: Property Standards

The DEVELOPER agrees that all housing purchased with HOME Funds shall meet the property standards, as established by the GRANTOR, as well as all applicable State and local construction codes, rehabilitation standards, and zoning ordinances at the time of project completion.

DEVELOPER will provide homebuyers with a "walk-through" of the house and explain all maintenance concerns that are necessary to ensure the house remains in good repair and provide a bound document that includes information on all aspects of the home, including but not limited to architectural drawings, home warranty, appliance warranty, etc.

Section 5: Other Program Requirements

A. Affirmative Marketing of Vacant Units

DEVELOPER must adopt an affirmative marketing policy and procedure acceptable to HUD for homebuyers of newly renovated/constructed houses per 24 CFR 92.351.

Affirmative marketing steps consist of actions to provide information and otherwise attract eligible persons in the housing market area to the available housing without regard to race, color, national origin, sex, religion, familial status or disability. The affirmative marketing requirements and procedures adopted must include:

1. Methods for informing the public, owners, and potential tenants about Federal fair housing laws and the CONSORTIUM's affirmative marketing policy.
2. Requirements and practices DEVELOPER must adhere to in order to carry out the affirmative marketing procedures and requirements.
3. Procedures to be used by DEVELOPER to inform and solicit applications from persons, in the housing market area, who are not likely to apply for the housing without special outreach.
4. Records that will be kept describing actions taken by DEVELOPER to affirmatively market units and records to assess the results of these actions.
5. A description of how the DEVELOPER will annually assess the success of affirmative marketing actions and what corrective actions will be taken where affirmative marketing requirements are not met.

B. Non-discrimination and Equal Opportunity

DEVELOPER agrees that there shall be no discrimination against any person who is employed in carrying out the PROGRAM, or against any applicant for such employment, because of race, color, religion, sex, age, or national origin, or any other discrimination prohibited by Federal, State, County or local laws, including but not limited to employment, upgrading, demotion, or transfer; recruitment advertising; layoff or termination; rates of pay or other forms of compensation; and selection for training, including apprenticeship. DEVELOPER further agrees to the following:

1. It shall be bound by said equal opportunity clause with respect to its own employment practices during the duration of its participation with the GRANTOR and HUD.
2. It shall furnish the GRANTOR and HUD with information as they may require for the supervision of such compliance and will otherwise assist the GRANTOR and HUD in the discharge of primary responsibility for securing compliance.
3. It shall carry out such sanctions and penalties for violation of the equal opportunity clause as may be imposed upon contractors and subcontractors by the Secretary of Labor, the GRANTOR, or HUD.
4. It shall abide by the Human Rights Ordinance as set forth in Chapter 12 of the Urbana Code of Ordinances.

C. Displacement, Relocation and Acquisition

If applicable, DEVELOPER agrees to assist the GRANTOR to provide relocation assistance to persons temporarily relocated or permanently displaced at the levels

described in and in accordance with the requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (URA) (42 U.S.C.4201 to 4655) and 49 CFR, Part 24 and Section 104(d) of the Housing and Community Development Act, as applicable.

D. Labor and Contracting Requirements

PROJECT DEVELOPER and its contractors and subcontractors shall comply with the Davis-Bacon Act (40 U.S.C. 276a-276a-5) with regard to all its requirements including wage rates paid pursuant to or as a result of this AGREEMENT. Any contracts executed as a result of this AGREEMENT may also be subject to the overtime provisions, as applicable, of the Contract Work Hours and Safety Standards Act (40 U.S.C. 327-332).

E. Disbarment & Suspension

The DEVELOPER certifies that it is not debarred or suspended, or otherwise excluded from or ineligible for participation in Federal assistance programs under Executive Order 12549. The DEVELOPER shall establish procedures to ensure they do not make any award to grantees and subgrantees (including contractors) at any tier in violation of the nonprocurement debarment and suspension common rule. **The DEVELOPER shall verify and document that none of its grantees, subgrantees or contractors are debarred, suspended or otherwise excluded from participation through the effective use of the List of Parties Excluded from Federal Procurement or Non procurement programs (“List”).** The DEVELOPER may request assistance from the GRANTOR to access the List and document results.

F. Conflict of Interest

The DEVELOPER guarantees that no member of, or Delegate to, the Congress of the United States shall be admitted to any share or part of this contract or to any benefit to arise from the same. The DEVELOPER agrees that no members of the governing body of the locality in which the DEVELOPER is situated, and no other public official of such locality or localities who exercises any functions or responsibilities with respect to the AGREEMENT during his/her tenure, or for one year thereafter, shall have any interest, direct or indirect, in any contract or subcontract, or the proceeds thereof, for work to be performed in connection with the services performed under this AGREEMENT. Unless expressly permitted by U.S. Department and Housing and Urban Development (“HUD”), DEVELOPER agrees that no person who is an employee, agent, consultant, officer, or elected or appointed official of the DEVELOPER and who exercises or has exercised any functions or responsibilities with respect to activities assisted with HOME funds, or who is in a position to participate in a decision making process to gain inside information with regard to such HOME-assisted activities, may obtain a financial interest or benefit from the HOME-assisted activity, or have any interest in any contract, subcontract, or agreement with respect thereto, or the proceeds there under, either for himself or herself or for those with whom he or she has family or business ties, during his or her tenure or for one (1) year thereafter. Unless expressly permitted by the GRANTOR, no DEVELOPER, or officer, employee, agent or consultant of the DEVELOPER, may occupy a HOME-assisted affordable housing unit in a project.

G. Air and Water

The DEVELOPER agrees to comply with the following requirements insofar as they apply to the performance of this Agreement:

1. Clean Air Act, 42 U.S.C. 7401, *et seq.*;
2. Federal Water Pollution Control Act, as amended, 33 U.S.C., 1251, *et seq.*, as amended, 1318 relating to inspection, monitoring, entry, reports, and information, as well as other requirements specified in said Section 114 and Section 308, and all regulations and guidelines issued thereunder; Environmental Protection Agency (EPA) regulations pursuant to 40 CFR Part 50, as amended.

Section 6: Records and Reports

A. Records

DEVELOPER authorizes the GRANTOR and HUD to conduct on-site reviews, examine personnel records, and to conduct any other procedure or practice necessary to assure compliance with this AGREEMENT and applicable HUD regulations. DEVELOPER will ensure that all documents related to this Project shall be kept for a period of five (5) years after project's affordability period has been completed (estimated at 2028). Records to be retained include, but are not limited to timesheets; receipts and invoices for materials, supplies, and services; and documentation used to request re-imbursement of expenses.

DEVELOPER shall maintain such records and accounts, including program records, project records; financial records; program administration records; equal opportunity and fair housing records; affirmative marketing and MBE/WBE records; records demonstrating compliance with the income determination and requirements of 24 CFR 92.203; record keeping requirements of 24 CFR 92.508; records demonstrating compliance with the labor requirements of 24 CFR 92.354; records demonstrating compliance with the lead-based paint requirements of 24 CFR 92.355; records supporting exceptions to the conflict of interest prohibition pursuant to 24 CFR 92.356; debarment and suspension certifications required by 24 CFR parts 24 and 91; and any other records as are deemed necessary by the GRANTOR to assure a proper accounting and monitoring of all HOME Funds. In the event the GRANTOR determines that such records are not being adequately maintained by DEVELOPER, the GRANTOR may cancel this AGREEMENT in accordance with Article I Section 7 and Article II herein.

With respect to all matters covered by this AGREEMENT, records will be made available for examination, audit, inspection or copying purposes at any time during normal business hours and as often as the GRANTOR, HUD, representatives of the Comptroller General of the United States or other Federal agency may require. DEVELOPER will permit same to be examined and excerpts or transcriptions made or duplicated from such records, and audits made of all contracts, invoices, materials, records of personnel and of employment and other data relating to all matters covered by this AGREEMENT. The GRANTOR'S right of inspection and audit shall obtain likewise with reference to any audits made by any other agency, whether local, State or Federal.

The DEVELOPER shall retain all records and supporting documentation applicable to this AGREEMENT for the most recent five (5) year period, except as provided below:

- (a) For homeownership housing projects, records shall be retained for five (5) years after the project completion date, except for documents imposing recapture provisions, which must be retained for five (5) years after the affordability period terminates.
- (b) Written agreements must be retained for five (5) years after the AGREEMENT terminates.
- (c) If any litigation, claim, negotiation, audit, monitoring, inspection or other action has been started before the expiration of the required record retention period, records must be retained until completion of the action and resolution of all issues which arise from it, or until the end of the required period, whichever is later.

B. Reports

The Developer must submit quarterly reports no more than ten (10) days after the end of each quarter. The following table lists the end of the quarter and the corresponding quarterly report due date:

Quarter	Period	Quarterly Report Due Date
1	July 1 – September 30	October 10
2	October 1 – December 31	January 10
3	January 1 – March 31	April 10
4	April 1 – June 30	July 10

The quarterly reports shall be submitted by the DEVELOPER quarterly until the final house has been constructed and transferred to the homebuyer. A sample is attached as “Attachment 5”.

Section 7: Enforcing of Agreement

A default shall consist of any use of HOME Program funds for a purpose other than as authorized by this AGREEMENT, noncompliance with the HOME Program guidelines as outlined in 24 CFR Part 92, any material breach of the AGREEMENT, failure to timely comply with the audit requirements in Article XIII, failure to expend HOME Program funds in a timely manner, or a misrepresentation in the application submission which, if known by GRANTOR and/or HUD, would have resulted in HOME Program funds not being provided. Upon due notice to the DEVELOPER of the occurrence of any such default and the provision of a reasonable opportunity to respond, the GRANTOR may take one or more of the following actions:

- (a) Direct the DEVELOPER to prepare and follow a schedule of actions for carrying out the affected activities, consisting of schedules, timetables and milestones necessary to implement the affected activities;

- (b) Direct the DEVELOPER to establish and follow a management plan that assigns responsibilities for carrying out the remedial actions;
- (c) Cancel or revise activities likely to be affected by the performance deficiency, before expending HOME Program funds for the activities;
- (d) Reprogram HOME funds that have not yet been expended from affected activities to other eligible activities or withhold HOME Program funds;
- (e) Direct the DEVELOPER to reimburse the GRANTOR's program accounts in any amount not used in accordance with the requirements of 24 CFR Part 92, et al;
- (f) Suspend disbursement of HOME Program funds for affected activities;
- (g) Other appropriate action including, but not limited to, any remedial action legally available, such as litigation seeking declaratory judgment, specific performance, damages, temporary or permanent injunctions, termination of the AGREEMENT and any other available remedies.

For purposes of this AGREEMENT, a reasonable opportunity to respond to any default shall be thirty (30) days from receipt by DEVELOPER of the GRANTOR'S written notice of default. No delay or omission by GRANTOR and/or HUD in exercising any right or remedy available to it under the AGREEMENT shall impair any such right or remedy or constitute a waiver or acquiescence in any DEVELOPER default.

Unless the DEVELOPER'S default is waived, the GRANTOR may, upon twenty-four (24) hour written notice, terminate this AGREEMENT for said default. Waiver by the GRANTOR of DEVELOPER'S default under this AGREEMENT shall not be deemed to be a waiver of any other default nor shall it be termination notice.

Notices required herein, shall be considered received by the DEVELOPER and the GRANTOR if delivered in person, or when deposited in the U.S. Mail, postage prepaid certified mail, return receipt requested.

Section 8: Request for Disbursement of Funds

DEVELOPER shall not request disbursement of HOME Program funds until HOME Program funds are needed to pay eligible costs related to the PROGRAM. The amount of any request for funds shall not exceed the amount needed and shall be supported by appropriate documentation such as a sales contract, invoice, completed property maintenance inspection report, and performance-progress reports, and settlement statements from HOMEBUYER mortgage closings. The GRANTOR shall make payment to DEVELOPER within fourteen (14) calendar days of receipt of a complete and acceptable request by the GRANTOR. The GRANTOR reserves the right to withhold disbursement of funds until appropriate documentation is submitted. All checks shall be made payable to "Habitat For Humanity of Champaign County". All monies granted to DEVELOPER pursuant to this AGREEMENT shall be expended by **April 30, 2019**.

Further, no payments shall be released to DEVELOPER prior to the GRANTOR receiving environmental clearance from the Illinois Historic Preservation Agency stating no historical significance has been identified at the properties being developed with HOME Program funds

and a flood plain map has been reviewed to prove the property is not located within a floodplain. GRANTOR will be responsible for obtaining the necessary environmental clearance documentation.

Section 9: Duration of Agreement

This AGREEMENT shall be effective as of the date executed by the Mayor and attested by the City Clerk and shall remain in effect until the latest of the following dates or events: **five years after the closing date of the project in the federal Integrated Disbursement & Information System (IDIS), which is the date that a request to destroy confidential client information will be considered by the City of Urbana;** the date that any ongoing investigation is formally concluded in writing regarding the project described herein by the United States Department of Housing and Urban Development or any of its agents.

Section 10: Conditions for Religious Organizations

The DEVELOPER ensures that HOME Program funds shall not be provided to primarily religious organizations, such as churches, for any activity including secular activities. In addition, HOME Program funds shall not be used to rehabilitate or construct housing owned by primarily religious organizations or to assist primarily religious organizations in acquiring housing. However, HOME Program funds may be used by a secular entity to acquire housing from a primarily religious organization, and a primarily religious entity may transfer title to its property to a wholly secular entity and the entity may participate in the HOME Program in accordance with the requirements of this 24 CFR Part 92.257. The entity may be an existing or newly established entity, which may be an entity established by the religious organization. The completed housing project must be used exclusively by the owner entity for secular purposes, available to all persons regardless of religion. In particular, there must be no religious or membership criteria for tenants of the property.

Section 11: Community Housing Development Organization (CHDO Provisions)

CHDO has been certified by the CONSORTIUM and has been found to be in compliance with the composition of a CHDO under the HOME Requirements. The CHDO agrees to maintain their CHDO status for the duration of the AGREEMENT.

CHDO may retain any and all proceeds resulting from this HOME investment. Proceeds are to be used as specified under ARTICLE XIII of this AGREEMENT.

ARTICLE II: COMPLIANCE WITH VISITABILITY STANDARDS

Any residence constructed pursuant to this Agreement within the corporate limits of the City of Urbana and the City of Champaign shall incorporate applicable visitability for the jurisdiction in which the project is located.

ARTICLE III: FINANCIAL RESPONSIBILITY

The allocation of funds by the GRANTOR pursuant to this AGREEMENT shall in no way obligate the GRANTOR for any financial responsibility incurred by the PROGRAM in excess of the funding pledged herein. The GRANTOR reserves the right to withhold pledged funds if the GRANTOR is not satisfied with the DEVELOPER'S compliance with the terms and conditions of performance outlined in this AGREEMENT.

ARTICLE IV: CERTIFICATIONS

DEVELOPER represents the following with respect to this AGREEMENT.

- A. DEVELOPER possesses legal authority to receive HOME Program funds from the GRANTOR and to execute the PROGRAM as described herein.
- B. The governing body of DEVELOPER has duly adopted or passed as an official act a resolution, motion, or similar action authorizing execution of this AGREEMENT including all understandings and assurances contained herein, and directing and designating the authorized representative of DEVELOPER to act in connection with this AGREEMENT and to provide such additional information as may be required.
- C. DEVELOPER, its successors and assigns, agrees to develop and operate the PROJECT in accordance with HOME Program regulations promulgated at 24 CFR Part 92 and with applicable building codes.
- D. DEVELOPER, its successors and assigns, agrees to comply with Section 3 of the Fair Housing and Urban Development Act of 1968, as amended (12 U.S.C. 1701u), hereinafter referred to as "Section 3", which provides that, to the greatest extent feasible, opportunities for training and employment that arise through the PROGRAM shall be given to low-income residents of the Cities of Champaign, Urbana or Unincorporated Champaign County and that contracts in connection with the PROGRAM be awarded to business concerns located in or owned in substantial part by persons residing in the Cities of Champaign, Urbana or Unincorporated Champaign County. DEVELOPER agrees to comply with provisions of said Section 3 and the regulations as issued pursuant thereto by the Secretary of HUD set forth in 24 CFR Part 135, and all applicable rules and orders of HUD issued there under. DEVELOPER certifies and agrees that it is under no contractual or other disability that would prevent DEVELOPER from complying with these requirements. DEVELOPER'S responsibility to comply with Section 3 regulations includes the following:
 - 1. Including in each subcontract in excess of \$100,000 a requirement that the subcontractor comply with Section 3.
 - 2. Sending each labor organization or representative of workers with which DEVELOPER has a collective bargaining agreement or other understanding a notice of the DEVELOPER commitment under Section 3.

3. Posting copies of the notice in conspicuous places at work sites where both employees and applicants for employment positions can see the notice.
 4. Refraining from allowing a subcontractor to postpone filling any vacant employment and training positions after the subcontractor is selected but before the contract with the subcontractor is executed for the purpose of circumventing obligations under Section 3.
 5. Refraining from entering into any contract with any subcontractor where the contractor has notice or knowledge that the subcontractor has been found in violation of Section 3 regulations.
 6. Directing efforts to award covered contracts to Section 3 business concerns in order of priority.
 7. Directing efforts to employ and train Section 3 residents in the order of priority.
 8. Documenting actions taken to comply with Section 3 requirements.
 9. Submitting required Section 3 reports.
- E. DEVELOPER agrees to give maximum feasible priority to very low-income persons when administering the PROGRAM described herein.
- F. DEVELOPER acknowledges it shall match HOME Program funds disbursed by the GRANTOR and pursuant to this AGREEMENT in the amount of **\$24,490.65** in non-federal funds as defined in 24 CFR Part 92.220.
- G. DEVELOPER shall comply with the regulations, policies, guidelines, and requirements of federal management circulars as they relate to the acceptance and use of Federal funds for the PROGRAM. DEVELOPER agrees to maintain financial records in accordance with applicable Federal guidelines; OMB circulars A-110, A-122, and A-133; the following requirements of 24 CFR Part 84: 84.2, 84.5, 84.13, 84.16, 84.21, 84.22, 84.26 - 84.28, 84.30, 84.31, 84.34 - 84.37, 84.40 - 84.48, 84.51, 84.60 - 84.62, 84.72, and 84.73. DEVELOPER shall separately and accurately identify use of HOME funds pursuant to this AGREEMENT.
- H. DEVELOPER shall comply with Title VI of the Civil Rights Act of 1964 (P.L. 88-352) and the regulations issued pursuant thereto (24 CFR Part 1), which provides that no person in the United States shall on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be otherwise subjected to discrimination under any program or activity for which DEVELOPER receives federal financial assistance.
- I. DEVELOPER shall comply with Executive Order 11246, and all regulations issued pursuant thereto, which provide that no person shall be discriminated against on the basis of race, color, religion, sex, or national origin in all phases of employment during the performance of federal or federally assisted contracts. Such contractors and subcontractors shall take affirmative action to insure fair treatment in employment, upgrading, demotion, or transfer; recruitment or

recruitment advertising; layoff or termination, rates of pay or other forms of compensation and selection for training and apprenticeship.

- J. DEVELOPER shall establish safeguards to prohibit employees from using positions for a purpose that is or gives the appearance of being motivated by a desire for private gain for themselves or others, particularly those with whom they have family, business, or other ties.
- K. No Federal appropriated funds have been paid or will be paid, by or on behalf of DEVELOPER, to any person for influencing or attempting to influence an officer or employee of any agency including the GRANTOR, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement.

If any funds other than Federal appropriated funds have been paid, or will be paid to any person for influencing or attempting to influence an officer or employee of any agency including the GRANTOR, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, DEVELOPER will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions.

- L. DEVELOPER shall give HUD and the Comptroller General through any authorized representative access to and the right to examine all records, books, papers, or documents related to the PROGRAM.
- M. DEVELOPER shall at all times observe and comply with all laws, ordinances, or regulations of Federal, State, and local governments which may in any manner affect the performance of this AGREEMENT. DEVELOPER shall be liable to perform all acts to the GRANTOR in the same manner as the GRANTOR performs these functions to the Federal government.
- N. DEVELOPER shall be responsible for any and all claims, costs, causes, actions, and expenses, including, but not limited to, attorneys' fees incurred by reason of a law suit or claim for compensation arising in favor of any person, including the employees, officers, independent contractors, subcontractors, or agents of DEVELOPER, on account of personal injuries or death, or damages to property occurring, growing out of, incident to, or resulting under this PROGRAM, whether such loss, damage, injury, or liability is contributed to by the negligence of the GRANTOR or its officers, employees, or agents, or by the premises themselves or any equipment thereon whether latent or patent, or from other causes whatsoever, except that DEVELOPER shall have no liability for damages

400 South Vine Street
Urbana, Illinois 61801

TO THE DEVELOPER: Habitat for Humanity of Champaign County
Attn: Executive Director
119 E. University Ave
Champaign, IL 61820

ARTICLE VII: CONTINGENCIES

This AGREEMENT, including the provision of funds by the GRANTOR for the PROJECT as described herein, is contingent upon GRANTOR'S receipt of HOME Investment Partnerships Program grant funds from the Department of Housing and Urban Development and the signing of GRANTOR and the DEVELOPER.

ARTICLE VIII: ASSIGNMENT

DEVELOPER shall not assign this AGREEMENT, nor any part thereof, without prior written approval of the GRANTOR.

ARTICLE IX: MODIFICATION

No modification of this AGREEMENT, including modification of the PROGRAM budget in "Attachment 3", shall be effective unless in writing and executed by the parties hereto.

ARTICLE X: EXECUTION OF AGREEMENT

This AGREEMENT shall be binding upon the GRANTOR and DEVELOPER, their successors and assigns, and shall be effective as of the date executed by the Mayor of Urbana and attested by the City Clerk.

ARTICLE XI: PROJECT PUBLICITY

Any news release or other type of publicity pertaining to the work performed pursuant to this AGREEMENT must recognize GRANTOR as a DEVELOPER, funded by HUD.

ARTICLE XII: MONITORING AND EVALUATING

The GRANTOR shall be responsible for monitoring and/or evaluating all aspects of the services provided by DEVELOPER under this AGREEMENT. The GRANTOR shall have access to and be able to make copies and transcriptions of such records as may be necessary in the determination of the GRANTOR or HUD to accomplish this monitoring and/or evaluation. In order to properly monitor or evaluate the DEVELOPER'S performance under this AGREEMENT, the GRANTOR shall make on-site inspections annually or as often as it deems necessary. Failure by the DEVELOPER to assist the GRANTOR in this effort, including allowing the GRANTOR to conduct the on-site inspections and have access to the

DEVELOPER'S records, shall result in the imposition of sanctions as specified in Article I Section 7 herein.

Said evaluation may be accomplished by the GRANTOR through a management evaluation of the services provided under this AGREEMENT during the term of this AGREEMENT.

During the period of affordability, the GRANTOR shall perform on-site inspections to ensure units are the principal residence of the homebuyers and they are maintained to minimum property standards as determined by the code requirements as adopted by the local jurisdiction the Project is located in.

ARTICLE XIII: PROGRAM INCOME

DEVELOPER shall retain any proceeds from the sale of the property in the form of principal and interest on any mortgage issued through the sale, late payment fees, or any other income earned as a result of this PROJECT. Proceeds earned shall be used for expenses related to the furthering of affordable housing in the form of hard and soft costs associated with housing construction, provision of educational services related to homeownership, and operating expenses associated with carrying out affordable housing activities, which includes, but is not limited to: staff salaries, rent and utilities, taxes, marketing, etc. Furthermore, affordable housing initiatives undertaken with the support of proceeds from this PROJECT need not conform to the HOME regulations found at 24 CFR Part 92.

ARTICLE XIV: INDEMNIFICATION

DEVELOPER shall to the fullest extent allowed by law defend, hold harmless and indemnify the GRANTOR from and against any and all liability, injury, loss, claims, damages, costs, attorneys' fees and expenses of whatever kind or nature which the GRANTOR may sustain, suffer or incur or be required to pay by reason of:

- A. The loss of any monies paid to DEVELOPER;
- B. Fraud, defalcation or dishonesty on the part of any person representing, employed by, contracted or subcontracted by DEVELOPER;
- C. Any act, omission, wrongdoing, misconduct, want of care or skill, negligence or default on the part of DEVELOPER or any of its contractors, subcontractors, sub-subcontractors, materialmen, suppliers and laborers in the execution or performance of this AGREEMENT; or

The indemnity hereunder shall survive termination of the AGREEMENT. In the event that any action, suit or proceeding is brought against the GRANTOR upon any liability arising out of the AGREEMENT, or any other matter indemnified against, the GRANTOR at once shall give notice in writing thereof to DEVELOPER by registered or certified mail addressed to DEVELOPER. Upon receipt of such notice, DEVELOPER, at its own expense, shall defend

against such action and take all such steps as may be necessary or proper to prevent the obtaining of a judgment against the GRANTOR.

GRANTOR:

DEVELOPER:

Laurel Prussing, Mayor

Signature

Date

Title

Attest

- Attachment 1 - Notice (the State of Illinois Prevailing Wage Act)**
- Attachment 2- Schedule of Program**
- Attachment 3- Sample Budget/ Financial Projections per Property**
- Attachment 4- Affordable Homeownership Program Sample Documents: Mortgage, and Note**
- Attachment 5- Sample Quarterly Report Required by the Urbana HOME Consortium**
- Attachment 6- LLL-Disclosure to Report Lobbying Activity**
- Attachment 7- MBE/WBE**

Attachment 1

Notice

The Illinois State Prevailing Wage Act (820 ILCS 130/0.01 et seq.) provides in part as follows: "Not less than the general prevailing rate of hourly wages for work of a similar character on public works in the locality in which the work is performed, and not less than the general prevailing rate of hourly wages for a legal, holiday and overtime work, shall be paid to all laborers, workers and mechanics employed by or on behalf of any public body engaged in the construction of public works." (820 ILCS 130/3, quoted in part).

The Act defines a public body as follows: "'Public body' means the state or any officer, board or commissioner of the state or any political subdivision or department thereof, or any institution supported in whole or part by public funds, authorized by law to construct public works . . ." (820 ILCS 130/2, quoted in part).

The Department of Labor has recently applied this provision to a not-for-profit corporation, indicating that it was the opinion of the Department that the not-for-profit, because of its State funding, was considered a public body for the purposes of the Prevailing Wage Act. You are encouraged to contact the Department of Labor for its guidance with respect to whether or not it considers your organization a "public body" under the Act for the purposes of the Prevailing Wage Act. If the Prevailing Wage Act applies, you are required to compensate all workers on the project, including volunteers, for work done on the project.

Since, by the terms of this agreement you are required to follow all local, State and Federal laws, if the State Prevailing Wage Act is applicable to your organization, then you are required to comply with the Act by the terms of this contract."

DEVELOPER: Habitat for Humanity of Champaign County

Signed by: _____

Title: _____ Date: _____

**Attachment 2
Program Schedule**

HABITAT AFFORDABLE HOMEOWNERSHIP PROGRAM

SCHEDULE OF ACTIVITIES

506 E. Columbia – Demolition is scheduled for spring with construction starting in August with the U of I Student Chapter of Habitat.

1207 W. Eureka – Construction is scheduled to start this spring and completed/sold in summer of 2016.

1306 Dublin - Construction is set to start in fall with completion and sale to homeowner by November 2016.

Attachment 3
Sample Budget/ Financial Projections per Property

[see attached]

Attachment 4
Habitat -Affordable Homeownership Program Sample Documents:
Mortgage, and Note

URBANA HOME CONSORTIUM
HOMEBUYER ASSISTANCE
Habitat Affordable Homeownership Program

MORTGAGE

THIS MORTGAGE (“Mortgage”) is given on < Date,
_____, by <Borrower Name> (the
“Borrower”) to the City of Urbana, Illinois, a unit of local
government having its principal offices at 400 South Vine Street,
Urbana, Illinois 61801, acting as the lead entity for the Urbana
HOME Consortium (the “Grantor”). Borrower conditionally owes
the Grantor a maximum amount of _____ **and**
no /100 [\$ _____]. This debt is evidenced by Borrower’s
promissory note (the “Note”) dated the same date as this Mortgage,
a copy of which is attached hereto as Exhibit “A”, which provides
for a ten year (10) term, hereinafter referred to as the “Affordability
Period,” commencing on _____.

This Mortgage secures to the Grantor: (a) all repayment of the debt evidenced by the
Note, and all renewals, extensions and modifications of the Note; (b) the payment of all other
sums advanced by the Grantor pursuant to paragraph 7 of this Mortgage to protect the security of
this Mortgage; and (c) the performance of Borrower’s covenants and agreements under this
Mortgage and the Note.

For these purposes, Borrower hereby mortgages, grants and conveys to the Grantor, its
successors and assigns, the real property described as:

Legal Description: <INSERT FULL LEGAL DESCRIPTION>;
Common address: < INSERT FULL ADDRESS HERE > ;
PIN: < PARCEL IDENTIFICATION NUMBER >;

located in the County of Champaign, State of Illinois, together with (a) all the improvements
now or hereafter erected on the property and all easements, rights and appurtenances thereto; (b)
all leases and licenses with respect to the property; (c) all rents, royalties and profits thereof; and
(d) all fixtures and equipment now or hereafter in or on the property. All replacements and
additions shall also be covered by this Mortgage. The real property referenced above and all of
the other property subject to this mortgage is hereinafter referred to collectively in this Mortgage
as the “Property”.

Borrower covenants that Borrower is the lawful owner of the Property conveyed

by this Mortgage and has the full right and power to mortgage, grant and convey the Property and that the Property is unencumbered, except for the encumbrances of record described in Exhibit "B" hereto acceptable to the Grantor (the "Permitted Encumbrances"). Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any Permitted Encumbrances.

Borrower covenants to the Grantor as follows:

1. **Payment Under the Note.** Borrower agrees to promptly pay when due any amounts required to be paid by the Note.
2. **Application of Payments.** Unless applicable law provides otherwise, all payments received by the Grantor under paragraph 1 will be applied to principal due under the Note.
3. **Charges and Liens.** Borrower will pay all taxes, assessments, charges and fines attributable to the Property which may attain priority over this Mortgage. Borrower will pay these obligations on time directly to the person to whom payment is owed.

Borrower will promptly discharge any lien which may attain priority over this Mortgage unless Borrower: (a) agrees in writing to pay the obligation secured by the lien in a manner acceptable to the Grantor; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which, in the Grantor's opinion, operate to prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an agreement satisfactory to the Grantor subordinating the lien to this Mortgage. If the Grantor determines that any part of the Property is subject to a lien which may attain priority over this Mortgage, the Grantor may give Borrower a notice identifying the lien. Borrower will satisfy the lien or take one or more of the actions set forth above within ten (10) days of the Grantor's giving of such notice.

4. **Hazard Insurance.** Borrower will keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage", and any other hazards for which the Grantor requires insurance. All policies of insurance hereunder will be from such companies and in such form and amounts as may be satisfactory to the Grantor, will name the Grantor as a loss payee and will include a provision requiring 30 days advance written notice to the Grantor prior to the termination or modification of such policy.

All insurance policies and renewals must be acceptable to the Grantor and must include a standard mortgage clause. The Grantor may hold the policies and renewals and, if the Grantor requires, Borrower will promptly give to the Grantor all receipts of paid premiums and renewal notices. Upon the occurrence of a loss covered by insurance, Borrower will give prompt notice to the insurance carrier and the Grantor. The Grantor may make proof of loss if not made promptly by Borrower.

Insurance proceeds will be applied to restoration or repair of the Property damaged if the Grantor determines that the restoration or repair is economically feasible and the Grantor's security is not lessened by such restoration or repair. In such event, the Grantor has the right to collect and hold the insurance proceeds and make the proceeds available to Borrower from time

to time for the payment of the cost and expense of repair and restoration upon receipt of satisfactory evidence that such cost or expense has been incurred. If the Grantor determines that the restoration or repair is not economically feasible or the Grantor's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Mortgage, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property or does not answer within 30 days a notice from the Grantor that the insurance carrier has offered to settle a claim, then the Grantor may settle the claim with the insurance carrier and collect the insurance proceeds from the insurance carrier and may use the proceeds to repair or restore the Property or to pay sums secured by this Mortgage, whether or not then due.

If under paragraph 19 the Property is acquired by the Grantor, Borrower's right to any insurance policies and all insurance proceeds resulting from damage to the Property prior to the Grantor's acquisition shall pass to the Grantor to the extent of the sums secured by this Mortgage immediately prior to such acquisition.

5. **Preservation and Maintenance of Property.** Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate, or commit waste. Borrower shall cause the Property to comply with all local codes, ordinances, zoning ordinances, the Model Energy Code and the United States Department of Housing and Urban Development's ("HUD") Section 8 Housing Quality Standards, as set forth in Section 370.601 of the Rules.

6. **Occupancy and Resale Restrictions.** Borrower covenants that during the Affordability Period, the property shall be occupied and maintained as the principal residence of the Borrower.

Any sale or use of the Property for a purpose other than the principal residence of the Borrower within the Affordability Period, shall be considered a default of this agreement, and shall initiate repayment of the loan as required by the Note.

In the event of a foreclosure or deed in lieu of foreclosure relating to any other loan encumbering the Property, the Grantor shall have the right, but not the obligation, to acquire the Property prior to such foreclosure or deed in lieu of foreclosure to preserve the foregoing affordability provisions as provided in 24 CFR Part 92.254 (a)(4) of the Regulations.

7. **Protection of the Grantor's Rights in the Property: Mortgage Insurance.** If Borrower fails to perform the covenants and agreements contained in this Mortgage or there is a legal proceeding that might significantly affect the Grantor's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or regulations), then the Grantor may do and pay for whatever is necessary to protect the value of the Property and the Grantor's rights in the Property. The Grantor's actions may include paying any sums secured by a lien which has priority over this Mortgage, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although the Grantor may take action under this paragraph 7, the Grantor does not have to do so. Any amount disbursed by the Grantor under this paragraph 7 shall become additional debt of Borrower secured by this Mortgage.

8. **Inspection.** The Grantor or its agents may make reasonable entries upon and inspections of the Property. The Grantor shall give Borrower notice prior to the time of an inspection specifying reasonable cause for the inspection.

9. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property or for conveyance in lieu of condemnation are hereby assigned and shall be paid to the Grantor and shall be applied to the sums secured by this Mortgage as if the Note had been prepaid on the date the condemnation award is approved, whether or not then due, with any excess paid to Borrower. If the Property is abandoned by Borrower or if, after notice by the Grantor to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to the Grantor within 30 days after the date the notice is given, the Grantor is authorized to accept such award or settlement and to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Mortgage, whether or not then due.

10. **Borrower Not Released; Forbearance Not a Waiver.** Extension of the time for payment or modification of payment of the sums secured by this Mortgage granted by the Grantor to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. The Grantor shall not be required to commence proceedings against any successor in interest and may refuse to extend time for payment or otherwise modify payment of the sums secured by this Mortgage by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by the Grantor in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

11. **Successors and Assigns Bound.** The covenants and agreements of this Mortgage shall bind and benefit the successors and assigns of the Grantor and Borrower and shall be covenants running with, binding and burdening the Property, subject to the provisions of paragraphs 17 and 21.

12. **Loan Charges.** If the loan secured by this Mortgage is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. The Grantor may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note. Notwithstanding anything to the contrary set forth in this paragraph 12, no interest or prepayment charge is payable under the Note.

13. **Legislation Affecting the Grantor's Rights.** If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Mortgage unenforceable according to its terms, the Grantor, at its option, may require immediate payment in full of all sums secured by this Mortgage and may invoke any remedies permitted by

paragraph 19. If the Grantor exercises this option, the Grantor shall take the steps specified in paragraph 19.

14. **Notices**. Any notices, demand, request or other communication that any party may desire or may be required to give to any other party hereunder shall be given in writing at the addresses set forth below by any of the following means: (a) overnight courier; or (b) registered or certified United States mail, postage prepaid, return receipt requested.

The Borrower:

<Borrower name>

<Address >

<Contact Number>

The Grantor:

Urbana HOME Consortium

C/O City of Urbana – Administrative Agent

ATTN: Grants Management Division Manager

400 S. Vine Street

Urbana, IL 61801

217-384-2447

Such addresses may be changed by notice to the other party given in the same manner as herein provided. Any notice, demand, request or other communication sent pursuant to subsection (a) shall be served and effective one (1) business day after deposit with the overnight courier. Any notice, demand, request or other communication sent pursuant to subsection (b) shall be served and effective three (3) business days after proper deposit with the United States Postal Service.

15. **Governing Law; Severability**. This Mortgage shall be governed by the laws of the State of Illinois (without giving effect to Illinois choice of law principles). In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or Note, as the case may be, which can be given effect without the conflicting provision. To this end, the provisions of this Mortgage and the Note are declared to be severable.

16. **Borrower's Copy**. Borrower shall be given one conformed copy of the Note and this Mortgage.

17. **Transfer of the Property or a Beneficial Interest in Borrower**. In the event of (a) a default by Borrower, beyond any applicable cure period, of its obligations under the Note or this Mortgage, or (b) a sale, conveyance or other transfer of the Property for consideration, excluding, however, if Borrower are individuals, any sale, conveyance or transfer to a spouse upon a dissolution of marriage, or to a surviving spouse upon the death of a Borrower, then Borrower shall repay to the Grantor the Loan, or such portion of the Loan as may be due and payable under the terms of the Note.

Upon the occurrence of either of the foregoing events, the Grantor shall give Borrower notice of acceleration. This notice shall provide a period of not less than 30 days from the date the notice is given within which Borrower must pay all sums required by this paragraph 17. If Borrower fails to pay these sums prior to the expiration of this period, the Grantor may invoke any remedies permitted by this Mortgage without further notice or demand on Borrower.

18. **Borrower's Right to Reinstate.** If Borrower meets certain conditions, Borrower will have the right to have enforcement of this Mortgage discontinued at any time prior to the earlier of: (a) five (5) days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Mortgage; or (b) entry of a judgment enforcing this Mortgage. Those conditions are that Borrower: (w) pays the Grantor all sums which then would be due under this Mortgage and the Note had no acceleration occurred; (x) cures any default of any other covenants or agreements; (y) pays all expenses incurred in enforcing this Mortgage, including, but not limited to, reasonable attorneys' fees; and (z) takes such action as the Grantor may reasonably require to assure that the lien of this Mortgage, the Grantor's rights in the Property and Borrower's obligations to pay the sums secured by this Mortgage shall continue unchanged. Upon reinstatement by Borrower, this Mortgage and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17.

19. **Acceleration; Remedies.** Prior to any acceleration of the amounts owed to the Grantor under the Note or this Mortgage (other than an acceleration under paragraphs 13 and 17 unless applicable law provides otherwise) the Grantor shall give notice to Borrower following Borrower's breach of any covenant or agreement in this Mortgage (the "Default"). The notice shall specify: (a) the Default; (b) the action required to cure the Default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the Default must be cured; and (d) that failure to cure the Default on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert, in the foreclosure proceeding, the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the Default is not cured on or before the date specified in the notice, the Grantor at its option may require immediate payment in full of all sums secured by this Mortgage without further demand and may foreclose this Mortgage by judicial proceeding. The Grantor shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, including, but not limited to, reasonable attorneys' fees and costs of title evidence, and such sums shall be immediately due and payable and shall be secured by this Mortgage. Upon any sale of the Property made by virtue of judicial proceedings or a decree of foreclosure and sale, the Grantor may bid for and acquire the Property and in lieu of paying cash therefore may make settlement for the purchase price by crediting upon Borrower's indebtedness secured by this Mortgage, the sale price, after first deducting from the sale price the expenses of the sale and the cost of the foreclosure. The proceeds of any foreclosure sale of the Property shall be distributed and applied in the following order of priority: first, on account of all costs and expenses of the foreclosure proceedings; second, to repayment of the indebtedness of Borrower secured by this Mortgage; and third, any excess to Borrower, its successors and assigns.

20. **Possession.** Upon acceleration under paragraph 19 or abandonment of the Property and at any time prior to the expiration of any period of redemption following judicial sale, the Grantor (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by the Grantor or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not

limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage.

21. **Release.** Upon the expiration of the Affordability Period, the Grantor shall release this Mortgage without charge to Borrower. Borrower shall pay any recordation costs.

22. **Waiver of Homestead.** Borrower waives all right of Homestead Exemption in the Property, as described in 735 ILCS 5/12-901. The Borrower reserves the right, however, to seek a reduced assessment based on Homestead under 30 ILCS 200/16-80.

23. **Filing and Recording Fees.** Borrower shall pay all title insurance premiums, escrow charges, filing, registration or recording fees, and all expenses incident to the execution and acknowledgement of this Mortgage and all federal, state, county and municipal taxes and other taxes, duties, imposts, assessments and charges arising out of or in connection with the execution, delivery and performance of this Mortgage.

By signing below, Borrower accepts and agrees to be bound by the terms and covenants in this Mortgage.

Borrower – < Name >

Approved:

City of Urbana, IL

Habitat for Humanity

STATE OF ILLINOIS)
) ss.
COUNTY OF CHAMPAIGN)

I, the undersigned, a Notary Public in and for said county and state, do hereby certify that < Borrower Name > personally known to me to be the same person(s) whose name(s) is/are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed and delivered the said instrument as their free and voluntary act for the uses and purposes therein set forth.

Given under my hand and official seal, this ____ day of _____, _____

Notary Public

EXHIBIT “A” (to mortgage)

PROMISSORY NOTE

U.S. \$ _____

FOR VALUE RECEIVED, the undersigned, <Borrower Name >, (“Borrower”) covenants and promise(s) to pay to the order of the City of Urbana (the “Payee”), a unit of local government, the principal sum of _____ and 00/100 Dollars (\$ _____), with interest in the amount of zero percent (0%) (“HOME Investment”).

If, during the Affordability Period, as defined in the Mortgage, the subject property is sold, then the City shall receive a portion of the Deferred Loan (as herein below as outlined) from the Net Proceeds. The portion of Deferred Loan received by the City from the Net Proceeds is based upon the proration of the remaining years of the HOME Affordability Period at the time of a sale, conveyance or other transfer of the Residence, excluding those Permitted Transfers described in clause ii. The table below describes the portion of the Deferred Loan the City will receive from the Net Proceeds.

Sale occurs within:	1 st Year of 5 Year Period	2 nd Year of 5 Year Period	3 rd Year of 5 Year Period	4 th Year of 5 Year Period	5 th Year of 5 Year Period
Portion of Grant Received	90% (<i>Max Amount to be recaptured: \$xxx</i>)	70% (<i>Max. Amount to be Recaptured: \$xxx</i>)	50% (<i>Max. Amount to be Recaptured: \$xxx</i>)	30% (<i>Max. Amount to be Recaptured: \$xxx</i>)	10% (<i>Max. Amount to be Recaptured: \$xxx</i>)

For the purposes of this Note, the net proceeds are defined as the sale price minus:

- (a) (Sale in other than foreclosure proceeding) the amount of the loan repayment, other than the HOME Investment, the verified cost of any capital improvements made by the Borrower since purchase and reasonable closing costs, or
- (b) (Sale in foreclosure proceeding) the amount stated to be “surplus funds” as indicated in the “Report of Sale” filed with the Court.

The amount due shall not exceed the total amount of the original HOME investment. The period from the date of this Promissory Note to the date that is ten (10) years after the date of the execution of the sales contract for the property between Buyer and Habitat for Humanity of Champaign County which is _____ is referred to herein as the “Affordability Period”. This note will be forgiven in its full amount upon expiration of the Affordability Period.

Borrower agrees to repay to the Payee, and the Payee shall have the right to accelerate payment of, the outstanding principal balance upon the earliest to occur, within the Affordability Period, of the following:

EXHIBIT “B” (to mortgage)

PERMITTED ENCUMBRANCES:

First mortgage in the amount of \$ <Amount of First Mortgage> with < Insert Name of First Mortgage Holder>.

Prepared by and Return to:

City of Urbana -Grants Management Division
Attn: Manager
400 South Vine Street
Urbana, Illinois 61801
(217) 384-2447

Attachment 5
Sample Quarterly Report Required By the Urbana HOME Consortium

Habitat Affordable Homeownership Program

Quarterly Progress Report

Month: _____

Completed By: _____ Date _____

I. Property & Planning

Site Preparation Status:

IN PROGRESS Date: _____

COMPLETE Date: _____

If not complete, explain how this goal is being accomplished: _____

II. Design Documents:

Development Completion Date _____

Review Completion Date _____

Approved By Building Safety Date _____ Permit Issued _____

Have there been changes to the design documents? _____

III. Homebuyer Outreach

Outreach: List the agencies and/or activities which you have undertaken this month toward the goal of identifying homebuyers: _____

Potential Homebuyers Identified: _____

Income Verification Process For Potential Homebuyer

In Progress _____

Not Approved _____ Reason _____

Approved _____ Income at ____%MFI

Approval by Financial Institution Lender

In Progress _____

Not Approved _____ Reason _____

Approved _____

IV. Contractor/Construction

Bidding Process:

Trade	BID ANNOUNCED	# BIDS RECEIVED	BIDS OPENED/ REVIEWED	BID ACCEPTED	CONTRACT SIGNED

CONTRACTOR	Name Address Phone #	Permit Issued	Start Date	Schedule # days to complete	Status In Progress / Delayed, etc	Final Inspection	Complete
General							
Foundation/ Concrete							
Structural							
Plumbing							
Electrical							
Mechanical							
Insulation							
Drywall							

V. Overall Project Progress

Is the project proceeding according to the Projected Schedule of Activities submitted? _____

If not, please explain. _____

Is the project staying within the budget established? _____

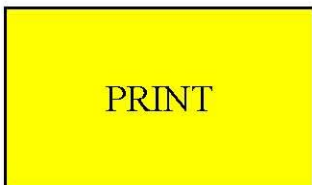
If not, please explain: _____

VI. NOTES MISC

Attachment 6
Sample Standard Form –LLL, Disclosure Form to Report Lobbying

DISCLOSURE OF LOBBYING ACTIVITIES Approved by OMB Complete this form to disclose lobbying activities pursuant to 31 U.S.C. 1352 0348-0046 (See reverse for public burden disclosure.)

1. Type of Federal Action: <input type="checkbox"/> a. contract <input type="checkbox"/> b. grant <input type="checkbox"/> c. cooperative agreement <input type="checkbox"/> d. loan <input type="checkbox"/> e. loan guarantee <input type="checkbox"/> f. loan insurance	2. Status of Federal Action: <input type="checkbox"/> a. bid/offer/application <input type="checkbox"/> b. initial award <input type="checkbox"/> c. post-award	3. Report Type: <input type="checkbox"/> a. initial filing <input type="checkbox"/> b. material change For Material Change Only: year _____ quarter _____ date of last report _____
4. Name and Address of Reporting Entity: <input type="checkbox"/> Prime <input type="checkbox"/> Subawardee Tier _____, if known: Congressional District, if known: 4c	5. If Reporting Entity in No. 4 is a Subawardee, Enter Name and Address of Prime: Congressional District, if known:	
6. Federal Department/Agency:	7. Federal Program Name/Description: CFDA Number, if applicable: _____	
8. Federal Action Number, if known:	9. Award Amount, if known: \$ _____	
10. a. Name and Address of Lobbying Registrant <i>(if individual, last name, first name, MI):</i>	b. Individuals Performing Services <i>(including address if different from No. 10a)</i> <i>(last name, first name, MI):</i>	
11. Information requested through this form is authorized by title 31 U.S.C. section 1352. This disclosure of lobbying activities is a material representation of fact upon which reliance was placed by the tier above when this transaction was made or entered into. This disclosure is required pursuant to 31 U.S.C. 1352. This information will be available for public inspection. Any person who fails to file the required disclosure shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.	Signature: _____ Print Name: _____ Title: _____ Telephone No.: _____ Date: _____	
Federal Use Only:		Authorized for Local Reproduction Standard Form LLL (Rev. 7-97)



INSTRUCTIONS FOR COMPLETION OF SF-LLL, DISCLOSURE OF LOBBYING ACTIVITIES

This disclosure form shall be completed by the reporting entity, whether subawardee or prime Federal recipient, at the initiation or receipt of a covered Federal action, or a material change to a previous filing, pursuant to title 31 U.S.C. section 1352. The filing of a form is required for each payment or agreement to make payment to any lobbying entity for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with a covered Federal action. Complete all items that apply for both the initial filing and material change report. Refer to the implementing guidance published by the Office of Management and Budget for additional information.

1. Identify the type of covered Federal action for which lobbying activity is and/or has been secured to influence the outcome of a covered Federal action.
2. Identify the status of the covered Federal action.
3. Identify the appropriate classification of this report. If this is a follow up report caused by a material change to the information previously reported, enter the year and quarter in which the change occurred. Enter the date of the last previously submitted report by this reporting entity for this covered Federal action.
4. Enter the full name, address, city, State and zipcode of the reporting entity. Include Congressional District, if known. Check the appropriate classification of the reporting entity that designates if it is, or expects to be, a prime or subaward recipient. Identify the tier of the subawardee, e.g., the first subawardee of the prime is the 1st tier. Subawards include but are not limited to subcontracts, subgrants and contract awards under grants.
5. If the organization filing the report in item 4 checks "Subawardee," then enter the full name, address, city, State and zip code of the prime Federal recipient. Include Congressional District, if known.
6. Enter the name of the Federal agency making the award or loan commitment. Include at least one organizational level below agency name, if known. For example, Department of Transportation, United States Coast Guard.
7. Enter the Federal program name or description for the covered Federal action (item 1). If known, enter the full Catalog of Federal Domestic Assistance (CFDA) number for grants, cooperative agreements, loans, and loan commitments.
8. Enter the most appropriate Federal identifying number available for the Federal action identified in item 1 (e.g., Request for Proposal (RFP) number; Invitation for Bid (IFB) number; grant announcement number; the contract, grant, or loan award number; the application/proposal control number assigned by the Federal agency). Include prefixes, e.g., "RFP-DE-90-001."
9. For a covered Federal action where there has been an award or loan commitment by the Federal agency, enter the Federal amount of the award/loan commitment for the prime entity identified in item 4 or 5.
10. (a) Enter the full name, address, city, State and zip code of the lobbying registrant under the Lobbying Disclosure Act of 1995 engaged by the reporting entity identified in item 4 to influence the covered Federal action.
(b) Enter the full names of the individual(s) performing services, and include full address if different from 10 (a). Enter Last Name, First Name, and Middle Initial (MI).
11. The certifying official shall sign and date the form, print his/her name, title, and telephone number.

. According to the Paperwork Reduction Act, as amended, no persons are required to respond to a collection of information unless it displays a valid OMB Control Number. The valid OMB control number for this information collection is OMB No. 0348-0046. Public reporting burden for this collection of information is estimated to average 10 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0046), Washington, DC 20503

Attachment 7

HOMEBUYER PROGRAM AGREEMENT

THIS HOMEBUYER PROGRAM AGREEMENT (“Agreement”), made as of this ____th day of _____, 2016, by and between _____ (“Owner”), who will purchase and will reside at _____ Property I.D. _____ (“Residence”), and the City of Urbana, Illinois, an Illinois unit of local government (“City”), having its principal offices at 400 S. Vine Street, Urbana, Illinois 61801.

WITNESSETH

WHEREAS, the City is a recipient of funds from the United States Department of Housing and Urban Development (“HUD”), as administrator of the HOME Investment Partnerships Program (“HOME Program”) pursuant to which HUD has agreed to make a Deferred Loan to the City, the proceeds of which are to be used to make forgivable Deferred Loans (individually, a “Deferred Loan”) to Eligible Homebuyers (as hereinafter defined) for the acquisition of Eligible Residences (as hereinafter defined) under the City’s Homebuyer Program (“Program”); and

WHEREAS, the Owner will be the owner of the fee simple title to the Residence and have applied to the City for a Deferred Loan in connection with the acquisition of the Residence (“Project”); and

WHEREAS, it is a condition of the making of the Deferred Loan that the Owner enter into and be bound by this Agreement.

In consideration of the recitals set forth above and other good and valuable consideration, the receipt of which is hereby acknowledged, the parties agree as follows:

1. **RECITALS**. The foregoing recitals are made a part of this Agreement.
2. **GENERAL CONDITIONS**. This Agreement and the Deferred Loan shall be subject to the terms and conditions of the HOME Investment Partnership Act, Code of Federal Regulations Title 24, Volume 1 [24CFR92.1 *et seq.*].
3. **OWNER REPRESENTATIONS AND WARRANTIES**. The Owner represents and warrants to the City as follows:
 - a. The Owner’s household has a gross annual income, as adjusted for family size, that is less than or equal to eighty percent (80%) of the median income for the metropolitan statistical area or county in which the Residence is located, as determined by HUD.
 - b. The Owner will hold fee simple title to the Project.

- c. The Project will be the principal residence of the Owner, as defined by the United States Department of the Treasury, Internal Revenue Service (IRS) regarding the term “main home.”
 - d. The Owner shall escrow property taxes and homeowners insurance.
 - e. The Owner will occupy the Project as his principal residence within 30 days after the Deferred Loan is provided.
 - f. Deferred Loan proceeds shall be used to pay only Eligible Costs (as that term is defined in Code of Federal Regulations Title 24, Volume 1 Section 92.205) in the form of downpayment assistance.
 - g. The Owner will adhere to the provisions of the Agreement for the duration of the HOME Affordability Period (as hereinafter defined).
4. **TERMS AND CONDITIONS OF THE DEFERRED LOAN.** The Deferred Loan shall be subject to the following terms and conditions:
- a. **Amount and Interest.** The Deferred Loan shall be in the amount of _____ and 00/100 Dollars (\$ _____), shall bear no interest and be used by the Owner for the Project in form of downpayment assistance.
 - i. The purchase price of the Residence and any improvements purchased in connection therewith, including any attached items such as carpeting, curtain rods and light fixtures, but exclusive of any settlement or financing costs or any amount paid for property which is not real property or a fixture, is \$ _____. The Owner is not purchasing any unattached items from the Seller in connection with the purchase of the Residence, unless identified in Exhibit A attached hereto if necessary.
 - ii. The property value of the Residence, per appraisal dated _____, is \$ _____.
 - iii. The total purchase price, listed in clause i. and the appraised value, listed in clause ii., is less than 95 percent of the area median purchase price as established by the maximum Property Value Limit of **\$199,500** for a one-family dwelling, as established annually by HUD.
 - b. **Term and Security.**
 - i. For the purposes of this Agreement, the “HOME Affordability Period” shall mean five (5) years from _____; the date the Project is identified as “completed” in HUD’s Integrated Disbursement Information System.
 - ii. The term “Eligible Properties” shall mean single-family residential detached and attached Residences located within the corporate boundaries of the City.
 - c. **Recapture Provisions.** The City has adopted a Recapture Policy based upon the guidance found in Code of Federal Regulations Title 24, Section 92.254.
 - i. The Owner agrees, among other things, within the HOME Affordability Period, to notify the City of any proposed sale of the Residence.
 - ii. In the event of a sale, conveyance or other transfer of the Residence excluding any one or more of the following (each, a “Permitted Transfer”): any sale, conveyance or transfer (A) to a spouse upon a dissolution of marriage, (B) to the surviving spouse upon the death of a joint tenant Owner, (C) by will, or (D) upon foreclosure or deed in lieu of foreclosure, provided however that there are no Net Proceeds (as hereinafter defined) from the foreclosure or deed in lieu of foreclosure or that the City has received all or a portion of the Deferred Loan from the Net Proceeds (as herein below as outlined) from the foreclosure or deed in lieu of foreclosure, then

the City shall receive a portion of the Deferred Loan (as herein below as outlined) from the Net Proceeds.

- iii. The portion of Deferred Loan received by the City from the Net Proceeds is based upon the proration of the remaining years of the HOME Affordability Period at the time of a sale, conveyance or other transfer of the Residence, excluding those Permitted Transfers described in clause ii. The table below describes the portion of the Deferred Loan the City will receive from the Net Proceeds.

Sale occurs within:	1 st Year of 5 Year Period	2 nd Year of 5 Year Period	3 rd Year of 5 Year Period	4 th Year of 5 Year Period	5 th Year of 5 Year Period
Portion of Grant Received	90% (<i>Max Amount to be recaptured: \$xxx</i>)	70% (<i>Max. Amount to be Recaptured: \$xxx</i>)	50% (<i>Max. Amount to be Recaptured: \$xxx</i>)	30% (<i>Max. Amount to be Recaptured: \$xxx</i>)	10% (<i>Max. Amount to be Recaptured: \$xxx</i>)

- iv. For the purposes of this Agreement, “Net Proceeds” of a sale are an amount equal to the sales price minus the amount of the loan repayment, other than the HOME Investment, and reasonable closing costs; or, in the event of a foreclosure, the amount stated to be “surplus funds” as indicated in the “Report of Sale” filed with the Court.
 - v. The amount due shall not exceed the total amount of the original HOME investment.
 - vi. As used herein, the term “Permitted Refinancing” shall mean a refinancing to lower the interest rate, decrease the loan term or lower the monthly payment of such first mortgage loan, but not a refinancing that increases the outstanding balance of such first mortgage loan, increases the interest rate or by any other means reduces borrower equity in the Residence or increases borrower obligations. Any Permitted Refinancing must be approved by the City, in writing, in advance.
 - vii. If none of the events described in clauses above occurs prior to the expiration of the HOME Affordability Period, or if any sale, conveyance or transfer of the Residence occurs due to a Permitted Transfer, the provisions of the Agreement and corresponding Deferred Loan Documents (as hereinafter defined) shall be forgiven in their entirety.
- d. Residency Status. In accordance with Section 92.254, Title 24 of the Code of Federal Regulations, the Project shall remain the principal residence of the Owner throughout the HOME Affordability Period regardless of the applicable Recapture Provisions of the Residence described in Section c.
- i. The Owner agrees, among other things, within the HOME Affordability Period, regardless of the applicable Recapture Provision of the Residence: to not vacate and then lease the Residence.
 - ii. Notwithstanding clause I, in the event that the Owner should vacate and then lease the Residence within the HOME Affordability Period, the Owner agrees, upon written demand from the City sent to the Owner’s last known address, to re-occupy the Residence within a reasonable time as determined by the City and remain in the Residence until the expiration of the HOME Affordability Period.
 - iii. If re-occupancy, described in clause (ii), does not occur the Owner agrees to repay the total amount of the Deferred Loan, as set forth in Section a., to the City. The repayment shall become due and payable upon the City’s demand.

- iv. If none of the events described in clauses above occurs prior to the expiration of the HOME Affordability Period, the provisions of the Agreement and corresponding Deferred Loan Documents (as hereinafter defined) shall be forgiven in their entirety.
- e. Deferred Loan Documents. Upon the City's approval of the Project, the Owner shall deliver to the City executed copies of the following documents, in the numbers set forth below, and such other documents as the City may require, in its sole discretion, all executed in the manner indicated therein, and in form and substance acceptable to the City (collectively, including this Agreement, "Deferred Loan Documents):
 - i. Notice of Use Restriction for Residences; and
 - ii. Any and all other documents and showings requested by the City.
- f. Payment. Any portion of the Deferred Loan required for the Project shall be disbursed at the closing.
- g. Errors and Omissions/Compliance. The Owner agrees, upon request by the City or its representative, to fully cooperate and adjust for clerical errors, any or all Deferred Loan documents if deemed necessary or desirable in the reasonable discretion of the City.

5. **HOMEBUYER PROGRAM REQUIREMENTS**.

- a. Governmental Approvals. The Owner shall obtain or cause to be obtained all Federal, State and local governmental approvals required by law for the Project.
- b. Compliance with Laws. The Owner shall cause the Project to comply with all Federal, State and local codes, ordinances, zoning ordinances, including but not limited to, the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4821 *et seq.*), the Residential Lead-Based Paint Hazard Reduction Act of 1992 (42 U.S.C. 4851 *et seq.*), the Lead-Based Paint Exposure Reduction Act (15 U.S.C. 2601 *et seq.*), and 24 C.F.R. 35), each as respectively amended from time to time, and the housing quality standards set forth in the Agreement and Program Regulations. The Owner shall cause the Project to remain in compliance not only at time of Deferred Loan assistance, but throughout the HOME Affordability Period.
- c. Certification of Income. The Owner shall, upon the City's request, certify as to its household income on the form provided by the City. The Owner shall provide such written evidence substantiating the information on such Certification of Income Eligibility as the City may require.
- d. Certification of Occupancy. Within the HOME Affordability Period, the Owner shall comply with the Annual Certification of Occupancy that is required by the City. The Owner agrees, during the HOME Affordability Period, to sign annually an affidavit certifying that the Residence is still the principal residence of the Owner. The schedule of annual certification shall be provided to the Owner by the City upon closing of the Deferred Loan.
- e. Inspection. The City shall have the right to inspect the Residence during the course of the Project. The Residence shall pass such inspection as determined by the City's inspector.
- f. Insurance Proceeds. If the Owner receives insurance proceeds for any damage or destruction to the Residence occurring during the course of the Project, the Owner shall apply such proceeds to the repair of such damage or destruction, if practicable in the City's judgment.

6. **NON-DISCRIMINATION**. The Owner shall require that all contractors comply with all of the provisions of Paragraph 282 of the HOME Act, and all provisions of Federal, State and local laws relating to non-discrimination, as applicable.
7. **CONFLICTS**. Owner shall not enter into any contract or agreement with any party which is directly or indirectly controlling, controlled by or under common control with an employee, agent, consultant, officer or elected or appointed official of the City, or, in some circumstances, business associates or members of the family of such individuals (an "Affiliate"), except upon terms and conditions that are intrinsically fair and substantially similar to those that would be available on an arms-length basis with third parties other than any Affiliate.
8. **RECORDS**. At the request of the City, the Owner shall furnish such reports, records and information in connection with the Project required by the City, and shall give specific answers to questions from the City from time to time relative to the Owner's income, assets, liabilities, or contracts, all relating to the Project, and the maintenance, occupancy, and physical condition of the Residence.
9. **INDEMNIFICATION**.
 - a. The Owner hereby agrees to indemnify the City and the City's respective officers, agents, employees or servants against and hold them harmless from, liabilities, claims, damages, losses and expenses, including, but not limited to, legal defense costs, attorney's fees, settlements or judgments, whether by direct suit or from third parties, arising out of the Owner's performance under this Agreement or the work performed by a contractor in connection with the Project, in any claim or suit brought by a person or third party against the City or the City's officers, agents, employees or servants.
 - b. If a claim or suit is brought against the City or the City's respective officers, agents, employees or servants, for which the Owner is responsible pursuant to Paragraph 9(a), the Owner shall defend, at the Owner's cost and expense, any suit or claim, and shall pay any resulting claims judgments, damages, losses, costs, expenses or settlements against the City or the City's respective officers, agents, employees or servants.
10. **DEFAULT**. Violation of any of the provisions of this Agreement by the Owner shall be deemed an "Event of Default" hereunder. The City shall give written notice of an Event of Default to the Owner, as provided in Paragraph 12 hereof. If (i) such Event of Default is not corrected to the satisfaction of the City within thirty (30) days after the date such notice is given, or within such further time as the City in its sole discretion permits (but if such Event of Default is of a nature that it cannot be cured within such thirty (30) day period, then so long as the Owner commences to cure within such thirty (30) day period and diligently pursues such cure to completion within a reasonable period not to exceed one hundred twenty (120) days from the date of such notice, it shall not be considered to be an Event of Default), or (ii) if there exists any Default under any other Deferred Loan Document, the City may declare a default under this Agreement ("Default"), effective on the date of such declaration of Default and notice thereof to the Owner, and upon such default the City may:
 - a. Terminate this Agreement;
 - b. Exercise any rights it may have under the Deferred Loan Documents; and
 - c. Exercise such other rights or remedies as may be available to the City, at law or in equity.

The City's remedies are cumulative, and the exercise of one remedy shall not be deemed an election of remedies, nor foreclose the exercise of any other remedy by the City. No waiver of any Event of

Default of this Agreement by the City shall be deemed to be a waiver of any other Event of Default or a subsequent Event of Default. If the City fails to exercise, or delays in exercising, any right under this Agreement, such failure or delay shall not be deemed a waiver of such right or any other right.

11. **AMENDMENT.** This Agreement shall not be altered or amended except in a writing signed by the parties hereto.
12. **NOTICES.** Any notice, demand, request or other communication that any party may desire or may be required to give to any other party hereunder shall be given in writing, at the addresses set forth in the preliminary paragraph hereof, by any of the following means: (a) personal service; (b) electronic communication, whether by telegram or telecopier, together with confirmation of transmission; (c) overnight courier; or (d) registered or certified United States mail, postage prepaid, return receipt requested. Such addresses may be changed by notice to the other party given in the same manner as herein provided. Any notice, demand, request or other communication sent pursuant to either subsection 12(a) or 12(b) hereof shall be served and effective upon such personal service or upon dispatch by such electronic means. Any notice, demand, request or other communication sent pursuant to subsection 12(c) shall be served and effective one business day after deposit with the overnight courier. Any notice, demand, request or other communication sent pursuant to subsection 12(d) shall be served and effective three (3) business days after proper deposit with the United States Postal Service.
13. **SUCCESSORS.** This Agreement shall bind, and the benefits shall inure to, the parties hereto, their legal representatives, successors in office or interest and assigns, provided that the Owner may not assign this Agreement, its right to the Deferred Loan proceeds or any of its obligations hereunder without the prior written approval of the City.
14. **SURVIVAL OF OBLIGATIONS.** The Owner's obligations, excluding Recapture Provisions described in Section c. and Section d., as set forth in this Agreement, shall survive the disbursement of the Deferred Loan and HOME Affordability Period, and the Owner shall continue to cooperate with the City and furnish any documents, exhibits or showings required.
15. **CONSTRUCTION OF AGREEMENT.**
 - a. **Partial Invalidity.** If any term, covenant, condition or provision of this Agreement, or the application thereof to any circumstance, shall, at any time or to any extent, be determined by a court of competent jurisdiction to be invalid or unenforceable, the remainder of this Agreement, or the application thereof to circumstances other than those as to which it is held invalid or unenforceable, shall not be affected thereby and each term, covenant, condition and provision of this Agreement shall be valid and enforceable to the fullest extent permitted by law.
 - b. **Gender.** The use of the plural in this Agreement shall include the singular, the singular shall include the plural, and the use of any gender shall be deemed to include all genders.
 - c. **Captions.** The captions used in this Agreement are inserted only as a matter of convenience and for reference and in no way define, limit or describe the scope of the intent of any provision of the Agreement.
 - d. **Construction.** This Agreement shall be construed and interpreted in accordance with the laws of the State of Illinois.

16. **COUNTERPARTS**. This Agreement may be executed in counterparts, and each counterpart shall, for all purposes for which an original of this Agreement must be produced or exhibited, be the Agreement, but all such counterparts shall constitute one and the same agreement.
17. **WAIVER OF JURY TRIAL**. THE PARTIES WAIVE TRIAL BY JURY IN ANY ACTION, PROCEEDING OR COUNTERCLAIM BROUGHT BY EITHER OF THE PARTIES HERETO AGAINST THE OTHER ON ANY MATTER WHATSOEVER ARISING OUT OF OR IN ANY WAY CONNECTED WITH THE PROGRAM OR THIS AGREEMENT.
18. **LIABILITY OF CITY**. In no event shall the City be liable to the Owner for consequential or incidental damages, including, without limitation, lost profits, whatever the nature of the breach by the City of its obligations under this agreement or the Deferred Loan Documents or in connection herewith or with the Project, and the Owner waives all claims for consequential and incidental damages and for all damages described in Paragraph 19 below.
19. **FUNDING**. The parties acknowledge that the Deferred Loan is to be funded with monies provided by HUD, and that the City is under no obligation to request such funds for any disbursement of Deferred Loan proceeds unless and until all necessary preconditions to disbursement have been satisfied to the City's satisfaction, and that significant time delays might result from the funding of such monies by HUD. Without limiting the generality of Paragraph 18 above, in no event shall the City be liable to the Owner for any damages whatsoever which might result in whole or in part from any delays in funding any proceeds of the Deferred Loan.

[Signatures on Next Page]

Attachment 8 MBE-WBE Report

U.S. Department of Housing and Urban Development

OMB Approval No.:

2502-0355

Contract and Subcontract Activity

2577-0088 (exp. 06/30/04)

(exp.10/31/04)

Public reporting burden for this collection of information is estimated to average .50 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This information is voluntary. HUD may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB Control Number.

Executive order 12421 dated July 14, 1983, directs the Minority Business Development Plans shall be developed by each Federal Agency and that these annual plans shall establish minority business development objectives. The information is used by HUD to monitor and evaluate MBE activities against the total program activity and the designated minority business enterprise (MBE) goals. The department requires the information to provide guidance and oversight for programs for the development of minority business enterprise concerning Minority Business Development. If the information is not collected HUD would not be able to establish meaningful MBE goals nor evaluate MBE performance against these goals.

While no assurances of confidentiality is pledged to respondents, HUD generally discloses this data only in response to a Freedom of Information request.

Privacy Act Notice – The United States Department of Housing and Urban Development, Federal Housing Administration, is authorized to solicit the information requested in this form by virtue of Title 12, United States Code, Section 1701 et seq. and regulations promulgated thereunder at Title 12, Code of Federal Regulations. It will not be disclosed or released outside the United States Department of Housing and Urban Development without your consent, except as required or permitted by law.

1. Grantee/Project Owner/Developer/Sponsor/Builder/Agency					Check if: PHA [] IHA []		Location (City, State, ZIP Code)							
3a. Name of Contact Person			3b. Phone Number (Including Area Code)		4. Reporting Period Oct. 1, 01 – March 31, 02 (Bi-Annual) <input type="checkbox"/>		5. Program Code (Not applicable for CPD programs.) See explanation of codes at bottom of page. Use a separate sheet for each program code.			6. Date Submitted to Field Office				
7a. Grant/Project Number or HUD Case Number or other identification of property, subdivision, dwelling unit, etc.	7b. Amount of Contract or Subcontract	7c. Type of Trade Code (See Below)	7d. Contractor or Subcontractor Business Racial/Ethnic Code (See Below)	7e. Women Owned Business (Yes or No)	7f. Prime Contractor Identification (ID) Number	7g. Sec. 3	7h. Subcontractor Identification (ID) Number	7i. Sec. 3	7j. Contractor/Subcontractor Name and Address					
									Name	Street	City	State	Zip Code	
CPD: 1=New Construction 2=Education/Training 3=Other		7c: Type of Trade Codes: Housing/Public Housing: 1 = New Construction 2 = Substantial Rehab. 3 = Repair 4 = Service 5 = Project Management 6 = Professional 7 = Tenant Services 8 = Education/Training 9 = Arch./Engrg. Appraisal 0 = Other			7d: Racial/Ethnic Codes: 1 = White Americans 2 = Black Americans 3 = Native Americans 4 = Hispanic Americans 5 = Asian/Pacific Americans 6 = Hasidic Jews			5: Program Codes (Complete for Housing and Public and Indian Housing programs only): 1 = All insured, including Section 8 2 = Flexible Subsidy 3 = Section 8 Noninsured, Non-HFDA 4 = Insured (Management) 5 = Section 202 6 = HUD-Held (Management) 7 = Public/Indian Housing						

form HUD-2516

(8/98)

URBANA HOME CONSORTIUM



City of Urbana

City of Champaign

Champaign County

**FY 2015-2016 HOME Investment
Partnerships Program Community
Housing Development Organization
(CHDO) Certification Application**

FY 2015- 2016 Instructions

At least 15% of the Urbana HOME Consortium's HOME allocation must be set aside for specific activities to be undertaken by a **Community Housing Development Organization (CHDO)**. A CHDO is defined as a private nonprofit, community-based service organization that has obtained or intends to obtain staff with the capacity to develop affordable housing for the community it serves.

One of the goals of the Urbana HOME Consortium is to strengthen the capacity of CHDOs to successfully develop affordable housing projects throughout the cities of Urbana and Champaign as well as unincorporated Champaign County. Before committing any CHDO funding to an organization (for either project-specific activities or operating expenses), the Urbana HOME Consortium is required to ensure that prospective CHDO's meet the CHDO qualifying criteria outlined in the HOME Rule at 24 CFR 92.2. This packet must be completed in order to apply for CHDO status within the geographic area of the Urbana HOME Consortium. **Previous CHDO status does not guarantee continued CHDO certification.**

Submission of the certification materials does not decree CHDO status. If the Urbana HOME Consortium certifies your organization as a Community Housing Development Organization, your organization will be eligible to receive previously allocated CHDO operating funding and/or CHDO project funding. **CHDO certifications are only valid for the specific project for which your organization is applying.** Please note that participating jurisdictions, public bodies or instrumentalities of public bodies (i.e. public housing authorities) cannot be designated as a CHDO. If your organization is not certified as a CHDO, City of Urbana staff can work with your organization to cure any defaults and/or revisions to current and pending HOME projects.

Before You Begin

This packet contains information necessary to apply for CHDO set-aside funds for a specific project during Fiscal Year 2015-2016 (July 1, 2015 - June 30, 2016), as required by the HOME Investment Partnerships Program Final Rule 24 CFR Part 92, revised and in effect August 23, 2013 and per the guidelines of the Urbana HOME Consortium. Before completing this certification packet, you should become familiar with all applicable rules associated with the HOME Investment Partnerships Program and other appropriate federal regulations. Please contact the City of Urbana Grants Management Division at (217) 384-2306, and speak with the CHDO Coordinator, Matt Rejc, if you have any questions regarding this certification process.

Submission Requirements

The CHDO Certification packet, including all required documents, must be submitted to the City of Urbana Grants Management Division, located at 400 S. Vine St., Urbana, IL 61801.

Each CHDO is required to submit the **original and one copy** of the CHDO Certification Packet. Each separate section (questions/attachments) should be tabbed using standard binder tabs. An electronic version must also be submitted to mwrejc@urbanaininois.us as an Adobe .pdf.

Please do not submit additional information that has not been requested, as all such additional documentation will be removed from submitted applications to ensure fair review.

FY 2015-2016 Parameters

As per the final release of the revised HOME Rule, CHDOs will be certified according to 24 CFR Part 92 regulations for CHDO entities. The primary change to the CHDO definition under the HOME Program pertains to CHDO Development capacity, including a provision that the CHDO has demonstrated development experience as related to current CHDO staff. The Consortium has pared down this requirement into two parts:

1. CHDO staff

HUD defines CHDO staff as paid employees who are responsible for the day-to-day operations of the CHDO. Staff does not include volunteers, board members, or consultants. This requirement may be met by part-time or full-time employees, or contracted employees that are actual employees and not consultants. In addition to day-to-day operations, employees must have the ability to act on behalf of the CHDO for day-to-day decisions. Please consult the application requirements for supporting documentation to meet these criteria.

2. CHDO Development Capacity

HUD requires certification that the current CHDO staff has experience developing projects of the same size, scope and level of complexity as the activities for which HOME funds are being reserved or committed. Additionally, the actual organizational capacity and fiscal soundness is evaluated as related to the ability to execute projects, and compliance with HOME and OMB regulations. The capacity evaluation for certification will determine the organization's capacity for project work, financial stability including organizational funding and portfolio, and financial management policies and procedures. Please consult the application requirements for supporting documentation to meet these criteria.

This packet only serves to certify CHDOs; it has no relation to actual CHDO project and operation programming.

The Urbana HOME Consortium reserves the right to request additional information regarding any application submitted for CHDO Certification and/or funding from the Urbana HOME Consortium.

Part A – Applicant Contact Information

Applicant Name: Habitat for Humanity of Champaign County

Sponsor/Developer Address: 119 E University Ave

City: Champaign State: IL ZIP 61820

Executive Director Name: Sheila Dodd

Contact Name (if not same as above)

Phone: 217-819-5111 Email: director@cuhabitat.org

DUNS #: 964078971

PART B – CHDO CERTIFICATION REQUIREMENTS

Submit evidence to document the requirements below and answer narrative requirements accordingly. Label each document submission as Attachment-(Question Number), for example, documentation for Question 22 would be labeled as Attachment-22, utilize letters where appropriate. Certification documents are found in Part C as Required Attachments:

Please complete the following items below:

Evidence of the following must be submitted to qualify as a CHDO:

1. Applicant is organized under state or local laws, as evidenced by its Charter or Articles of Incorporation;
2. Applicant must have received a tax-exempt ruling from the IRS under Section 501(C) of the Internal Revenue Code of 1986, as evidenced by a written ruling from the IRS;
3. Applicant must have a clearly defined geographical service area, as evidence by its Charter, Bylaws, or Articles of Incorporation. A geographical service area may be defined as a neighborhood or neighborhoods, city, or county. **Serve Champaign County**
4. Applicant has among its purposes the provision of decent, safe, and sanitary housing that is affordable to low- and moderate- income persons, as evidenced by a statement in the organization's Charter, Articles of Incorporation, By-Laws, or a Resolution of the CHDO's board of directors; **Serve low income as evidenced in bylaws**
5. Applicant conforms to the financial accountability standards of 24 CFR 84.21, "Standards for Financial Management Systems", as evidenced by a notarized statement by the president, or

chief financial officer of the organization, a certification from a Certified Public Accountant or a HUD approved audit summary; (Note: additional information required in Item #13)

6. Applicant or its parent organization has at least one year of experience in serving the community where housing will be assisted as evidenced by a written statement signed by the president of the organization. In the statement, the organization must describe its history (or its parent organization's history) of serving the community by describing activities which it provided (or its parent organization provided) such as, developing new housing, rehabilitating existing housing stock and managing housing stock, or delivering non-housing services that have had lasting benefits for the community, such as counseling, food relief, or childcare facilities;
7. *Addressed per required Attachment B:* Applicant maintains **at least** one-third of its governing board's membership as residents of low-income neighborhoods, low-income community residents, or elected representatives of low-income neighborhood organizations such as block clubs or neighborhood watches as evidenced by the organization's By-Laws, Charter, or Articles of Incorporation. **A list of board members must be provided indicating which are low-income representatives and how they qualify to meet the eligibility.** Under the HOME Program, for urban areas, the term "community" is defined as one or several neighborhoods, a city, county, or metropolitan area. For rural areas, "community" is defined as one or several neighborhoods, a town, village, county, or multi-county area (but not the whole State) provided that the governing board contains low-income residents from each of the multi-county areas;
8. Applicant provides a formal process for low-income, program beneficiaries to advise the organization in all of its decisions regarding the design, siting, development, and management of all HOME-assisted affordable housing projects, as evidenced by the organization's By-Laws, Resolutions, or written statement of operating procedures approved by the governing body;
9. *Addressed per required Attachment B:* A **maximum** of one-third of the applicant's governing board membership may consist of representatives of the public sector, as evidenced by the organization's By-Laws, Charter, or Articles of Incorporation. The public sector is defined as elected officials, appointed public officials, public employees, and appointees of public officials. Public sector representatives may not, in turn, appoint other members of the board of directors. **A list of board members must be provided indicating which are from the public sector;**
10. If the applicant is sponsored or created by a for-profit entity, the for-profit entity's primary purpose may not include the development or management of housing. The CHDO may not be controlled by, nor under the direction of, the for-profit entity or individuals seeking profit from the organization and the CHDO must be free to contract goods and services from vendor(s) of its own choosing as evidenced by the CHDO's By-Laws, Charter, or Articles of Incorporation; and
11. If the applicant is sponsored or created by a for-profit entity, the for-profit entity may not appoint more than one-third of the membership of the CHDO's governing body, and the board members appointed by the for-profit entity may not, in turn, appoint the remaining board members, as evidenced by the CHDO's By-Laws, Charter, or Articles of Incorporation.
12. The applicant must provide proof of SAMS (System for Awards Management) registration with your application submittal.

13. To demonstrate conformance with 24 CFR 84.21, Standards for Financial Management Systems, applicants are required to submit a copy of the organization's financial management policies and procedures, **and provide narrative responses** that include a citation reference to the policies and procedures document to the points below:
 - a. Specify the nature of which financial records are maintained. Describe the basis of data development, analysis, and records used for accounting.
 - b. Explain how records source the receipt and use of funds per funding type
 - c. Identify controls to account for funding, real property, assets, and physical property to insure usage is for applicable purposes
 - d. Outline the organization's budgeting system
 - e. Outline the procedure to track financial expenditures in relation to actual unit costs and actual time accruals (i.e. salaries per grant related projects)
 - f. Describe the process for accepting funds, requisitions, disbursements, and accounting methods
 - g. Outline procedures for determining whether financial disbursements are program eligible
 - h. Outline dates for organizational audit activity
14. Submit a copy of the organization's most current balance sheet
15. Submit a copy of the organization's most current audit
16. Submit a copy of the organization's most current profit and loss statement/income statement
17. Applicant has a current conflict of interest policy that conforms with 24 CFR Part 92.356 Applicant is to provide a copy of the policy and complete Conflict of Interest Certification Form (Attachment A)
18. Applicant is to certify the low-income designations of each low-income Board member; complete Low-Income Board Member Certification Form. Applicant is to complete Board Membership Forms (Attachment B)
19. To demonstrate compliance with CHDO staff definition, the following documentation must be provided:
 - a. Listing of Staff members of CHDO – may be by position title only if preferred, identify if full-time, part-time, contracted employee and hours worked per pay period
 - b. Job description for each staff position including day-to-day responsibilities and programmatic responsibilities
 - c. Resumes for currently employed staff – addendum to resume may be provided to specifically outline the past experience of employees to specific current CHDO programming
 - d. Evidence of payment to currently employed staff, may include payroll, w-2, s-4, and if contracted, must include copy of contract agreement, w-9 and 1099; personal information should be removed, a form of identifier i.e. employee name or position must be referenced on documentation
20. Applicant is to provide a statement of current projects both HOME and non-HOME, scope of work and timelines for each project

21. Applicant is to provide timeline and scope related to the specific project(s) for which the applicant is currently applying for CHDO certification
22. Applicant is to provide timeline and scope for future projects over course of next twelve calendar months
23. Applicant is to provide history of development experience as related to any current HOME projects, FY 2015-2016 HOME projects, and projects associated with FY 2015-2016 operating. Example, if applicant is developing an 8-unit building, provide similar project experience background as related to rental development and multi-unit development
24. Applicant should identify project selection policies and procedures. This may be a narrative document, or excerpt from an organization's policy and procedure manual
25. Applicant is to provide a listing of the organization's current asset portfolio including the designation of project type (i.e. rental, single-family), number of units, in-service date, and periods of affordability as applicable
26. Applicant is to provide an outline of development team members per project type – if members are not specific employee positions, identify standing professional partnerships (i.e. management companies, architects) or process for selecting such partnerships
27. Complete Certification of Application Documents (Attachment D)

PART C – Certification Documents

PY2016 & 2017 CHDO Certification Documents (as required per Part B):

Each of the attached documents is to be completed as required above:

Attachment A – Certification of Conflict of Interest Compliance

Attachment B – Certification of Low-Income Board members (1 form per each member); Board Membership Forms

Attachment C – Certification of CHDO Role

Attachment D – Certification of Application Documents

Certification of Conflict of Interest Compliance

Attachment A

The applicant organization agrees to abide by the provisions of 24 CFR 92.356 and any referenced CFR provisions, or that of State and local provisions with respect to conflicts of interest, and covenants that it currently has no existing conflicts that warrant remedy under said regulations. Specifically, under the development, ownership, and sponsorship of projects, all of which are non-profit and/or CHDO activities, no organization or its officers, employees, agents, elected or appointed officials, or consultants may occupy a HOME-assisted affordable housing unit. Additionally, the applicant organization and its officers, employees, agents, elected or appointed officials, or consultants has no financial interest and shall not acquire any financial interest or such benefit that would conflict in any manner or degree with the performances of services required per this application, receipt of a CHDO certification, or HOME-financed contracts. Further, said persons shall not have an interest in any contracts, subcontractors, or agreements as a result of this application, pending CHDO certification or HOME-financed contracts for themselves or those with whom they have family or business ties. Finally, no person outlined herein may acquire a financial interest or any such benefit due to family or business ties to a known member, employee, agent, consultant, officer, or elected or appointed official of the City of Urbana, which is the participating jurisdiction, or Consortium members the City of Champaign, and unincorporated Champaign County, or all of the State of Illinois.

Certification of Conflict of Interest:


This certification applies to the applicant organization, and all its employees and members of the Board of Directors, and any and all persons subscribed as having an interest in the organization.

Organization Name: Habitat for Humanity of Champaign County, Inc.

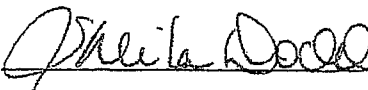
Certification statement:

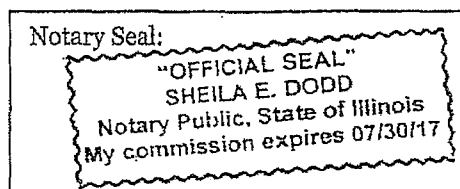
Habitat for Humanity of Champaign County, Inc.

Habitat for Humanity of Champaign County, Inc. (name or organization) certifies to the best of real knowledge that all employees and members of the governing Board of Directors is in compliance with Conflict of Interest regulations as per 24 CFR 92.356, and as specifically described herein.

By: 
Signature of Board of Directors President or Organization President/Executive Officer

Signed (or subscribed or attested before me on 10 March, 2015


Signature of Notary Public



Certification of Low-Income Board Membership

Attachment B

The following certification document is to be completed by each Board Member of the applicant organization deemed a representative of low-income persons.

Name of Board Member: Giraldo Rosales

I, Giraldo Rosales, certify I am a member of the governing board of

Habitat for Humanity of Champaign Co., Inc. ___ and that I represent the interests of low-income persons in the City of Urbana, City of Champaign, or unincorporated Champaign County. I am:

(select one of the following)

- A low-income resident of the City of Urbana, City of Champaign, or unincorporated Champaign County as classified by the 80% area median income definition
- A resident of a low-income neighborhood in City of Urbana, City of Champaign, or unincorporated Champaign County as designated by the Consortium through the most current Consolidated Plan and Annual Action Plan and applicable U.S. Census data.
- An elected representative of a low-income area of City of Urbana, City of Champaign, or unincorporated Champaign County as designated by the Consortium through the most current Consolidated Plan and Annual Action Plan and applicable U.S. Census data. My elected title is: _____

By: _____

Signature of person whose name appears in the statement above

Signed (or subscribed or attested before me on _____, 2015

Signature of Notary Public

Notary Seal:

Certification of Low-Income Board Membership

Attachment B

The following certification document is to be completed by each Board Member of the applicant organization deemed a representative of low-income persons.

Name of Board Member: Myrtle Ali

I, Myrtle Ali, certify I am a member of the governing board of

Habitat for Humanity of Champaign Co., Inc. ___ and that I represent the interests of low-income persons in the City of Urbana, City of Champaign, or unincorporated Champaign County. I am:

(select one of the following)

- A low-income resident of the City of Urbana, City of Champaign, or unincorporated Champaign County as classified by the 80% area median income definition
- A resident of a low-income neighborhood in City of Urbana, City of Champaign, or unincorporated Champaign County as designated by the Consortium through the most current Consolidated Plan and Annual Action Plan and applicable U.S. Census data.
- An elected representative of a low-income area of City of Urbana, City of Champaign, or unincorporated Champaign County as designated by the Consortium through the most current Consolidated Plan and Annual Action Plan and applicable U.S. Census data. My elected title is: _____

By: _____

Signature of person whose name appears in the statement above

Signed (or subscribed or attested before me on _____, 2016

Signature of Notary Public

Notary Seal:

Certification of Low-Income Board Membership

Attachment B

The following certification document is to be completed by each Board Member of the applicant organization deemed a representative of low-income persons.

Name of Board Member: Danis Pelmore

I, Danis Pelmore, certify I am a member of the governing board of

Habitat for Humanity of Champaign Co., Inc. ___ and that I represent the interests of low-income persons in the City of Urbana, City of Champaign, or unincorporated Champaign County. I am:

(select one of the following)

- A low-income resident of the City of Urbana, City of Champaign, or unincorporated Champaign County as classified by the 80% area median income definition
- A resident of a low-income neighborhood in City of Urbana, City of Champaign, or unincorporated Champaign County as designated by the Consortium through the most current Consolidated Plan and Annual Action Plan and applicable U.S. Census data.
- An elected representative of a low-income area of City of Urbana, City of Champaign, or unincorporated Champaign County as designated by the Consortium through the most current Consolidated Plan and Annual Action Plan and applicable U.S. Census data. My elected title is: _____

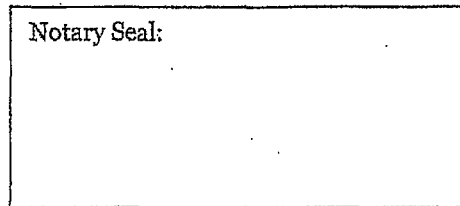
By: _____

Signature of person whose name appears in the statement above

Signed (or subscribed or attested before me on _____, 2016

Signature of Notary Public

Notary Seal:



Board Membership Information
Attachment B (Continued)

<i>A. How often does your Board of Directors meet?</i>	
Board of directors meet monthly	
<i>B. What are the standing Board Committees? (add more lines as necessary)</i>	
<i>Committee Name</i>	
1	Executive Committee
2	Development Committee
3	Construction Committee
4	Volunteer Committee
5	Family Support Committee
6	Women Build Committee
7	
8	
<i>C. Board President:</i>	
<i>Name</i>	Tim Gilles
<i>Mailing Address</i>	1702 Golf Drive, Mahomet, IL 61856
<i>Start Date</i>	January 2016
<i>Term Expiration Date</i>	December 2016
<i>D. Identify specific activities of board members that related directly to the development and financing of housing; include additional activities or characteristics relative to operations as a CHDO.)</i>	
Board members serve as advocates for the agency. They attend fund raising events and help financially support the organization. All board members sit on a committee and provide support as needed at the committee level.	
<i>E. Explain any recent changes to the composition of the Board, such as turnover, a new President, etc.</i>	
Board officers turnover annually at the January meeting.	

Name	Sex		Race/Ethnicity							Town of Residence	# of Years on Board	# Meetings attended in past year	Indicate if Low-Income (LI) or Public Sector (PS) Representation as applicable	
	Male	Female	Caucasian/Non-Hispanic	Black/Non-Hispanic	Asian/Pacific Islander	Hispanic/Caucasian	Hispanic/Black	American Indian/Alaskan Native	Other					
Tim Gilles	X		X								Mahomet	3	12	
David Gillon	X			X							Champaign	1	10	
Evan Doran	X		X								Champaign	1	9	LI
Craig Kiddoo	X		X								Savoy	6	10	
Myrtle Ali		X	X								Champaign	2	12	LI
Danis Peimore	X		X								Champaign	1	9	LI
Roger Webber	X		X								Champaign	3	11	
Kate Metz		X	X								Champaign	3	12	
Ron Lyman	X		X								Champaign	7	12	
Giraldo Rosales	X						X				Champaign	0	3	LI
Sarah Hezlep		X	X								Champaign	0	3	

CHDO Certification of CHDO Role

Attachment C

Per the HOME Rule, the CHDO entity must be certified in accordance with the role of the CHDO in a particular project for which it receives set-aside funding, or related operating and/or pre-development funds/loans. A CHDO acts in the role as an owner, developer, or sponsor as defined per 24 CFR Part 92.300. Please indicate the role(s) for which the CHDO applicant entity anticipates utilizing:

CHDO Owner: The CHDO is the owner in fee simple absolute of the property, or has a long term ground lease; the CHDO will hire and oversee the developer performing the rehabilitation or construction.

CHDO Developer: The CHDO is the owner in fee simple absolute of the property, or has a long term ground lease; the CHDO is in sole charge of all aspects of the development process, including obtaining zoning, securing non-HOME financing, selecting architects, engineers and general contractors, overseeing the progress of the work and determining cost reasonableness.

CHDO Sponsor: The housing is "owned" or "developed" by a subsidiary of the CHDO, a limited partnership of which the CHDO or its subsidiary is the sole general partner, or a limited liability company of which the CHDO or its subsidiary is the sole managing member.

City of Urbana Grants Management Division staff will make certification based on the above selections and documentation as provided per this Application. For questions or assistance with this certification, please contact Community Development staff.

Certification Signature:

By: 

Date: March 11, 2016

**CHDO Certification Application Submission Certification
Attachment D**

The undersigned, as an essential part of the Application for designation of Certification as a Community Housing Development Organization (CHDO) hereby certifies that the information contained herein is true to the best of the undersigned's knowledge and belief. Falsification of information supplied in this Application may disqualify the submission for CHDO Certification and/or for pending and future HOME funds. The information given by the Applicant may be subject to verification by the Urbana HOME Consortium and its members, the City of Urbana Community Development Commission, or the City of Urbana Grants Management Division serving in its capacity as administrator of the Urbana HOME Consortium. Submission of this Application shall be deemed an authorization to the Consortium to undertake such investigations as it deems necessary to determine the accuracy of this Application and the appropriateness of certifying the applicant organization. If any information changes after submission of this Application the undersigned agrees to notify the Consortium immediately.

The undersigned also agrees that any commitment by the Consortium to grant or loan the organization HOME Program funding that may be forthcoming as a result of CHDO certification by means of this Application is conditioned by the Urbana HOME Consortium Policies and Procedures Manual, the Community Development Commission's policies for the HOME Program, and the Applicant's continued compliance with those guidelines and any HUD regulations governing the HOME Program. The undersigned also hereby certifies that the governing body of the Applicant has formally authorized the undersigned to execute the documents necessary to make this Application.

Name of Representative: Sheila Dodd
Title: Executive Director
Phone: 217-819-5111
E-Mail: director@cuhabitat.org
Address for Correspondence: 119 E University Ave. Champaign, IL 61820

Certification Signature:

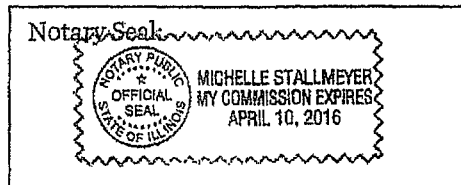
By Sheila Dodd

in the County of Champaign, Illinois

Signed (or subscribed or attested before me on March 10, 2016

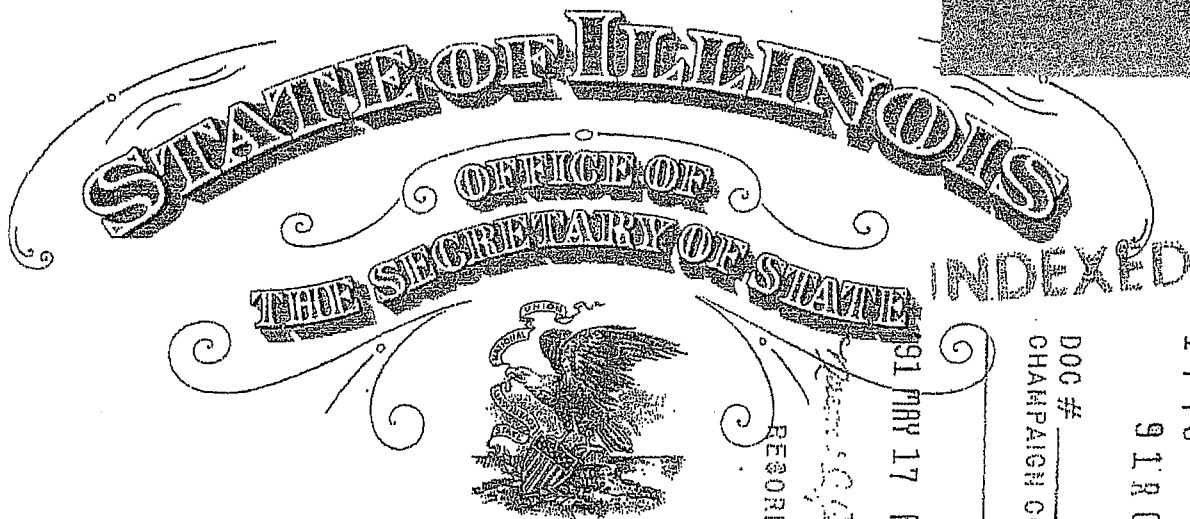
Michelle Stallmeyer

Signature of Notary Public



File Number 5637-358-6

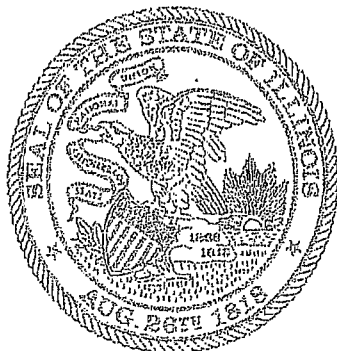
Attachments
Part 5
Q 1



Whereas, ARTICLES OF INCORPORATION OF
 HABITAT FOR HUMANITY OF CHAMPAIGN COUNTY, INC.
 INCORPORATED UNDER THE LAWS OF THE STATE OF ILLINOIS HAVE BEEN
 FILED IN THE OFFICE OF THE SECRETARY OF STATE AS PROVIDED BY THE
 GENERAL NOT FOR PROFIT CORPORATION ACT OF ILLINOIS, IN FORCE
 JANUARY 1, A.D. 1987.

*Now Therefore, I, George H. Ryan, Secretary of State of the
 State of Illinois, by virtue of the powers vested in me by law, do
 hereby issue this certificate and attach hereto a copy of the
 Application of the aforesaid corporation.*

In Testimony Whereof, I hereto set my hand and cause to
 be affixed the Great Seal of the State of Illinois,
 at the City of Springfield, this 6TH
 day of MAY A.D. 1991 and
 of the Independence of the United States
 the two hundred and 15TH.



George H Ryan
 SECRETARY OF STATE

1740 0629

FORM NP-102.10
(Revised Jan. 1987)

ARTICLES OF INCORPORATION

(Do Not Write in This Space)

Filing Requirements — Present 2 signed and fully executed copies in exact duplicate For Inserts — Use White Paper — Size 8 1/2 x 11

Payment must be made by Certified Check, Cashiers' Check or a Money Order, payable to "Secretary of State."
DO NOT SEND CASH!

Date Paid 5-6-91

Filing Fee \$50

Clerk

TO: GEORGE H. RYAN
JIM EDGAR, Secretary of State

Pursuant to the provisions of "The General Not For Profit Corporation Act of 1986", the undersigned incorporator(s) hereby adopt the following Articles of Incorporation.

Article 1. The name of the corporation is: Habitat for Humanity of Champaign County, Inc.

Article 2. The name and address of the initial registered agent and registered office are:

Registered Agent J. Michael O'Byrne
First Name Middle Name Last Name

Registered Office 501 West Church Street
Number Street (Do Not Use P.O. Box)

Champaign IL 61820 Champaign
City Zip Code County

Article 3. The first Board of Directors shall be five (5) in number, their names and addresses being as follows: (Not less than three)

Directors' Names	Number	Street	Address City	State
<u>Glenn Kalkbrenner,</u>		<u>905 S. Russell,</u>	<u>Champaign,</u>	<u>Illinois 61821</u>
<u>Craig Chamberlain,</u>		<u>1200 S. Vine: #23,</u>	<u>Urbana,</u>	<u>Illinois 61801</u>
<u>John Kenny,</u>		<u>2036 Byrnbruk Road,</u>	<u>Champaign,</u>	<u>Illinois 61821</u>
<u>Michael Swinford,</u>		<u>411 W. University Avenue,</u>	<u>Champaign,</u>	<u>Illinois 61820</u>
<u>Frieda Wascher,</u>		<u>803 W. Fairview,</u>	<u>Urbana,</u>	<u>Illinois 61801</u>

Article 4. The purposes for which the corporation is organized are:
See attached sheet.

53

Is this corporation a Condominium Association as established under the Condominium Property Act? Yes No (Check one)

Is this corporation a Cooperative Housing Corporation as defined in Section 216 of the Internal Revenue Code of 1954? Yes No (Check one)

Is this a Homeowner's Association which administers a common-interest community as defined in sub-section (c) of Section 9-102 of the Code of Civil Procedure? Yes No

Article 5. Other provisions (please use separate page):

5637-358-6

NAMES & ADDRESSES OF INCORPORATORS

The undersigned incorporator(s) hereby declare(s), under penalties of perjury, that the statements made in the foregoing Articles of Incorporation are true.
Dated March 26, 1991.

Signatures and Names	Post Office Address
1. <u>Glenn Kalkbrenner</u> Signature Glenn Kalkbrenner * Name (please print)	1. <u>905 S. Russell</u> Street Champaign, IL 61821 City/Town State Zip
2. <u>Craig Chamberlain</u> Signature Craig Chamberlain Name (please print)	2. <u>1200 S. Vine, #23</u> Street Urbana, IL 61801 City/Town State Zip
3. <u>John Kenny</u> Signature John Kenny Name (please print)	3. <u>2036 Byrnebruk Road</u> Street Champaign, IL 61821 City/Town State Zip
4. <u>Michael Swinford</u> Signature Michael Swinford Name (please print)	4. <u>411 W. University Ave.</u> Street Champaign, IL 61820 City/Town State Zip
5. <u>Frieda Wascher</u> Signature Frieda Wascher Name (please print)	5. <u>803 W. Fairview</u> Street Urbana, IL 61801 City/Town State Zip

(Signatures must be in ink on original document. Carbon copy, xerox or rubber stamp signatures may only be used on conformed copies.)

NOTE: If a corporation acts as incorporator, the name of the corporation and the state of incorporation shall be shown and the execution shall be by its President or Vice-President and verified by him, and attested by its Secretary or an Assistant Secretary.

The registered agent cannot be the corporation itself.

The registered agent may be an individual, resident in this State, or a domestic or foreign corporation, authorized to act as a registered agent.

The registered office may be, but need not be, the same as its principal office.

A corporation which is to function as a club, as defined in Section 1-3.24 of the "Liquor Control Act" of 1934, must insert in its purpose clause a statement that it will comply with the State and local laws and ordinances relating to alcoholic liquors.

File # _____
Form NP-102.10
ARTICLES OF INCORPORATION
under the
GENERAL NOT FOR PROFIT
CORPORATION ACT
of
Habitat for Humanity of
Champaign County, Inc.

FILED

MAY 7 6 1991

GEORGE H. RYAN
SECRETARY OF STATE

SECRETARY OF STATE
CORPORATION DEPARTMENT
SPRINGFIELD, ILLINOIS 62756
TELEPHONE (217) 782-6961

(These Articles Must Be Executed and Filed in Duplicate)

Filing Fee \$50

ARTICLE 4. The purposes for which the corporation is organized are:

(a) To witness to and implement the Gospel of Jesus Christ in Illinois and throughout the United States and the world by working with economically disadvantaged people to help them to create a better human habitat in which to live and work;

(b) To cooperate with other charitable organizations, through grants and otherwise, which are working to develop a better human habitat for economically disadvantaged people;

(c) To communicate the Gospel of Jesus Christ by means of the spoken and written word;

(d) To receive, maintain, and accept as assets of the Corporation, any property, whether real, personal, or mixed, by way of gift, bequest, devise, or purchase from any person, firm, trust, or corporation, to be held, administered and disposed of exclusively for charitable, religious, educational, and scientific purposes within the meaning of Section 501(c)(3) of the Internal Revenue Code, as amended, and in accordance with the pursuant to the provisions of these Articles of Incorporation; but no gift, bequest, devise, or purchase of any such property shall be received or made and accepted if it is conditioned or limited in such manner as shall require the disposition of income or principal to any organization other than a "charitable organization" or for any purposes other than "charitable purposes" which would jeopardize the status of the Corporation as an entity exempt from federal income tax pursuant to the relevant provisions of the Internal Revenue Code, as amended; and

(e) To exclusively promote and carry on any other religious, charitable, or educational purposes and activities for which corporations may be organized and operated under the relevant provisions of the Internal Revenue Code, as amended, and under the Illinois Nonprofit Corporation Code.

ARTICLE 5. The powers of the Corporation shall include the following:

(a) No part of the net earnings of the Corporation shall inure to the benefit of, or be distributable to its members, trustees, directors, officers, or other private persons, except that the Corporation shall be authorized and empowered to pay reasonable compensations for services rendered and to make payments and distributions in furtherance of the purposes set forth in these Articles of Incorporation. No substantial part of the activities of the Corporation shall be the carrying on of propaganda, or otherwise attempting to influence legislations, and the Corporation shall not participate in, or intervene in any political campaign on behalf of or in opposition to any candidate for public office.

(b) Anything contained in these Articles of Incorporation to the contrary notwithstanding, the Corporation shall not carry on or otherwise engage in any activities not permitted to be carried on or engaged in by (i) a corporation exempt from federal income tax under Section 501(c)(3) of the Internal Revenue Code, as amended, or any corresponding section of any future tax code; (ii) a corporation, contributions to which are deductible under Section 170(c)(2) of the Internal Revenue Code, as amended, or any corresponding section of any future tax code; or (iii) a corporation organized and existing under the Illinois Nonprofit Corporation Code.

(c) In the event of the dissolution and liquidation of this Corporation, to the extent allowed or permitted under applicable laws, the property and assets of the Corporation shall be as determined by the Board of Directors, distributed to or sold and the proceeds of such sales distributed to (i) Habitat for Humanity International, Inc., a Georgia Nonprofit Corporation and a corporation exempt from taxation under Section 501(c)(3) of the Internal Revenue Code, as amended, or (ii) any other organization(s) organized and operating for the same purposes for which the Corporation is organized and operating or any organization(s), foundation(s), fund(s), or corporation(s) organized and operating exclusively for religious, charitable, scientific, or educational, or other purposes permitted by Section 501(c)(3) of the Internal Revenue Code, as amended, all of which such organizations, foundations, funds, or corporations shall be exempt under Section 501(c)(3) of the Internal Revenue Code, as amended. In the event that any assets are not disposed of in accordance with the provisions of these Articles of Incorporation or that the Corporation shall fail to act within a reasonable time in the manner provided in these Articles of Incorporation, the Court of Champaign County shall, upon application of one or more persons having a real interest in the Corporation or its assets, make such distribution(s) as provided in these Articles of Incorporation.

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ARTICLE 6.

The Corporation is organized pursuant to the Illinois Nonprofit Corporation Code and is a non-profit corporation as described in Section 501(c)(3) of the Internal Revenue Code, as amended.



DEPARTMENT OF THE TREASURY
INTERNAL REVENUE SERVICE
KANSAS CITY MO 64999

DATE OF THIS NOTICE: 04-04-91
NUMBER OF THIS NOTICE: CP 575 L
EMPLOYER IDENTIFICATION NUMBER: 37-1277094
FORM: TELE-TIN TAX PERIOD: N/A
0916506042 0

HABITAT FOR HUMANITY OF CHAMPAIGN
% GLENN KALKDRENNER PRES
905 S RUSSELL ST
CHAMPAIGN IL 61821

FOR ASSISTANCE PLEASE
WRITE TO US AT:

INTERNAL REVENUE SERVICE
KANSAS CITY MO 64999

BE SURE TO ATTACH THE
BOTTOM PART OF NOTICE

OR YOU MAY CALL US AT:

1-800-829-1040

NOTICE OF NEW EMPLOYER IDENTIFICATION NUMBER ASSIGNED

Thank you for your Tele-TIN phone call. The Employer Identification Number (EIN) assigned to you is shown above. It will be used to identify your business account, tax returns and documents, even if you don't have employees.

1. Keep a copy of the number in your permanent records.
2. Use your name and the number exactly as shown above on all Federal tax forms.
3. Use the number on all tax payments and tax-related correspondence or documents.

It is important to use the IRS prepared label when filing tax documents or the FTD coupons when making FTD payments. However, if this is not possible, you must use your EIN and the complete information as shown below to identify your account and avoid processing delays.

If for any reason the information below is not correct, please make the necessary changes.

HABITAT FOR HUMANITY OF CHAMPAIGN
COUNTY INC
% GLENN KALKDRENNER PRES
905 S RUSSELL ST
CHAMPAIGN IL 61821

DO NOT send documents or payments using your address as listed at the top of this letter. That address is for IRS use only.

We have established the filing requirements and tax period shown above for your account based upon the information provided. If you need help to determine your required tax year, get publication 538, Accounting Periods and Methods, which is available at most IRS offices.

Assigning an Employer Identification Number does not grant tax-exempt status to nonprofit organizations. Any organization, other than a private foundation, having annual gross receipts normally of \$5,000 or less is exempt by statute if it meets Internal Revenue Code requirements. Such organizations are not required to file Form 1023, Application for Recognition of Exemption, or Form 990, Return of Organization Exempt from Income Tax.

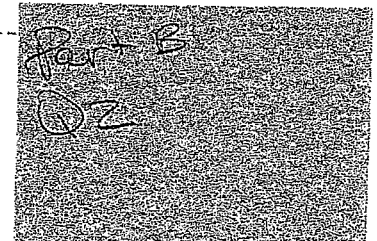
However, if your organization wants to establish its exemption and receive a ruling or determination letter recognizing its exempt status, file Form 1023 with the Key District Director. For details on how to apply for the exemption, see Publication 557, Tax-Exempt Status for Your Organization.

If you haven't done so, please send your completed Form SS-4, Application for Employer Identification Number, to the service center address shown above. Be sure it's properly signed and dated. Also be sure your EIN shown at the top of this notice is written in the upper right-hand corner of the form.

Thank you for your cooperation.

Keep this part for your records.

CP 575 L (Rev. 8-90)





Resolution of the Board of Directors

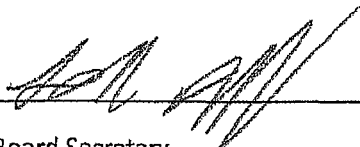
Habitat for Humanity of Champaign County builds simple, decent, affordable housing for families at or below 80% AMI in Champaign County, Illinois

Pursuant to Article IV of the bylaws of Habitat for Humanity of Champaign County, Inc., the Board of Directors of Habitat for Humanity of Champaign County, Inc., does hereby authorize the Officers of the Board of Directors of Habitat for Humanity of Champaign County, Inc. as Officers, and Sheila Dodd, as Executive Director, to enter into any contract or execute and deliver any instrument in the name of and on behalf of said corporation with the City of Urbana to execute an application and contract for CHDO funds. Now, therefore, be it resolved by Habitat for Humanity of Champaign County as follows:

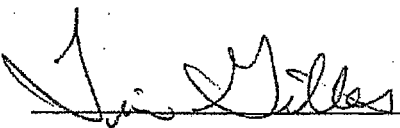
An application to the Urbana HOME Consortium for is hereby approved. The funds will be used to construct homes in Champaign County and clear lots with CHDO funds is hereby approved. Funds will be used to fund program costs for Habitat for Humanity of Champaign County.

In addition, any such actions taken by Sheila Dodd as Executive Director for such purpose outlined above prior to the date of this Resolution are hereby ratified and affirmed.

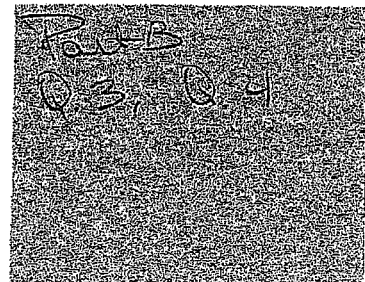
This authorization is given this 10 day of March, 2016.



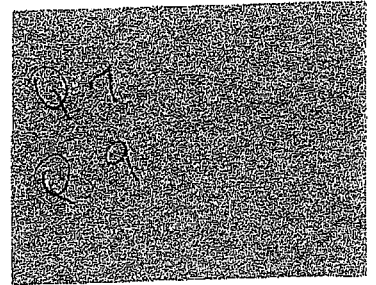
Board Secretary



Board President



**By-Laws of
Champaign County Habitat for Humanity & ReStore**
(Adopted June 2013)
(Reviewed August 2014)



PREAMBLE

Habitat for Humanity of Champaign County shall seek to sponsor specific projects in habitat development in Champaign County, Illinois, starting with the construction of modest but adequate housing, and to associate with other groups functioning with purposes consistent with those listed below, namely to:

- a) Work with economically disadvantaged people to help them create a better human habitat in which to live and work.
- b) Cooperate with other charitable organizations, through grants and otherwise, which are working to develop a better habitat for economically disadvantaged people.
- c) Communicate our faith in God by means of our words and actions as we work in partnership with God and people building homes and community.
- d) Enable an expanding number of persons from all walks of life to participate in this ministry.

ARTICLE I - BOARD OF DIRECTORS

- A. The affairs of the organization shall be controlled and administered by a Board of Directors, which shall be composed of not less than 6 and not more than 11 members, each of whom shall serve for a two year term except that the term of the University of Illinois Habitat for Humanity Chapter representative shall coincide with the term of office for the Chapter representative or their designate with full voting privileges to the Board. Board terms will coincide with the calendar year.
- B. Directors shall be elected by a majority vote of the existing board members of the organization no later than the last regularly scheduled board meeting of the calendar year before the term is to begin. A Director may be reelected for a maximum of four consecutive terms. A Director must reside in Champaign County, Illinois. A Director may resign at any time or may be removed, with or without cause, by a two-thirds vote of the entire Board of Directors. Upon the death, removal, resignation or incapacity of any member of the Board of Directors, a majority of the remaining directors may fill the vacancy for the term of the vacancy.
- C. The Board of Directors shall hold a minimum of 12 meetings per year unless otherwise directed by the officers. Such meetings shall occur at a location, time, and date that shall be fixed by the officers. Additional meetings may be held as determined by the President. The President shall convene such additional meetings by giving notice to all Directors at least one week prior to the meeting. Such notice to the Directors shall include the purpose, location, time, and date of the meeting. The executive committee shall meet one week prior to the regularly scheduled meeting of the Board of Directors. The last regularly scheduled meeting of the Board of Directors of any calendar year shall be considered the Annual Meeting. New Directors, whose terms begin in January of the next calendar year, are eligible to vote for officers or to be elected to office at the Annual Meeting.

The Board of Directors may meet in closed session for the purpose of discussing personnel and family selection matters.

A majority of the Board of Directors shall constitute a quorum. If less than a majority of the Directors are present at any regular or special meeting, a majority of the Directors present

may adjourn the meeting to another night with no further notice. A motion may be voted on via email or telephone. Votes for any motion may be submitted via e-mail or telephone. Such motions must be made by a Director and seconded by a different Director. The e-mailed motion must be submitted to all Directors and all Directors must respond to such motion. Once the vote is taken, it will be reaffirmed at the next Board Meeting. Any Director may participate in a meeting through the use of other communications equipment, by means of which all persons participating in the meeting can simultaneously hear each other.

- D. The Directors shall serve without compensation.
- E. In addition to the officers provided hereafter, the Board of Directors may create other offices and employ such personnel as, in its discretion, it deems necessary to accomplish the purposes for which the Organization was created and to authorize the payment of such salaries and expenses as it deems necessary to the personnel and agents effectuating said organization purposes.
- F. It is expected that each of the Directors will serve on one of the standing committees. The President may appoint such other committees as he or she may deem advisable to assist in the discharge of the Board's duties.
- G. Directors are expected to attend regularly scheduled meetings. Missing three consecutive meetings without being excused or a total of four meetings within the calendar year will be considered a resignation that may be declined by the Board, depending on the circumstances.
- H. All Directors shall be generous contributors to Habitat for Humanity of Champaign County in accordance with their means.
- I. To meet the Community Housing Development Organization ("CHDO") requirements, the board composition shall be:
 - i. **At least 1/3** of the Directors must be: 1) low income; 2) residents of low-income neighborhood; or 3) elected representatives of a low-income neighborhood organization.
 - ii. **No more than 1/3** of the Directors may be representatives of the public sector, including any employees of the Participating Jurisdiction,

ARTICLE II – OFFICERS

- A. The officers of the organization shall consist of a President, a Vice President, a Secretary, a Treasurer, and other such officers as may be elected by the Directors.
- B. The President shall preside at all meetings of the Directors, and shall have general supervision over the affairs of the organization and over the other officers.
- C. In the absence of the President, the Vice President shall perform the duties of that office. The Vice President should seek to share responsibilities with the President in the coordination of organization affairs.
- D. The Secretary shall be the custodian of the minutes of the organization and the registered agent of the corporation. The Secretary shall be responsible for the accurate keeping and timely reporting of the meeting minutes of the Board of Directors.

- E. The Treasurer shall have the authority and responsibility for the monitoring and safekeeping of the funds and securities of the organization and shall chair the monthly Finance Committee meeting.
- F. The officers of the Board shall be elected at the Annual Meeting by the Board of Directors. The President and Vice-President shall serve one-year terms. The Treasurer and Secretary shall serve two-year terms. Each officer can be elected to one additional term.
- G. If a vacancy occurs on the Board of Directors, the vacancy may be filled by an affirmative vote of a majority of all remaining Directors. The Director elected to fill a vacancy shall hold office until the next annual meeting of the Board of Directors or until the end of the term of the position the Director is filling. The partial term will not count towards the maximum allowable time limit.
- H. The President and Vice-President shall be ex-officio members on all committees.

ARTICLE III - COMMITTEES

- A. As each Director is expected to serve on a committee, their committee choice must be approved by the President in conjunction with the needs of that committee and that committee's current makeup. If a Director does not choose a committee the President may appoint the Director to serve on one or more of the Board's standing committees. The President may also appoint Directors as needed on other ad-hoc committees as he/she deems advisable to assist in the discharge of the Board's duties and operations of the organization.
 - o Standing committees shall each be comprised of at least one Director and one member of the affiliate staff on the Committee.
 - o Each committee shall seek to include one representative of the University of Illinois Student Chapter and one member of the faith community
 - o The committee chair shall be either a Director or a designee of the Board.
 - o Committee Chairs are responsible for timely reports to the Board and/or to the executive committee, included but not limited to the bi-monthly report, either in person or through the board member(s) on the committee.
- B. Each Committee will be accountable to the Board and specifically to the Board President and Executive Director for:
 - o Reporting of committee member status
 - o Regular Bi-monthly updates on committee actions and achievements
 - o Fulfilling the goals and standards of the committee as outlined in the affiliate by-laws and other committee documents
 - o Committee member recruitment, education and mentoring
- C. Each Committee will consist of members with a commitment to the organization and the specific role of that committee.
- D. Each Committee shall design and implement a committee profile which outlines specific skills and experience which are needed on the committee and assure the make up of the committee members reflects those needs.
- E. Each Committee will have an overview document and/or manual which clearly state the responsibilities of the committee, their goals, and a profile of the desired committee

membership. The goals and responsibilities shall be reviewed and approved annually by the board to assure they meet the current needs of the affiliate.

- F. Standing committees shall each have at least one Director on the Committee. The committee chair shall be either a Director or a designee of the board. Committee chairs who are not Directors are responsible for timely monthly reports to the Board or to the executive committee, either in person or through the Director(s) on the committee. Directors on committees with non-Board chairs have a special responsibility to see that the Board of Directors is fully informed of committee activities.

- G. The Standing Committees shall be as follows

Development Committee

Responsible for community outreach that results in awareness of the affiliate's goals, accomplishments, and needs.

Family Selection/Support Committee

Responsible for developing and implementing a Family Selection and Support process which assures that the affiliate serves the members of the community as defined by the affiliate's service profile to include application, interview, and selection process.

Building Committee

Responsible for seeking out property for development into organization housing. This property may be donated or purchased and must be in Champaign County. The Committee shall be responsible for overseeing the construction of the homes in conjunction with the Construction Manager.

Volunteer Committee

- Shall be the primary source of volunteer engagement for the ReStore, build sites and other events.

Finance Committee

- Shall have the general oversight of all financial matters, including budget, financial policies and insurance. Fiscal policies shall be reviewed annually by the Board.

Board Recruitment Committee

- Shall recruit Board and committee members who will be active and are dedicated to the goals of the affiliate and their role in the organization
- Shall be responsible for recruiting new Directors and submitting the names of qualified persons nominated as potential officers and Directors for the next calendar year.
- Develops, maintains and implements:
 - Board membership screening and interviewing process
 - New Director training and orientation
 - Director and officer transition program

- H. An Ad Hoc Committee may be created by a majority vote of the Board of Directors as necessary to address the needs or concerns of the Board. Such an Ad Hoc Committee may exist for no longer than the remainder of the current calendar year unless extended by a majority vote of the members of the Directors at the last scheduled meeting of the Board for that calendar year. The Chair of an Ad Hoc Committee shall be elected by a majority vote of

the Directors and may be removed, with or without cause, by a majority vote of the Directors.

ARTICLE IV - FISCAL POLICIES

CONTRACTS. The Board of Directors may authorize any officers, or agents of the corporation, in addition to the Executive Director, President, Vice President, and Treasurer so authorized by these by-laws, to enter into any contract or execute and deliver any instrument in the name of and on behalf of the corporation. Such authorization should be limited to specific instances whereby the officer or agent is designated and the type of contract described by the Board of Directors.

All fiscal policies shall be reviewed and approved annually by the Board of Directors.

ARTICLE V - CHANGING THE BYLAWS

- A. The Board of Directors shall have the power to alter, amend or appeal these By-laws or adopt new By-laws, provided that the By-laws at no time shall incorporate any provision inconsistent with the law, with the articles of incorporation, or with the purposes and goals of the organization.
- B. Amending the By-laws requires advance notice at the prior regular meeting. Such advance notice shall be in written format that shows written language and proposed language, and requires a 2/3 vote of the Board of Directors.
- C. The Bylaws will be reviewed annually by the Board of Directors at the first meeting of the calendar year.

ARTICLE VI – INDEMNIFICATION AND INSURANCE

- A. The corporation may indemnify any person who was or is a party, or is threatened to be made a party to any threatened, pending or completed action, suit or proceeding, whether civil, criminal, administrative or investigative, other than an action by or in the right of the corporation, by reason of the fact that he or she is or was a Director, officer, employee or agent of the corporation, or who is or was serving at the written request of the corporation as a director, officer, employee or agent of another corporation, partnership, joint venture, trust, or other enterprise, against expenses (including attorneys' fees), judgments, fines, and amounts paid in settlement actually and reasonably incurred by such person in connection with such action, suit, or proceeding, if such person acted in good faith and in a manner he or she reasonably believed to be in, or not opposed to, the best interests of the corporation, and, with respect to any criminal action or proceeding, had no reasonable cause to believe his or her conduct was unlawful. The termination of any action, suit or proceeding by judgment, order, settlement, conviction, or upon a plea of *nolo contendere* or its equivalent, shall not, of itself, create a presumption that the person did not act in good faith and in a manner which he or she reasonably believed to be in, or not opposed to, the best interests of the corporation, or with respect to any criminal action or proceeding, that the person had reasonable cause to believe that his or her conduct was unlawful.
- B. The corporation may indemnify any person who was or is a party, or is threatened to be made a party to any threatened, pending or completed action or suit by or in the right of the corporation to procure a judgment in its favor by reason of the fact that such person is or was a director, officer, employee or agent of the corporation, or is or was serving at the written request of the corporation, partnership, joint venture, trust or other enterprise, against expenses (including attorneys' fees), actually and reasonably incurred by such person in connection with the defense

or settlement of such action or suit, if such person acted in good faith and in a manner he or she reasonably believed to be in, or not opposed to, the best interests of the corporation, provided that no indemnification shall be made in respect of any claim, issue or matter as to which such person shall have been adjudged to be liable for negligence or misconducting the performance of his or her duty to the corporation, unless, and only to the extent that the court in which such action or suit was brought shall determine upon application that, despite the adjudication of liability, but in view of all the circumstances of the case, such person is fairly and reasonably entitled to indemnity for such expenses as the court shall deem proper.

- C. To the extent that a Director, officer, employee or agent of the corporation has been successful, on the merits or otherwise, in the defense of any action, suit or proceeding referred to in Sections (A) and (B) in this Article VI, or in defense of any claim, issue or matter therein, such person shall be indemnified against expenses (including attorney's fees) actually and reasonably incurred by such person in connection therewith.
- D. Any indemnification under Sections (A) and (B) of this Article VI (Unless ordered by a court) shall be made by the corporation only as authorized in the specific case, upon a determination that indemnification of the Director, officer, employee or agent is proper in the circumstances because he or she has met the applicable standard of conduct set forth in Sections (A) and (B) of this Article VI. Such determination shall be made (1) by the Board of Directors by a majority vote of a quorum consisting of directors who were not parties to such action, suit or proceeding, (2) if such a quorum is not obtainable, or, even if obtainable, a quorum of disinterested directors so directs, by independent legal counsel in a written opinion, or (3) by the members entitled to vote, if any.
- E. Expenses incurred in defending a civil or criminal action, suit or proceeding may be paid by the corporation in advance of the final disposition of such action, suit or proceeding, as authorized by the Board of Directors in the specific case, upon receipt of any undertaking by or on behalf of the director, officer, employee or agent to repay such amount, unless it shall ultimately be determined that he or she is entitled to be indemnified by the corporation as authorized in this Article VI.
- F. The indemnification provided by this Article VI shall not be deemed exclusive of any other rights to which those seeking indemnification may be entitled under any agreement, vote of disinterested Directors, or otherwise, both as to action in his or her official capacity and as to action in another capacity while holding such office, and shall continue as to a person who has ceased to be a Director, officer, employee or agent, and shall inure to the benefit of the heirs, executors and administrators of such a person. The Corporation is irrevocably dedicated to and operated exclusively for, nonprofit purposes; and no part of the income or assets of the Corporation shall be distributed to, nor inure to the benefit of, any individual.
- G. The corporation may purchase and maintain insurance of behalf of any person who is or was a Director, officer, employee or agent of the corporation, or who is or was serving at the request of the corporation, partnership, joint venture, trust or other enterprise, against any liability asserted against such person and incurred by such person, in any such capacity, or arising out of his or her status as such, whether or not the corporation would have the power to indemnify such person against such liability under the provisions of this Article VI.
- H. If the corporation has paid indemnity or has advanced expenses under this Article VI to a Director, officer, employee or agent, the corporation shall report the indemnification or advance in writing to the members entitled to vote with or before the notice of the next meeting of such members.

2016 Board members (updated 1/12/2016)

Name	Street	Phone, email	Came on	Term begins	Original term ends	May renew through
Roger Webber	302 Calvin St. Savoy, IL 61874	356-8353 (h) 377-2650 (c) rogerbyfordwebber@gmail.com	January 2014	January 2014	December 2015	Renewed 1/16 – 12/17 December 2021
Kate Metz	2006 Sunview Drive Champaign, IL 61821	home: 217-355-0388 cell: 217-898-1827 katem1827@att.net	January 2015	January 2015	December 2016	December 2022
Ronald Lyman Past President	3307 S. Barker Road Champaign, IL 61822	rlyman@quixnet.net cell: 217-841-0442	January 2010	January 2010	December 2011	Renewed 1/16 – 12/17 December 2017
Craig Kiddoo Treasurer	609 W. Church St. Savoy, IL 61874 Cozad Asset Management, Inc. 2501 Galen Dr. Champaign, IL 61821	craig@cozadassetmgmt.com (primary) sckiddoo@att.net (secondary) work: 217-356-8363 cell: 217-778-4580	November 2010	January 2011	December 2012	December 2018
Myrtle Ali Represents Low Income (location)	408 E Beardsley Champaign, IL 61820	myrtleali@att.net home: 217-356-0625 cell: 217-369-4517	January 2015	January 2015	December 2016	December 2022
Danis Pelmore Represents Low Income (location)	405 E Hill St., Champaign, IL 61820	DanisPelmore@gmail.com Danis.Pelmore@mutualofomaha.com Cell – 202-1077	January 2015	January 2015	December 2016	December 2022
Ross Skelly Represents Low Income (location)	202 E Chalmers, Apt 201 Champaign, IL 61820	rskelly2@illinois.edu	May 2015	May 2017	May 2016	Coincides with the term of the student chapter
Tim Gilles President	1408 Cobblefield Road Champaign, IL 61822	tgilles@uillinois.edu cell – 722-3222	January 2014	January 2014	December 2015	Renewed 1/16 – 12/17 December 2021

07

2016 Board members (updated 1/12/2016)

David Gillon Vie-President	902 Switchgrass Lane, Champaign, IL 61822	David.gillon@busey.com 352-9018 (h) 326-5241 (w) 530-2960 (c)	January 2015	January 2015	December 2016	December 2022
Sarah Hezlep	2004 Fox Drive Ste J Champaign, IL 61820	sarah@yettke.com 630-399-8641 Cell 359-1077 W	January 2016	January 2016	December 2017	December 2023
Giraido Rosales Represents Low Income (location)	618 W Hills St. Champaign, IL 61820	grosales@illinois.edu	January 2016	January 2016	December 2017	December 2023



Habitat for Humanity[®]

of Champaign County

Q 4./Q 6. Habitat for Humanity of Champaign County builds simple, decent, affordable housing for families at or below 80% AMI in Champaign County, Illinois. Habitat built the first home in 1992 and has been actively building new homes since. To date, 87 homes have been built and sold to low income families throughout Champaign County.

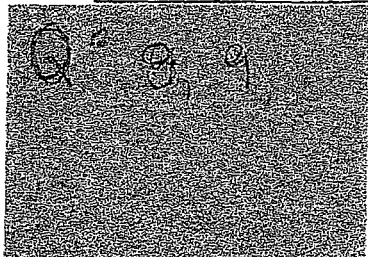
Q 5. Q 13. Habitat for Humanity of Champaign County conforms to the financial accountability standards of 24.CFR.84.21, "Standards for Financial Management Systems", as evidenced by annual audit. This authorization is given this 10 day of March, 2016.

- a. Financial records are maintained in our office in a secure office. Our accountant and bookkeeper maintain the financial records in QuickBooks and Habitat is provided a backup copy weekly.
- b. All deposits are made and reference the grant or funding source as part of the chart of accounts generated off QuickBooks.
- c. The board approved fiscal policies are attached.
- d. The budget is created by the Executive Director and Finance Committee and referred to the Board for final approval. Once approved, the budget is given to the bookkeeper and accountant to enter into QuickBooks.
- e. Financial expenditures are tracked as part of QuickBooks. The bookkeeper generates monthly reports that the finance committee reviews and looks for changes over or under 10% of budget. The Executive Director responds to questions. A quarterly report is provided to the board listing and explaining any changes.
- f. The fiscal policies are attached.
- g. Staff reviews invoices and assigns account codes. The Executive Director reviews prior to submitting to the bookkeeper for processing.
- h. The audit is completed annually and is usually September through December.

The families are selected based on the attached policy reviewed and approved by the board. Once approved, the families are shown all available properties and they can choose from those where they would like to live. If none of the properties are suitable to the family, they are put on hold for six months. After six months, they are shown all available lots again. At that time, they may either select a lot or withdraw from the program.

Q 19. Affordable Housing Experience

Sheila Dodd, Executive Director	25 years of affordable housing experience working with CDBG, HOME, NSP, IHDA and other grant funding on Community Development projects in Champaign County
Gary Pierson, Construction Manager	17 years construction experience with rehabilitation and new construction. Gary has worked with CHDO and HOME projects in the past three years



Certification Signature:

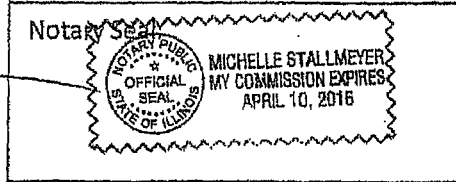
By *Jim Miller*

in the County of Champaign, Illinois

Signed (or subscribed or attested before me on March 10, 2016

Signature of Notary Public

Michelle Stallmeyer



Q 8.

Subject: Partner Family Selection Process		Standard Operating Procedure #
Date: 9/15/2015 Revised	Prepared by:	Reviewed by:
Page 1 of 4	Family Selection Committee	Board February 2013 Board August 2014 Board September 2015

Purpose	To establish a procedure for selecting Partner Families
Scope	This procedure applies to all eligible Champaign County residents
Policy	This procedure shall be completed on all inquiries for all Habitat programs
Contents	Section A - Soliciting Partner Families Section B - Partner Family Eligibility Section C - Processing Procedure

Section A – Soliciting Partner Families in the Program

The Home Buying and repair program is offered to residents in Champaign County. Interested Partner Families complete an interest form from the Habitat website, the ReStore, or sent to them by Habitat Staff. A review of the applicant's information is completed by staff. If initial review shows the family may be eligible for the program, the potential partner family will be invited to the next Family Orientation meeting. If they do not meet the requirements, a letter will be mailed explaining why they do not meet the program guidelines.

1. Discrimination: Habitat will not discriminate against any applicant by reason of race, color, creed, class, national origin, religion, sex, age, marital status, physical and mental disability, personal appearance, sexual preference, family responsibilities, matriculation, political affiliation, source of income, or any other discrimination based upon categorizing or classifying a person.

2. Priority Assistance: Partner families will be served on a first come first served basis. Once a partner family completes the requirements for that particular program year, if funding and staff resources allow, the buyer will start through the home building process.

3. Orientation Workshop: Partner families must attend an orientation workshop prior to approval for the program. The orientation workshop will focus on the application process and credit issues. Alternate arrangements or accommodations may be made for elderly or disabled partner families.

Section B – Partner Family Eligibility - Need, Ability to Pay and Willingness to Partner

Need

Any of the following could constitute need for adequate housing

1. Unsafe environment
2. Severely overcrowded space
3. Temporary housing
4. Housing cost is too high for income
5. Inability to obtain conventional financing to buy a home

Ability Pay

For approval applicants must meet the following Criteria

1. Household Income Limit: The partner families' gross annual household income cannot exceed 80% of the median family income for the Champaign-Urbana-Rantoul metro statistical area, as determined by the U.S. Department of Housing and Urban Development. Priority will be given to those at or below 60% but if qualified applicants are not found, the income limit will be 80% MFI.

Family Size	Minimum Monthly Income	Maximum Monthly Income
1	\$1,760	\$3,171
2	\$1,760	\$3,621
3	\$1,760	\$4,075
4	\$1,760	\$4,525
5	\$1,833	\$4,887
6	\$1,970	\$5,250
7	\$2,104	\$5,612
8	\$2,241	\$5,975

2. Asset Limit: Partner families must not have liquid assets in excess of \$10,000. If families are disabled or over the age of 62, asset limit must not exceed \$15,000. Partner families with assets in excess of the allowed amount shall not be eligible for housing unless the excess is applied to down payment and closing costs.

3. Housing Expense to Income: A partner family must meet the minimum housing affordability test. No more than 30% of the partner family's income can be used for mortgage, taxes, and insurance. The Champaign affiliate estimates this payment to be \$500 a month. If the family is receiving Section 8 homeownership assistance, the amount of assistance will be used to adjust the payment.

For example, if the Habitat mortgage is \$500 and the family will be receiving a Section 8 commitment of \$350 per month, the affordability test will use \$150 a month.

4. Total Debt to Income: To qualify for a home, the total monthly expenses shall not exceed 41% of his/her monthly income. Total expenses consist of:

- Monthly housing expenses: monthly payments on all loans secured by a lien on the property, including the proposed home loan, one twelfth (1/12) of yearly real estate taxes, and one-twelfth (1/12) of yearly hazard insurance premiums. The affiliate estimates this payment to be \$500 a month.
- Payments on installment loan debts with more than ten remaining payments.
- Alimony, child support, or maintenance payments.
- Credit card payments in the amount shown on the credit report or 5% of the card balance, whichever is higher.

5. Bankruptcy: In the case of the partner family filing bankruptcy, the application will be considered if two years have passed since the bankruptcy was discharged and there has been a satisfactory credit history during that time period.

6. Credit Issues: Partner families with \$1,800 or more in collections must be sent an Adverse Action letter within 30 days of credit review. Families with credit problems will be encouraged to participate in a local, accredited credit counseling program. Depending upon the type of debt or collection, they must also have re-established a satisfactory payment schedule for some period of time, in accordance with the table below:

Type of Collections		Program Requirement
Category 1	Medical and utility debt	Two months of on-time payments
Category 2	Phone bill, credit cards, department stores, bad checks, and rent-to-own credit	Six months of on-time payments
Category 3	Profit/loss write-off, repossessions	Three years since charge off date
Category 4	Judgments	Must be paid in full

Other Information:

- i. The affiliate has the option to deny any loan application based on criminal convictions, sex offender registry, excessive debt, poor credit history, inability to demonstrate a stable income pattern, failure to provide accurate and requested information, and/or failure to adhere to program requirements in a timely manner. Habitat will follow its criminal background check policy on all applicants.
- ii. Partner families who do not fully disclose all income and asset information will be denied assistance. If undisclosed income or asset information surface after the loan application is approved, the project will be terminated at that time and no additional assistance will be provided to that household. Providing false or incomplete information may result in prosecution.

Willingness to Partner

Habitat Families are considered Partners, and must agree to complete the following

1. Perform 250 hours of Sweat Equity or "hands-on" labor & volunteer hours including working in the ReStore and on build sites
2. Participate in free Educational Programs such household budgeting and maintenance
3. Accept our home design and where land has been donated
4. Be a positive representative of Habitat including public functions and interviews

Section C – Processing Procedures

The following section outlines the procedures for processing an application from potential partner families.

Application process

- a. Meet with prospective clients in The Orientation workshop sponsored by the Family Selection Committee.
 1. Interview and advise the partner family of the design and objectives of the program, and the specific terms and conditions under which assistance is provided.
 2. Obtain credit reports for clients prior to the workshop. Partner families must submit a written authorization for the affiliate to process a credit report.
 3. Estimate eligibility for the program based on stated income and assets
 4. Contact families within 30 days to advise of their eligibility based on their credit report.
- b. Obtain a written application from the partner family, including signed forms that will be used to verify:
 - Employment
 - Other income, housing expenses, and assets
 - Deposits with financial institutions
 - Criminal and background checks

- d. The affiliate staff will verify information provided by the partner family in the application. If the partner family can provide pay stubs, bank account statements, or other proof of income or assets, copies of that information may be used as documentation. Otherwise, written verification requests must be mailed to obtain the remaining information. Also order other information as needed to make an eligibility determination, such as additional credit reports. If using the partner family's tax return(s) as a source of income verification, the partner family should complete IRS Form 4506, *Request for Copy of Tax Return*.
- e. Affiliate staff will make a final determination of income eligibility to establish eligibility to be a partner family.
- f. After determination of income ability, a home visit is schedule to include at least two committee members to complete the home visit survey.
- g. Next the file will be provided to Family Selection Committee for approval
- h. If the Family Selection Committee agrees, final approval will be sent to the Board for review.

General financial controls

Who has access to cash?

See below.

Who has access to bank accounts?

Our signatories are the President, Vice-President, Executive Director, ReStore Director and Construction Manager. All checks require two signatures for amounts over \$500.

Who has access to credit cards?

Our VISA credit cards may only be used by those whose names appear on the card. These include the Executive Director, ReStore Director, and Construction Manager

Our Construction Manager uses accounts set up at Home Depot, Menard's, Springfield Electric, Armstrong Lumber and Lowe's so that he does not have to carry a card. The Construction Manager carries a Visa card to take care of incidentals that happen during a build.

Additional accounts are maintained at Rogard's, FedEx Office, TriColor Locksmith, Do It Best Hardware and Office Depot. All management staff is allowed to use those accounts.

Receipts for all purchases are coded to appropriate accounts by purchasing staffer.

All accounts are reconciled to printed receipts by the purchasing staff. ED reviews prior to submission to the bookkeeper for checks.

How is cash managed?

All checks received at the ReStore register are endorsed at the point of sale.

All checks received through the mail or in person (see below) are immediately endorsed.

Checks over \$1,000 written by the affiliate are signed by two signatories. Checks \$1,000 or less will be signed by the Executive Director. All bank accounts and signatories are authorized by the Board. Bills are approved and coded by relevant staff members then given to the ED for review. ED reviews coded bills then submits to Royal Accounting for payment. Unused, blank checks for our operating and mortgage escrow account are stored in the ED's office, in a safe.

Copies of all checks received are attached to respective deposit tickets and filed with respective bank statements. Back-up copies of all deposits, made by the ReStore Director, are maintained in the Executive Director's office. Bank reconciliations occur within five business days of receipt of the bank statement. Bank statements are reconciled monthly by Accountant and Finance Committee checks reconciliation once a month

Bank Reconciliations are done by Royal Accounting. All monies for home building are maintained in build-specific accounts.

Where are mortgages kept?

All original mortgage documents are stored in safe deposit locker at the Busey Bank on University in Champaign. The Executive Director has a key and a second is in the master safe (in the Board room). Copies of all paperwork are kept in the office for daily use.

Where are other assets stored?

Work site tools are secured in trailers or the ReStore after hours. The trailers are parked at work sites or in the rented storage space in Bondville.

Inventory is done by the Construction Manager at the beginning and end of each home build.

What is included in financial reports to the Board?

Monthly reports to the Board include balance sheets and year-to-date statements are reported by the Accountant.

Reports are now developed by Royal Accounting.

Independent audits are completed each fiscal year.

Who is allowed to enter into contracts?

Contracts over \$1,000 must be approved by the Executive Director or Treasurer.

Contracts over \$5,000 must be approved by the Board.

Who handles payroll and reimbursements?

ED process payroll in conjunction with Royal Accounting. Royal Accounting pays taxes and files quarterly report.

Reimbursement requests require supporting documentation and approval from supervisors and/or Executive Director.

Cash Flow – ReStore

1. Funds to come to the ReStore
 - a. At the cash register
 1. Cash
 2. Checks
 3. Credit cards
 - b. On the delivery truck
 1. Cash
 2. Checks

2. Daily closing procedure
 - a. At day's end, the register is counted down to \$150
 - b. Cash is counted by the ReStore Manager and a member of the ReStore staff.
 - c. Cash, checks, charge receipts, charge reports, and the "Z report" are placed in a sealed envelope with the cash total and date written on the outside. Both cash counters sign the seal.
 - d. The envelope is placed in the ReStore sales safe. The Executive Director and ReStore Director have access to that safe (key).
 - e. The \$150 till is placed in the ReStore till safe. This safe also contains rolled coins, \$100 in singles and fives. The ReStore Director and ReStore Manager have access to that safe (keys).
 - f. The ReStore drivers also place their cash and checks in the ReStore sales safe along with the day's delivery schedule, documenting which fees were paid in advance, at the home or refused.
3. Second count of sales and deliveries
 - a. Two to three times a week, as deposits are processed, the ReStore Director counts the ReStore sales safe, completing the deposit excel spreadsheet with the value of cash, credit card, check and sales tax in each one.
 - b. A copy of the spreadsheet is given to the Executive Director.
 - c. The envelopes signed and dated by the ReStore staff and Managers is kept with the spreadsheet copy in the Executive Director's.

Cash flow – donations and mortgages

1. Funds for donation and mortgages come to Habitat from individuals in person and through the mail.
2. In both cases, a copy of the check/money order is made for the donor/home owner and signed by the staff member receiving the payment. An additional copy goes to the ReStore Director and the Family Support Coordinator.
3. The checks/money orders are put into the master safe.

Cash flow – making deposits

All deposits are prepared and made by the ReStore Director. The steps are:

1. Remove all monies from the master safe.
2. Divide between sales, donations (to ReStore, specific home builds, in response to specific appeals or undesignated), mortgage payments and delivery/pick-up fees.
3. Count each deposit and record actual amounts of cash, checks, and charges on deposit record sheet. Record any voids and over/under amounts on the deposit record.
4. Check to make sure the totals counted match that of the ReStore staff. If not, ask either the Executive Director or Construction Manager to recount until both come to an agreement.
5. Attach photocopy of all checks for given deposit (e.g. all mortgage payments are copied and kept with the deposit receipt).
6. Put the original Z report, void slips, and charge receipts to deposit record into the envelope where the deposit was recorded. Staple the envelope to the excel spreadsheet copy and file in the Executive Director's office.

7. Go to Busey Bank at 100 E University. Upon return, give the Executive Director the receipt and all documentation.

Deposits are scanned or hand delivered by ED and emailed to Royal Accounting

Royal Accounting completes the following:

1. Enter deposits into QuickBooks marked according to their appropriate revenue line
2. Enter Sales Tax Collected amount into QuickBooks for each sales day
3. Enter Credit Card totals amount into QuickBooks for sales each day
4. Pay Sales Tax to State, monthly.

Property & Equipment Policies

Property and Equipment Procedures

Buildings, building improvements, leasehold improvements, property, and equipment are capitalized and depreciated as purchased in accordance with generally accepted accounting principles.

In order to be capitalized, improvement expenditures must significantly improve the asset, or extend the useful life of the asset, not simply be a repair. To assist in this determination, consider the following questions (a "yes" would indicate the item should be capitalized):

- Does the project create a new tangible item that has a life of greater than 1 year?
- Does the project extend the useful life of an existing capital asset or a component part of an existing capital asset beyond a year?
- Is there a step up in quality of the completed asset (or a component of the completed asset) over the existing asset as a result of the project?

Property and equipment that will NOT be depreciated include:

Land owned and used by HfH

Land, houses, or other property held for resale to families under HfH programs

Capitalization Cutoff Points

It is the policy of the organization to expense items in the period purchased if these assets cost \$1,000 or less individually. This includes any asset where the per unit price is less than \$1000 individually, even if the asset is part of a larger "system" that exceeds \$1,000. Assets costing in excess of \$1,000 individually (after any rebates or refunds) will be capitalized and depreciated in accordance with the organization's depreciation policies.

Depreciation

HfH will depreciate fixed assets using the straight line method as follows:

- Buildings will be depreciated over a 35-year period.
- Building Improvements will be depreciated over a 20-year period.

- Leasehold Improvements will be depreciated over the shorter of 1) the life of the asset itself, or 2) the remaining length of the lease term.
- Vehicles will be depreciated over a 5-year period.
- Furniture, and equipment will be depreciated over a 5-year period.
- Tools will be depreciated over a 4-year period.
- Computer hardware and software will be depreciated over a 3-year period.

Fully depreciated fixed assets will remain on the organization's statement of financial position until they are disposed of or otherwise deemed worthless.

Disposals

The list of fixed assets will be reviewed annually as part of the audit process to watch for assets no longer in use by HfH, or otherwise disposed of by HfH. Assets will then be removed from the Statement of Net Assets Property and Accumulated Depreciated accounts. In addition, any disposals of items in which compensation is received by HfH or the asset is not fully depreciated will also affect the Gain/Loss of Fixed Assets account on HfH's Statement of Changes (P&L).

1:16 PM
03/01/16
Accrual Basis

Habitat for Humanity of Champaign County
Balance Sheet
As of January 31, 2016
Jan 31, 16

Q14

ASSETS

Current Assets

Checking/Savings

10000 · Cash & Cash Equivalents

10100 · Operating Checking	7,197.78
10150 · Escrow Checking	20,848.35
10200 · Busey Money Market Account	29,127.79
10300 · Savings - Bank Champaign	7,519.75
10400 · Savings - First Mid Illinois	141,500.93
10520 · Cking-Midland States *40828	16,158.90
10600 · PayPal Account	6,418.01
10650 · Escrow held by Chicago Title	294,715.52
10700 · Student Chapter Accounts	
10720 · UIUC Student Checking	28,891.70
10740 · UIUC Student Chapter RSO	35,942.19
10800 · UIUC Student Charity Acct	18.30

Total 10700 · Student Chapter Accounts 64,852.19

10900 · Unused Giftcards 5,000.00

Total 10000 · Cash & Cash Equivalents 593,339.22

Total Checking/Savings 593,339.22

Other Current Assets

12200 · Employee Loan Receivable 2,511.49

12500 · Prepaid Expenses 8,350.02

Total Other Current Assets 10,861.51

Total Current Assets 604,200.73

Fixed Assets

18000 · Fixed Assets

18100 · Cars, Trucks & Trailers-Restor 49,633.48

18120 · Cars, Trucks & Trailers-Constr 13,405.00

18300 · Computer and Related Equipment 14,468.95

18400 · Store Fixtures & Equipment 365,761.03

18600 · Accumulated Depreciation -427,712.65

18700 · Land for Development 92,500.00

18730 · Homes for Resale 192,900.00

Total 18000 · Fixed Assets 300,955.81

Total Fixed Assets 300,955.81

Other Assets

13000 · Mortgages Receivable-KeyStone 167,394.93

13005 · Mortgages Receivable-AmeriNatnl 2,259,071.06

13020 · Other Homeowner Receivable 18,818.60

13600 · Unamortized Mortgage Discount -934,336.59

15000 · Construction in Progress

1500-17 · CIP-512 W Beardsley 25,383.73

1500-18 · CIP-1205 Beslin 88.66

1500-20 · CIP-1306 Dublin (HALF LOT) 222.26

Habitat for Humanity of Champaign County

Balance Sheet

As of January 31, 2016

Jan 31, 16

1500-30 · CIP-506 E Columbia, Champaign	817.87
1500-31 · CIP-807 N Romine	133,618.71
1500-36 · CIP-410 E Beardsley	-55.12
1500-38 · CIP-1508 Paula Drive	80,320.42
1500-41 · CIP- 301 Thompson, Urbana	-620.81
1500-42 · CIP- 303 Thompson, Urbana	-434.48
1500-43 · CIP -1405 W Eads St.	136,554.48
1500-46 · CIP - 321 N Park, Gifford	116,035.54
1500-47 · CIP - 904 N Hickory	24,367.92
1500-48 · CIP 903 W Eads St	63,998.26
1500-49 · CIP- 1403 W Eads St.	25,789.85
1500-50 · CIP 1218 Paula Dr.	5,609.18
1500-51 · CIP-1706 Paula	1,189.51
1500-GK · CIP-Gift in Kind	20,088.06
Total 15000 · Construction in Progress	<u>632,974.04</u>
Total Other Assets	<u>2,143,922.04</u>
TOTAL ASSETS	<u><u>3,049,078.58</u></u>
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
20000 · Accounts Payable	12,903.00
Total Accounts Payable	12,903.00
Credit Cards	
21000 · Credit Card Liabilities	
21100 · Busey Bank CC - 8626	-3,362.03
21150 · Busey Bank CC - 0606	7,658.78
Total 21000 · Credit Card Liabilities	<u>4,296.75</u>
Total Credit Cards	4,296.75
Other Current Liabilities	
22000 · Accrued Payroll Liabilities	
22050 · Accrued Wages	24,780.45
22080 · Accrued Vacation	23,083.77
22100 · Accrued FICA and Fed W/H	-114.60
22300 · Accrued State Unemployment	3,167.81
22450 · Accrued Health Insurance	-831.30
22500 · United Way Donation	120.60
22600 · Other Payroll Liabilities	-499.52
Total 22000 · Accrued Payroll Liabilities	<u>49,707.21</u>
23020 · Gift Certificate Liability	-976.74
23100 · Sales Tax Liability	5,378.26
23500 · R/E Property Tax Liability	3,958.88
25000 · Escrow Liability-KeyStone	-7,660.66
25005 · Escrow Liability -Amerinational	-15,867.96
Total Other Current Liabilities	<u>34,538.99</u>

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Accrual Basis

Habitat for Humanity of Champaign County
Balance Sheet
As of January 31, 2016
Jan 31, 16

Total Current Liabilities	<u>51,738.74</u>
Total Liabilities	51,738.74
Equity	
30000 · Unrestricted Net Assets	
31000 · Undesignated	2,232,582.66
32000 · Board Designated	
32100 · Board Designated-Houses	32,433.87
32300 · Board Designated-Capital Assets	<u>25,083.31</u>
Total 32000 · Board Designated	<u>57,517.18</u>
Total 30000 · Unrestricted Net Assets	2,290,099.84
35000 · Temp Restricted Net Assets	457,154.86
Net Income	<u>250,085.14</u>
Total Equity	<u>2,997,339.84</u>
TOTAL LIABILITIES & EQUITY	<u><u>3,049,078.58</u></u>

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HABITAT FOR HUMANITY OF CHAMPAIGN COUNTY

Champaign, Illinois

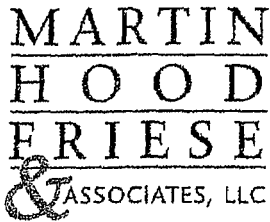
Financial Statements

For the Year Ended

June 30, 2015

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INDEPENDENT AUDITOR'S REPORT

Board of Directors
Habitat for Humanity of Champaign County
Champaign, Illinois

We have audited the accompanying financial statements of Habitat for Humanity of Champaign County (a nonprofit organization), which comprise the statement of financial position as of June 30, 2015, and the related statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

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

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not

for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

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

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Habitat for Humanity of Champaign County as of June 30, 2015, and the changes in its net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Martin, Hood, Friese & Associates, LLC

Champaign, Illinois
December 01, 2015

HABITAT FOR HUMANITY OF CHAMPAIGN COUNTY
Statement of Financial Position
June 30, 2015

ASSETS

Current Assets	
Cash	\$ 367,757
Cash - Restricted	325,000
Receivables:	
Mortgages Receivable, Net of Discount	65,000
Grants Receivable	51,627
Mortgage Escrow Receivables	48,732
Miscellaneous Receivables	32,801
Inventory - Homes Held for Sale	93,900
Prepaid Expenses	37,687
Total Current Assets	<u>1,022,504</u>
Property and Equipment, Net	<u>15,555</u>
Other Assets	
Land and Construction in Progress	612,780
Mortgages Receivable, Net of Current Portion and Discount	1,242,899
Total Other Assets	<u>1,855,679</u>
Total Assets	<u>\$ 2,893,738</u>

LIABILITIES AND NET ASSETS

Current Liabilities	
Accounts Payable	\$ 77,828
Mortgage Escrow Deposits	2,249
Accrued Expenses	66,404
Total Liabilities	<u>146,481</u>
Net Assets	
Unrestricted:	
Undesignated	2,236,667
Board Designated	53,434
Total Unrestricted	<u>2,290,101</u>
Temporarily Restricted	457,156
Total Net Assets	<u>2,747,257</u>
Total Liabilities and Net Assets	<u>\$ 2,893,738</u>

See Accompanying Notes

HABITAT FOR HUMANITY OF CHAMPAIGN COUNTY
Statement of Activities
For the Year Ended June 30, 2015

	Unrestricted	Temporarily Restricted	Total
Support and Revenue			
<i>Support</i>			
Contributions	\$ 99,109	\$ 132,011	\$ 231,120
Grants:			
IL Office of the Attorney General Grant	-	650,000	650,000
City of Champaign Grant	-	155,000	155,000
IL Housing Development Authority Grant	-	117,550	117,550
Community Housing Development Organization Grants	-	84,000	84,000
Housing Authority of Champaign County Grant	-	78,561	78,561
United Way Grant	-	20,000	20,000
Habitat for Humanity Capacity Building Grant	-	16,400	16,400
Habitat for Humanity International Lumber Grant	-	2,846	2,846
Other Grants	12,600	34,800	47,400
Fund Raising Events	65,479	14,407	79,886
In-Kind Contributions:			
Land	-	35,000	35,000
Materials and Services	37,311	-	37,311
Total Support	<u>214,499</u>	<u>1,340,575</u>	<u>1,555,074</u>
<i>Revenue</i>			
ReStore Sales	785,034	-	785,034
Housing and Rehab Sales	615,768	-	615,768
Amortization of Mortgage Discounts	80,587	-	80,587
Service Revenue	14,441	-	14,441
Interest Income	300	-	300
Miscellaneous	798	-	798
Total Revenue	<u>1,496,928</u>	<u>-</u>	<u>1,496,928</u>
<i>Net Assets Released from Restrictions</i>			
Restrictions Satisfied	<u>1,249,661</u>	<u>(1,249,661)</u>	<u>-</u>
Total Support and Revenue	<u>2,961,088</u>	<u>90,914</u>	<u>3,052,002</u>
Expenses			
<i>Program Services</i>			
Housing Services	1,772,803	-	1,772,803
ReStore Services	739,713	-	739,713
Total Program Services	<u>2,512,516</u>	<u>-</u>	<u>2,512,516</u>
<i>Supporting Services</i>			
General and Administrative	111,182	-	111,182
Fund Raising	95,359	-	95,359
Total Supporting Services	<u>206,541</u>	<u>-</u>	<u>206,541</u>
Total Expenses	<u>2,719,057</u>	<u>-</u>	<u>2,719,057</u>
Change in Net Assets	242,031	90,914	332,945
Net Assets, Beginning of Year	<u>2,048,070</u>	<u>366,242</u>	<u>2,414,312</u>
Net Assets, End of Year	<u>\$ 2,290,101</u>	<u>\$ 457,156</u>	<u>\$ 2,747,257</u>

See Accompanying Notes

HABITAT FOR HUMANITY OF CHAMPAIGN COUNTY

Statement of Functional Expenses

For the Year Ended June 30, 2015

	Program Services			Supporting Services			Total Expenses
	Housing Services	ReStore Services	Total Program Services	General and Administrative	Fund Raising	Total Supporting Services	
Cost of Homes Sold and Rehab	\$ 1,121,834	\$ -	\$ 1,121,834	\$ -	\$ -	\$ -	\$ 1,121,834
Salaries	228,015	276,738	504,753	35,136	29,551	64,687	569,440
Mortgage Discounts on Homes Sold	219,908	-	219,908	-	-	-	219,908
Rent	32,580	154,110	186,690	16,204	8,102	24,306	210,996
Employee Benefits	29,430	54,130	83,560	24	906	930	84,490
Legal and Professional	21,348	14,818	36,166	14,818	14,817	29,635	65,801
Insurance	7,243	37,570	44,813	7,048	10,818	17,866	62,679
Payroll Taxes	22,490	31,054	53,544	3,474	2,867	6,341	59,885
Training, Travel and Lodging	41,761	2,862	44,623	7,821	3,742	11,563	56,186
Utilities	2,488	39,806	42,294	4,976	2,487	7,463	49,757
Temporary Contract Labor	-	29,881	29,881	-	-	-	29,881
Maintenance and Repairs	4,928	22,632	27,560	694	347	1,041	28,601
Tithing Costs to Habitat for Humanity							
International	12,750	12,750	25,500	-	-	-	25,500
Credit Card Processing Fees	-	14,187	14,187	-	-	-	14,187
Small Tools and Equipment	1,223	9,801	11,024	1,223	1,223	2,446	13,470
Other Fund Raising, Home							
Dedication and Event Costs	3,669	-	3,669	-	8,060	8,060	11,729
Telephone, Website and Internet	2,045	2,045	4,090	2,045	2,044	4,089	8,179
Depreciation	3,536	3,937	7,473	148	147	295	7,768
Advertising	1,049	5,277	6,326	296	1,135	1,431	7,757
Office Expenses	1,199	1,168	2,367	1,168	1,168	2,336	4,703
Warranty Costs	1,838	-	1,838	-	-	-	1,838
Fees and Licenses	881	-	881	-	-	-	881
Miscellaneous	12,588	26,947	39,535	16,107	7,945	24,052	63,587
Total	\$ 1,772,803	\$ 739,713	\$ 2,512,516	\$ 111,182	\$ 95,359	\$ 206,541	\$ 2,719,057

See Accompanying Notes

HABITAT FOR HUMANITY OF CHAMPAIGN COUNTY
Statement of Cash Flows
For the Year Ended June 30, 2015

Cash Flows from Operating Activities	
Change in Net Assets	\$ 332,945
Adjustments to Reconcile Change in Net Assets to Net Cash Provided by (Used In) Operating Activities:	
Depreciation	7,768
(Increase) Decrease in Assets:	
Mortgages Receivable, Net of Discount	(171,542)
Grants Receivable	194,664
Mortgage Escrow Receivables	(13,735)
Miscellaneous Receivables	169,253
Inventory - Homes Held for Sale	(73,900)
Prepaid Expenses	(2,441)
Land and Construction in Progress	(194,207)
Increase (Decrease) in Liabilities:	
Accounts Payable	(40,735)
Mortgage Escrow Deposits	(18,771)
Accrued Expenses	4,449
Deferred Revenue	(4,816)
Total Adjustments	<u>(144,013)</u>
Net Cash Provided by (Used In) Operating Activities	<u>188,932</u>
 Cash Flows from Investing Activities	
Purchases of Property and Equipment	<u>(1,275)</u>
 Net Change in Cash	 187,657
 Cash, Beginning of Year	 <u>505,100</u>
 Cash, End of Year	 <u>\$ 692,757</u>

See Accompanying Notes

HABITAT FOR HUMANITY OF CHAMPAIGN COUNTY
Notes to Financial Statements
June 30, 2015

1. Nature of Operations

Habitat for Humanity of Champaign County (Organization) is a nonprofit organization that provides affordable housing to low and moderate income families. Habitat builds and renovates houses in Central Illinois that are then sold to families at an affordable price. Habitat provides these families with zero interest mortgages. Habitat also provides rehab work for homeowners who have been affected by natural disasters. Activities of Habitat included in these financial statements include the activities of the projects being conducted by Habitat for Humanity of Champaign County, its ReStore, and its various partnership groups.

Habitat operates a home improvement store called the ReStore. Local businesses and private citizens donate new and used building materials, home furnishings, and other household goods to the ReStore, which are then used to support Habitat's mission. The ReStore also educates area residents and homeowners about re-examining, reusing, and recycling items that might otherwise end up in landfills.

The Organization works with various partnership groups, including the campus chapter of Habitat for Humanity at the University of Illinois at Urbana-Champaign, who sponsor specific home builds. The partnerships are under the direct control of the Organization. These groups are responsible for obtaining funding and providing volunteers. The Organization is responsible for organizing and completing construction projects using these funds and labor. The Organization is also responsible for the accounting and controls the use of funds for these groups.

Private contributions from private citizens or local governments and grants provide the majority of the Organization's support. Based on expenses, housing services is the Organization's most significant program.

2. Summary of Significant Accounting Policies

Following is a summary of the significant accounting policies of the Organization:

Reserved Cash – The Organization received a grant from the Illinois Office of the Attorney General from the National Foreclosure Settlement. As part of the agreement, the Organization must engage a title company to open a construction escrow account to process the disbursement of funds related to the acquisition, rehabilitation, and construction of real property. Reserved cash held in escrow at the title company at June 30, 2015 was \$325,000.

ReStore Inventory – The Organization does not report a value for the ReStore inventory because it is not practical to do so due to the nature of the items held in inventory. No ReStore inventory was purchased by the Organization. All inventory held by the ReStore was received through donations.

Mortgages Receivable – Mortgages receivable are stated at the amount management expects to collect from year-end outstanding balances, net of discounts, and are secured by the homes associated with each mortgage. Management has provided no allowance for uncollectible mortgages receivable based upon prior experience and management's assessment of the collectability of existing specific mortgages. Mortgages are considered delinquent after six months of non-payment. If management determined an allowance was necessary, the allowance would be increased by a provision for mortgages receivable losses, which would be charged to expense, and reduced by charge-offs, net of recoveries.

Grants Receivable – Grants receivable results from grants for which support has been recognized but funds from the grantor have not been received before June 30, 2015. Grants receivable are stated at the amount management expects to collect from the balances outstanding at year-end. Management has provided no allowance for uncollectible grants receivable based upon management's assessment of the collectability of the existing specific grants receivable.

Mortgage Escrow Receivables and Mortgage Escrow Deposits – The Organization services its own mortgage loans, with the exception of those handled by a servicing agency as discussed below. The Organization collects loan payments (including the escrow portion) directly from the mortgagees and pays bills covered by the escrow deposits (including real estate taxes and insurance). At June 30, 2015, the Organization had paid more from the escrow accounts of certain mortgagees than it had taken in from loan payments resulting in a deficit in those mortgage escrow accounts, which the Organization intends to collect through future mortgage payments. These deficits are reported as Mortgage Escrow Receivables. In other cases, at June 30, 2015, the Organization had paid less from the escrow accounts of certain mortgagees than it had taken in from loan payments resulting in a surplus in those mortgage escrow accounts. These surpluses are reported as Mortgage Escrow Deposits. Management has provided no allowance for uncollectible escrow amounts based upon management's assessment of the collectability of the existing specific escrow balances.

The majority of the Organization's mortgages receivable is being serviced by an external mortgage servicing agency under a renewable one year service contract. Though the Organization incurs certain fees under the agreement, the Organization believes the use of this agency allows the Organization to better serve its mortgagees (through better monitoring and reporting capabilities) and allows Organizational personnel previously allocated to these tasks to focus more on the Organization's overall mission.

Inventory – Homes Held for Sale – The homes are held as inventory and carried at the purchase price when the property purchased by the Organization includes a home, as opposed to just land.

ReStore Revenue – ReStore revenue is recognized at the point of sale.

Construction Contracts – The revenue from cost-plus-fee construction contracts is recognized on the percentage-of-completion method, measured by the percentage of costs incurred to date to estimated total costs for the contract. This method is used because management considers expended costs to be the best available measure of progress on these contracts.

Contract costs include all direct costs relating to contract performance. Provision for estimated losses on uncompleted contracts is made in the period in which such losses are determined, if any. Changes in job performance, job conditions, and estimated profitability, including those arising from contract penalty provisions and final contract settlements, if any, may result in revisions to costs and income and are recognized in the period in which the revisions are determined.

As of June 30, 2015, there were no construction contracts in process.

Land and Construction in Progress – The Organization capitalizes all acquisition, preconstruction, and construction costs related to its home build projects. In keeping with the mission of the Organization, homes are sold to program participants at an amount below the capitalized project cost. The losses incurred by the Organization in relation to home sales are recognized when the homes are sold rather than during construction.

In addition to home build projects, the Organization also rehabilitates homes. Rehabilitation projects are commonly funded via grants and/or homeowner insurance proceeds (in the case of homes damaged by insurable events, such as certain natural disasters) and typically last for a shorter period of time than do home build projects. The costs incurred on these projects are tracked in the Land and Construction in Progress account on the Statement of Financial Position and relieved to the Statement of Activities as Rehabilitation Home Sales up to the amount of revenue earned on such projects (typically, revenue is earned on these projects via the incurrence of the appropriate costs or in accordance with the applicable grant, insurance or other guidelines). Costs incurred in excess of earned revenue on such projects remain in the Land and Construction in Progress account until sufficient additional revenue is earned (or the project is completed) while amounts received in excess of applicable costs are tracked as Deferred Revenue on the Statement of Financial Position until the Organization earns the revenue (or the project is completed). In this way, any losses incurred by the Organization on rehabilitation projects are also recognized in the period of project completion, rather than during construction.

Property and Equipment – The Organization follows the practice of capitalizing, at cost, all expenditures for property and equipment in excess of the capitalization threshold of \$1,000. Depreciation on the equipment is computed on the straight-line method over the estimated useful life of the assets.

Compensated Absences – It is the Organization’s policy to permit employees to accumulate earned but unused vacation. A liability is recorded for accumulated unused vacation at June 30, 2015, and is included in accrued expenses on the Statement of Financial Position.

Net Assets – The Organization reports net assets and changes therein as follows:

- a. Unrestricted Net Assets – Net assets that are not subject to donor or grantor imposed stipulations
- b. Temporarily Restricted Net Assets – Net assets subject to donor or grantor imposed stipulations that may or will be met, either by actions of management and/or the passage of time. When a restriction is satisfied, temporarily restricted net assets are reclassified to unrestricted net assets and reported in the statement of activities as net assets released from restrictions.
- c. Permanently Restricted Net Assets – Net assets subject to donor imposed stipulations that are maintained permanently. The Organization has no permanently restricted net assets at June 30, 2015.

Contributions – All contributions are considered to be available for unrestricted use unless specifically restricted by the donor.

In-Kind Contributions – The Organization frequently receives in-kind contributions of land, materials, and services as part of its home building and rehabilitation projects.

Contributed land and materials are valued at the fair market value of the land and materials at the time of donation based on comparison to the fair value of similar items (this valuation method is considered a FASB ASC 820 Level 2 methodology).

Contributed services are reported as revenue (and equivalent expense) only if the services create or enhance a nonfinancial asset (for example: property and equipment) or:

- a. Would typically need to be purchased by the Organization if the services had not been provided by contribution
- b. Require specialized skills
- c. Are provided by individuals with those skills (such as accounting, financial, construction, educational, electrical, legal, medical, and other services provided by accountants, investment advisers, contractors, teachers, electricians, lawyers, doctors, and other professional and craftspeople)

Contributed services typically relate to the Organization’s housing services program and are typically related to construction services, legal, or other services associated with the operation of this program.

Functional Expense Allocations – The costs of providing the various programs and other activities have been summarized on a functional basis in the statement of activities. Accordingly, certain costs have been allocated among the programs and supporting services benefited.

Warranties – The Organization includes a one-year warranty with all home sales. During this period, all repairs due to construction defects will be the responsibility of the Organization. The Organization is not responsible for home repairs after the one-year period. Based on the Organization's past experience and status of its current home builds, management does not consider a liability for warranty costs necessary, and therefore, no liability for warranty costs has been included in the financial statements.

Estimates – The preparation of the financial statements, in conformity with accounting principles generally accepted in the United States of America, requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

Income Taxes – The Organization is a tax-exempt organizations under Internal Revenue Code Section 501(c)(3).

Income Tax Uncertainties – As of June 30, 2015, the Organization's federal and state tax filings that fall within the applicable statutes of limitation remain open for review by tax authorities.

Subsequent Events – Management has evaluated subsequent events through December 31, 2015, the date which the financial statements were available to be issued.

3. Collateralization of Deposits

At June 30, 2015, the Organization had deposits at financial institutions totaling \$815,246. Of this amount, \$679,127 was covered by federal depository insurance with the remaining \$136,119 uninsured and uncollateralized. The bank balance was adjusted for reconciling items to a book balance of \$692,757 as of June 30, 2015.

4. Mortgages Receivable, Net

Mortgages Receivable consists of mortgages held by the Organization on houses sold to low and moderate income families in Champaign County, Illinois. Each mortgage is for an amount that covers only a portion of the direct costs of construction. These mortgages bear no interest. The mortgages are reported by the Organization at the present value of future mortgage payments. The discount rates used are based on the rates published by Habitat for Humanity International (HFHI), and range from 7.00 to 9.00 percent. Discounts are amortized to revenue over the, generally 20-year or 25-year, mortgage term using the interest method. Discounts remaining on closed loans are fully recorded to revenue. Due to the uncertainty of future events (such as the timing of payments), it is at least reasonably possible management's estimate of the discount will be modified in the future.

As of June 30, 2015, Mortgages Receivable net consists of:

Mortgages Receivable	\$ 2,242,236
Less: Discount on Mortgages Receivable	<u>(934,337)</u>
Total Mortgages Receivable, Net of Discount	1,307,899
Current Portion of Mortgages Receivable, Net of Discount	<u>(65,000)</u>
Non-Current Portion of Mortgages Receivable, Net of Discount	<u>\$ 1,242,899</u>

As of June 30, 2015, approximately \$137,000 of total Mortgages Receivable, net of discount, related to mortgages with payments greater than 90 days past due, including approximately \$73,000 of total Mortgages Receivable, net of discount, related to mortgages with payments in excess of six months past due, (which are considered delinquent in accordance with the Organization's policy).

5. Miscellaneous Receivables

Miscellaneous Receivables consists of the following at June 30, 2015:

Homeowner Receivable - Privacy Fence and Appliances	\$ 17,240
Contribution Receivable	5,050
Amerinational Collections Unremitted	7,927
Employee Loan Receivable	2,540
Other	44
Total Miscellaneous Receivables	<u>\$ 32,801</u>

6. Property and Equipment, Net

Property and equipment consists of the following at June 30, 2015:

Leasehold Improvements	\$ 365,761
Tools, Truck, Trailers, and Office Equipment	<u>77,507</u>
Total Property and Equipment	443,268
Less: Accumulated Depreciation	<u>(427,713)</u>
Property and Equipment, Net	<u>\$ 15,555</u>

7. Land and Construction in Progress

Land and construction in progress consists of land held for future construction and partially completed house and rehab projects. As of June 30, 2015, the Organization expects to incur additional costs for completion of the houses in the subsequent year. The value of these assets at June 30, 2015 equals costs (if purchased) or fair value at the time of donation. It is expected that these projects will be sold to low or moderate income

program participants at an amount below the current carrying value, which is in keeping with the mission of the Organization. The difference between the carrying amount and the eventual realizable amount cannot be determined.

Land and construction in progress consists of the following at June 30, 2015:

Construction in Progress	\$ 531,280
Land Held for Future Construction	81,500
Total Land and Construction in Progress	<u>\$ 612,780</u>

8. Fair Value Measurements

Financial Accounting Standards Board Accounting Standards Codification (FASB ASC) 820 establishes a framework for measuring fair value under generally accepted accounting principles. The framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under FASB ASC 820 are described below:

Level 1 Inputs to the valuation methodology are based on unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2 Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in active markets
- Quoted prices for identical or similar assets or liabilities in inactive markets
- Inputs other than quoted prices that are observable for the asset or liability
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full-term of the asset or liability.

Level 3 Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs. There have been no changes in the methodologies used at June 30, 2015.

The following is a description of the valuation methodologies used for assets measured at fair value:

Land Held for Future Construction:

Donated land held for future construction (which is included in Land and Construction in Progress) is valued at the fair value of the land at the time of donation based on comparison to other similar lots. This valuation method is considered a Level 2 methodology and at June 30, 2015 the Organization reported \$81,500 of Land Held for Future Construction.

9. Accrued Expenses

Accrued expenses consist of the following at June 30, 2015:

Accrued Payroll Liabilities	\$	54,168
Other Accrued Expenses		12,236
Total Accrued Expenses	\$	<u>66,404</u>

10. Board Designated Net Assets

Unrestricted Board Designated Net Assets is as follows as of June 30, 2015:

Homebuilding	\$	32,434
Capital Assets		21,000
Total Board Designated Net Assets	\$	<u>53,434</u>

11. Temporarily Restricted Net Assets

Temporarily Restricted Net Assets consist of the following, at June 30, 2015:

Contributions for Specific Homes:		
Student Activities	\$	56,466
Grants:		
Attorney General Grant		313,687
Housing Authority of Champaign County		37,172
Capacity Building Grant		831
Land for Future Construction		49,000
Total Temporarily Restricted Net Assets	\$	<u>457,156</u>

12. **Leases**

On August 11, 2011 the Organization entered into a non-cancelable lease for office and ReStore space that runs through August 31, 2016. The terms of the lease require the Organization to initially pay \$10,808 per month with an adjustment increase between 2.0 and 5.0 percent annually on each September 1st, plus the actual cost of insurance and property taxes. The lease provides the Organization with the option to renew the agreement for three additional five-year periods at a rent amount to be negotiated. The rent expense under this lease for the year ended June 30, 2015 was \$161,508, including \$14,598 for insurance and property taxes.

The Organization also entered into a non-cancelable lease for storage space that started January 17, 2014 and runs through January 16, 2016. The terms of the lease require the Organization to initially pay \$3,244 per month with an adjustment increase between 2.0 and 5.0 percent annually on January 17th, plus the actual cost of utilities, interior and exterior common area maintenance, owner building insurance, real estate taxes and other similar maintenance and repair expenses prepaid at an initial rate of \$514 per month and subject to an annual true-up to actual costs each year. The lease provides the Organization with the option to renew the agreement for three additional years at a rent amount to be negotiated. The rent expense under this lease for the year ended June 30, 2015 was \$39,313.

The future minimum lease payments for these leases, excluding insurance and property taxes, based on an estimated 3.5 percent annual rent increases, are as follow:

<u>Fiscal Year</u>	
2016	\$ 188,995
2017	28,785
Total	<u>\$ 217,780</u>

The Organization also entered into various other month-to-month, cancellable leases. Total rent expense under these leases for the year ended June 30, 2015 was \$10,175.

13. **Habitat for Humanity International**

The Organization is an affiliate of HFHI. As part of this relationship, the Organization receives guidance, organizational materials, and operational and accounting manuals. In addition, HFHI recommends that each affiliate make a contribution equal to 10 percent of cash contributions received (excluding cash restricted to local use only) during the year, to be used to support international projects. Because these contributions are voluntary, the Organization does not record a liability and related expense until the Board approves payment. During the year ended June 30, 2015, the Organization contributed approximately \$25,500 to HFHI.

The Organization also participated in the HFHI Lumber Grant. Under this grant agreement, the Organization was able to recover a portion of its lumber costs through reimbursements from a pool of funds established and maintained by HFHI. Total grant revenue recognized under this grant for the year ended June 30, 2015 was \$2,846.

The Organization also participated in the HFHI Capacity Building Grant. Under this grant agreement, the Organization paid the salary of a new, high impact employee aimed at increasing the home building capacity. Total grant revenue recognized under this grant for the year ended June 30, 2015 was \$16,400.

Habitat for Humanity of Champaign County
Profit & Loss Budget Performance
January 2016

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Ordinary Income/Expense	Jan 16	Budget
Income		
40000 · Operations Revenue		
41000 · Housing/Mortgage Related		
41100 · Sales Price-New Homes	0.00	12,000.00
41300 · Homeowner Payment Fees	50.00	
Total 41000 · Housing/Mortgage Related	50.00	12,000.00
42000 · ReStore Income		
42100 · Sale of Goods	61,820.60	62,500.00
42112 · Sale of Groupon Vouchers - Net	-162.20	
42115 · Ebay Sales	0.00	208.33
42116 · Ebay Shipping & fees	0.00	-41.67
42120 · Pick Up and Delivery Fees	1,365.00	2,000.00
42140 · Cash Contribution/ReStore	2,471.50	83.33
42160 · Cash Registers Over/Short	23.38	-100.00
42200 · Sales Tax Discount	88.89	100.00
42600 · Electronic Recycle	466.97	625.00
Total 42000 · ReStore Income	66,074.14	65,374.99
43000 · Other Operational Revenue		
43100 · Interest Income	9.81	41.67
Total 43000 · Other Operational Revenue	9.81	41.67
Total 40000 · Operations Revenue	66,133.95	77,416.66
44000 · Support		
45000 · Unrestricted Donations		
45100 · General Unrestricted Donations	2,810.50	2,500.00
45200 · Business Donations (unrestrict)		
45210 · Business General Donations	37.02	14,583.33
45220 · Matching Gifts	0.00	291.67
Total 45200 · Business Donations (unrestrict)	37.02	14,875.00
45300 · Church Donations	25.00	6,250.00
45360 · United Way Donations	1,281.70	694.45
45400 · Donations received through HfHI	0.00	
45420 · Cars for Homes	0.00	250.00
45500 · Donations via Events		
45510 · Home Matters	510.00	2,500.00
45520 · Gift Wrapping/Market Place Mall	0.00	833.33
45525 · Market Place Mall/Other	1,118.00	41.67
45530 · IL Football Parking	0.00	41.67
45560 · Community/Org Fundraisers	0.00	416.67
45570 · Dare to Dream	0.00	
Total 45500 · Donations via Events	1,628.00	3,833.34
45000 · Unrestricted Donations - Other	0.00	
Total 45000 · Unrestricted Donations	5,782.22	28,402.79
46000 · Temp Restricted Donations		

Habitat for Humanity of Champaign County
Profit & Loss Budget Performance
January 2016

	Jan 16	Budget
46200 · Womens Build Donations		
46210 · WB Signature Event	0.00	416.67
46220 · Habitat for Humanity Bike 500	0.00	833.33
46240 · Champaign Marathon	0.00	20.83
46250 · Women Build Grants	0.00	416.67
46260 · 3rd Party WB Fundraisers	0.00	125.00
46200 · Womens Build Donations - Other	0.00	208.33
Total 46200 · Womens Build Donations	0.00	2,020.83
46600 · Church House Builds	0.00	
46690 · Other Temp Restricted Donations	0.00	7,291.67
46000 · Temp Restricted Donations - Other	0.00	2,500.00
Total 46000 · Temp Restricted Donations	0.00	11,812.50
47000 · Fundraising & Appeals		
47200 · Holiday Appeal	2,575.00	1,250.00
47300 · Soft Ask (Spring News Appeal)	0.00	416.67
47000 · Fundraising & Appeals - Other	0.00	
Total 47000 · Fundraising & Appeals	2,575.00	1,666.67
48000 · Grants Revenue		
48120 · Home Depot	0.00	416.67
48140 · Act on Energy	0.00	625.00
48200 · United Way Grant	1,666.67	1,666.67
48300 · Capacity Building Grant	0.00	208.33
48450 · Attorney General Grant	0.00	54,166.67
48500 · Misc One-Time Grants	0.00	2,500.00
48700 · Government Grants		
48710 · City of Urbana	0.00	
48715 · Urbana Blight Reduct Prog (BRP)	0.00	
48730 · City of Champ Stimulus Contract	0.00	2,083.33
48740 · Housing Auth of Champ Co (HACC)	0.00	12,500.00
48750 · CHDO Funds-Construction	0.00	15,000.00
48752 · CHDO Funds-Admin Grant	0.00	1,166.67
48760 · Home Funds-Lot Clearance/Constr	0.00	12,500.00
Total 48700 · Government Grants	0.00	43,250.00
Total 48000 · Grants Revenue	1,666.67	102,833.34
Total 44000 · Support	10,023.89	144,715.30
Total Income	76,157.84	222,131.96
Gross Profit	76,157.84	222,131.96
Expense		
51000 · Housing & Mortgage Expenses		
51010 · Salaries & Benefits / Program		
51030 · Salaries / Program	17,406.99	20,541.67
51050 · Payroll Taxes /Program	3,140.22	1,648.75
51070 · Health Insurance /Program	2,464.93	1,666.67
51080 · Other Benefits/Program	52.28	100.00

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Habitat for Humanity of Champaign County
Profit & Loss Budget Performance
January 2016

	Jan 16	Budget
51090 · SIMPLE IRA/Program	398.97	625.00
Total 51010 · Salaries & Benefits / Program	23,463.39	24,782.09
51100 · Build Costs/Cost of Houses Sold		
51110 · Construction Costs at Close	0.00	86,666.67
51120 · Build Costs of CHDO Contract	0.00	41.67
51140 · AG Grant		
51144 · Housing Counseling	1,200.00	2,500.00
Total 51140 · AG Grant	1,200.00	2,500.00
51150 · Construction Costs after Close		
51150-6 · 605 Louisiana	31.00	
51150-z · Other Addresses	309.00	833.33
51150 · Construction Costs after Close - Other	0.00	125.00
Total 51150 · Construction Costs after Close	340.00	958.33
51160 · Urbana Blight Reduct Prog (BRP)		
51160-1 · 1310 W Hill	0.00	
51160-2 · 5 Hill Court	0.00	
51160-3 · 1114 W Church	0.00	
51160-4 · 703 N Mathews Ave	0.00	
51160-5 · 1112 W Church	0.00	
Total 51160 · Urbana Blight Reduct Prog (BRP)	0.00	
51185 · ABWK Project Expenses	0.00	1,666.67
Total 51100 · Build Costs/Cost of Houses Sold	1,540.00	91,833.34
51200 · Other Costs of Construction		
51220 · Builders Risk Insurance	99.67	208.33
51230 · Property Taxes	0.00	208.33
51250 · Home Warranty Expenses	0.00	208.33
51280 · Dedications/Program	0.00	416.67
Total 51200 · Other Costs of Construction	99.67	1,041.66
51300 · Housing & Mortgage Auto Costs		
51320 · Gas, Maintenance & Repairs	288.92	625.00
51340 · Auto Insurance	0.00	125.00
51300 · Housing & Mortgage Auto Costs - Other	0.00	208.33
Total 51300 · Housing & Mortgage Auto Costs	288.92	958.33
51400 · Volunteer Recognition/Program	0.00	62.50
51420 · HFH Uniforms	224.93	166.67
51460 · Training, Travel & Lodging	568.83	833.33
51700 · Advertising & Promo	0.00	104.17
51720 · Dues/Program	269.73	125.00
51740 · Licenses & Fees	136.99	208.33
51800 · Legal Fees/Program	0.00	1,041.67
51930 · AmeriNational Fees	750.00	625.00
51950 · Miscellaneous Program Expense	58.43	833.33
51000 · Housing & Mortgage Expenses - Other	0.00	
Total 51000 · Housing & Mortgage Expenses	27,400.89	122,615.42

Habitat for Humanity of Champaign County
Profit & Loss Budget Performance
January 2016

	<u>Jan 16</u>	<u>Budget</u>
52000 · ReStore Expenses		
52010 · Salaries & Benefits / ReStore		
52030 · Salaries & Wages /ReStore	25,452.79	24,266.67
52050 · Payroll Taxes/ReStore	3,802.09	2,184.17
52070 · Health Insurance/ReStore	4,900.80	4,166.67
52080 · Other Benefits/ReStore	114.89	166.67
52090 · SIMPLE IRA/ReStore	405.45	625.00
52095 · Temporary Labor	3,503.94	
Total 52010 · Salaries & Benefits / ReStore	<u>38,179.96</u>	<u>31,409.18</u>
52100 · ReStore Supplies	551.84	625.00
52120 · ReStore Equipment	212.95	208.33
52130 · Restore - Storage Rental	0.00	
52140 · ReStore Repairs & Maintenance	433.71	291.67
52300 · ReStore Auto Costs		
52320 · Gas, Maintenance & Repairs	0.00	2,083.33
52340 · Auto Insurance	170.83	166.67
52390 · Truck Rental	152.96	
52300 · ReStore Auto Costs - Other	0.00	41.67
Total 52300 · ReStore Auto Costs	<u>323.79</u>	<u>2,291.67</u>
52400 · Volunteer Recognition/ReStore	0.00	166.67
52420 · HFH Uniforms	0.00	166.67
52460 · Training, Travel & Lodging	0.00	416.67
52700 · Advertising & Promo	300.00	500.00
52720 · Dues/ ReStore	62.25	62.50
52740 · Licences & Fees / ReStore	0.00	20.83
52800 · Legal Fees/ReStore	0.00	83.33
52850 · Register/Check/CC fees		
52880 · Credit Card Processing Fees	934.17	1,250.00
Total 52850 · Register/Check/CC fees	<u>934.17</u>	<u>1,250.00</u>
52950 · Misc Expense	0.00	2,916.67
52000 · ReStore Expenses - Other	0.00	
Total 52000 · ReStore Expenses	<u>40,998.67</u>	<u>40,409.19</u>
54000 · Fundraising Expenses		
54010 · Salaries & Benefits / FR		
54030 · Salary/Fundraising	1,904.80	2,729.17
54050 · Payroll Taxes/FR	384.98	245.83
54070 · Health Insurance/Fundraising	624.49	520.83
54080 · Other Benefits/FR	4.02	20.83
54090 · SIMPLE IRA/FR	68.56	70.83
Total 54010 · Salaries & Benefits / FR	<u>2,986.85</u>	<u>3,587.49</u>
54100 · FR Info/Newsletters		
54120 · Holiday Appeal	0.00	208.33
54140 · Soft Appeal (Spring Newsletter)	0.00	208.33
54100 · FR Info/Newsletters - Other	0.00	83.33

Habitat for Humanity of Champaign County
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	Jan 16	Budget
Total 54100 · FR Info/Newsletters	0.00	499.99
54200 · Fundraising Events Expenses		
54210 · Dare to Dream Expenses	19,838.44	666.67
54220 · Gift Wrapping Expenses	0.00	166.67
54240 · Home Matters	0.00	208.33
54260 · WBH Fundraising Expenses	0.00	83.33
54200 · Fundraising Events Expenses - Other	0.00	
Total 54200 · Fundraising Events Expenses	19,838.44	1,125.00
54460 · Training, Travel & Lodging	410.77	208.33
54700 · Advertising & Promo	0.00	
54720 · Dues/Fundraising	62.25	62.50
54740 · Licences & Fees	0.00	
54800 · Legal Fees/Fundraising	0.00	41.67
54950 · Miscellaneous Fundraising Ex	3.47	83.33
Total 54000 · Fundraising Expenses	23,301.78	5,608.31
56000 · Operating Expenses		
56010 · Salaries & Benefits / MG&A		
56030 · Salaries & Wages/M&G	2,396.46	4,592.08
56050 · Payroll Taxes/M&G	476.85	413.33
56070 · Health Insurance / M&G	762.32	625.00
56080 · Other Benefits/M&G	28.14	41.67
56090 · SIMPLE IRA/M&G	83.54	100.00
Total 56010 · Salaries & Benefits / MG&A	3,747.31	5,772.08
56460 · Training, Travel, Lodging M&G	345.52	500.00
56720 · Dues/M&G	162.25	104.17
56740 · Licences & Fees	129.97	83.33
56950 · Misc M&G Expenses	0.00	83.33
Total 56000 · Operating Expenses	4,385.05	6,542.91
58000 · Operating Expenses to Allocate		
58100 · Expenses to Allocate - 25%		
58110 · Accounting	1,440.50	4,166.67
58120 · Advertising	0.00	416.67
58140 · Computer Software & Supplies	0.00	208.33
58160 · Donor Recog	0.00	125.00
58170 · Legal Fees/M&G	0.00	83.33
58180 · Insurance - General Policy	1,137.66	833.33
58200 · Office Equipment - Rental Fees	0.00	208.33
58210 · Office Equip - Purchases/Repair	0.00	208.33
58220 · Office Supplies	0.00	291.67
58240 · Postage & Freight	237.91	125.00
58260 · Website, Internet & Email	486.86	833.33
58290 · Other to Allocate-25% each	59.05	666.67
58100 · Expenses to Allocate - 25% - Other	0.00	
Total 58100 · Expenses to Allocate - 25%	3,361.98	8,166.66

Habitat for Humanity of Champaign County
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	Jan 16	Budget
58400 · Expenses to Allocate 80/10/5/5		
58245 · Parking Rental	200.00	200.00
58410 · Building Maintenance	392.65	625.00
58420 · Building Rent	14,370.00	14,000.00
58460 · Insurance - Liability	0.00	541.67
58480 · Insurance - Workers Comp	2,296.89	2,513.33
58500 · Utilities & Telephone	3,185.36	3,333.33
58590 · Other 80/10/5/5 Expenses	0.00	208.33
58400 · Expenses to Allocate 80/10/5/5 - Other	1,277.75	83.33
Total 58400 · Expenses to Allocate 80/10/5/5	21,722.65	21,504.99
58700 · Expenses to Allocate-Prog/Resto		
58720 · Food & Entertainment	60.61	20.83
58740 · Tithe	1,875.00	625.00
58760 · Building Rent (208 W Griggs, U)	4,058.54	4,166.67
58780 · Insurance - Volunteers	100.42	83.33
Total 58700 · Expenses to Allocate-Prog/Resto	6,094.57	4,895.83
Total 58000 · Operating Expenses to Allocate	31,179.20	34,567.48
99999 · Uncategorized	3,565.03	
Total Expense	130,830.62	209,743.31
Net Ordinary Income	-54,672.78	12,388.65
Other Income/Expense		
Other Income		
9000 · Student Income		
9010 · Contributions/Individuals	0.00	62.50
9020 · Contributions/Business	0.00	8.33
9040 · Contributions/RSO	0.00	625.00
9051 · Grants/Orange Krush	0.00	166.67
9052 · Grants/Other	0.00	250.00
9121 · Interest Income	0.00	20.83
9301 · Canning/Student Chapter	0.00	250.00
9302 · Assembly Hall/Student Chapter	524.61	62.50
9304 · Misc. Fundraising	75.60	166.67
9305 · Appeals/Student Chapter	0.00	62.50
9400 · T-Shirt Sales/Student Chapter	0.00	16.67
9402 · Sand Volleyball/Student Chapter	0.00	83.33
9403 · Trick or Treat for Change	0.00	83.33
9405 · Misc E & A	0.00	8.33
9407 · Collegiate Challenge	38.00	1,800.00
9408 · Frisbee Tournament	0.00	66.67
9409 · 5 K Race/Student Chapter	0.00	100.00
9620 · Misc. income	0.00	4.17
Total 9000 · Student Income	638.21	3,837.50
Total Other Income	638.21	3,837.50
Other Expense		

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Habitat for Humanity of Champaign County
Profit & Loss Budget Performance
January 2016

	<u>Jan 16</u>	<u>Budget</u>
9500 · Student Expenses		
9210 · Computer Software Supplies	0.00	4.17
9220 · Office Supplies/Student Chapter	0.00	4.17
9320 · Dues & Fees/Student Chapter	0.00	9.83
9360 · Fundraising/Student Chapter	0.00	62.50
9361 · Misc Outreach Expense	0.00	8.33
9362 · Publicity/Student Chapter	0.00	4.17
9363 · Misc Construction Expense	0.00	16.67
9364 · Misc E&A Expenses	0.00	4.17
9381 · Quad Day-Activity Day/Student	0.00	6.25
9382 · Sand Volleyball Tournament	180.00	25.00
9383 · Trick or Treat for Change	0.00	3.75
9385 · Frisbee Tournament/Student Chap	0.00	4.17
9386 · 5 K Race/Student Chapter	0.00	29.17
9388 · A Day Without a Home	0.00	4.17
9389 · Hunger & Homelessness Week	0.00	8.33
9390 · Act-Speak-Build Week	0.00	4.17
9391 · Misc. Expense	0.00	4.17
9392 · T-Shirts/Student Chapter	0.00	25.00
9501 · Appeals/Student Chapter	0.00	6.25
9502 · Board Retreats & Picnic	0.00	4.17
9675 · Tithe/Student Chapter	0.00	62.50
9710 · Collegiate Challenge Expenses	4,183.62	1,800.00
9730 · Travel, Food, and Lodging	0.00	25.00
9750 · Volunteer Recognition	0.00	6.25
9880 · Homecoming/Student Chapter	0.00	5.00
9890 · Social/Student Chapter	0.00	20.83
9900 · Student Build Transfer	0.00	2,916.67
Total 9500 · Student Expenses	<u>4,363.62</u>	<u>5,074.86</u>
Total Other Expense	<u>4,363.62</u>	<u>5,074.86</u>
Net Other Income	<u>-3,725.41</u>	<u>-1,237.36</u>
Net Income	<u><u>-58,398.19</u></u>	<u><u>11,151.29</u></u>

Habitat for Humanity of Champaign County
Profit & Loss Budget Performance
January 2016

	<u>Jul '15 - Jan 16</u>	<u>YTD Budget</u>
Ordinary Income/Expense		
Income		
40000 · Operations Revenue		
41000 · Housing/Mortgage Related		
41100 · Sales Price-New Homes	320,000.00	84,000.00
41300 · Homeowner Payment Fees	200.00	
Total 41000 · Housing/Mortgage Related	<u>320,200.00</u>	<u>84,000.00</u>
42000 · ReStore Income		
42100 · Sale of Goods	451,065.84	437,500.00
42112 · Sale of Groupon Vouchers - Net	-511.35	
42115 · Ebay Sales	4,877.24	1,458.35
42116 · Ebay Shipping & fees	-314.37	-291.65
42120 · Pick Up and Delivery Fees	10,505.50	14,000.00
42140 · Cash Contribution/ReStore	4,846.95	583.35
42160 · Cash Registers Over/Short	299.32	-700.00
42200 · Sales Tax Discount	726.40	700.00
42600 · Electronic Recycle	2,281.80	4,375.00
Total 42000 · ReStore Income	<u>473,777.33</u>	<u>457,625.05</u>
43000 · Other Operational Revenue		
43100 · Interest income	94.29	291.65
Total 43000 · Other Operational Revenue	<u>94.29</u>	<u>291.65</u>
Total 40000 · Operations Revenue	<u>794,071.62</u>	<u>541,916.70</u>
44000 · Support		
45000 · Unrestricted Donations		
45100 · General Unrestricted Donations	24,528.00	17,500.00
45200 · Business Donations (unrestrict)		
45210 · Business General Donations	277.46	102,083.35
45220 · Matching Gifts	0.00	2,041.65
Total 45200 · Business Donations (unrestrict)	<u>277.46</u>	<u>104,125.00</u>
45300 · Church Donations	9,105.81	43,750.00
45360 · United Way Donations	10,793.03	4,861.09
45400 · Donations received through HfH	223.17	0.00
45420 · Cars for Homes	843.75	1,750.00
45500 · Donations via Events		
45510 · Home Matters	20,315.00	17,500.00
45520 · Gift Wrapping/Market Place Mall	12,116.60	5,833.35
45525 · Market Place Mall/Other	1,288.04	291.65
45530 · IL Football Parking	870.00	291.65
45560 · Community/Org Fundraisers	4,937.56	2,916.65
45570 · Dare to Dream	24,710.00	
Total 45500 · Donations via Events	<u>64,237.20</u>	<u>26,833.30</u>
45000 · Unrestricted Donations - Other	402.43	
Total 45000 · Unrestricted Donations	<u>110,410.85</u>	<u>198,819.39</u>
46000 · Temp Restricted Donations		

Habitat for Humanity of Champaign County
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	<u>Jul '15 - Jan 16</u>	<u>YTD Budget</u>
46200 · Womens Build Donations		
46210 · WB Signature Event	500.00	2,916.65
46220 · Habitat for Humanity Bike 500	15,651.03	5,833.35
46240 · Champaign Marathon	0.00	145.85
46250 · Women Build Grants	250.00	2,916.65
46260 · 3rd Party WB Fundraisers	0.00	875.00
46200 · Womens Build Donations - Other	3,575.00	1,468.35
Total 46200 · Womens Build Donations	19,976.03	14,145.85
46600 · Church House Builds	11,483.74	
46690 · Other Temp Restricted Donations	19,758.00	51,041.65
46000 · Temp Restricted Donations - Other	0.00	17,500.00
Total 46000 · Temp Restricted Donations	51,217.77	82,687.50
47000 · Fundraising & Appeals		
47200 · Holiday Appeal	17,610.00	8,750.00
47300 · Soft Ask (Spring News Appeal)	0.00	2,916.65
47000 · Fundraising & Appeals - Other	1,005.00	
Total 47000 · Fundraising & Appeals	18,615.00	11,666.65
48000 · Grants Revenue		
48120 · Home Depot	0.00	2,916.65
48140 · Act on Energy	500.00	4,375.00
48200 · United Way Grant	11,666.69	11,666.65
48300 · Capacity Building Grant	2,907.69	1,468.35
48450 · Attorney General Grant	325,000.00	379,166.65
48500 · Misc One-Time Grants	93,500.00	17,500.00
48700 · Government Grants		
48710 · City of Urbana	37,500.00	
48715 · Urbana Blight Reduct Prog (BRP)	55,262.00	
48730 · City of Champ Stimulus Contract	0.00	14,583.35
48740 · Housing Auth of Champ Co (HACC)	66,917.39	87,500.00
48750 · CHDO Funds-Construction	60,000.00	105,000.00
48752 · CHDO Funds-Admin Grant	0.00	8,166.65
48760 · Home Funds-Lot Clearance/Constr	0.00	87,500.00
Total 48700 · Government Grants	219,679.39	302,750.00
Total 48000 · Grants Revenue	653,253.77	719,833.30
Total 44000 · Support	833,497.39	1,013,006.84
Total Income	1,627,569.01	1,554,923.54
Gross Profit	1,627,569.01	1,554,923.54
Expense		
51000 · Housing & Mortgage Expenses		
51010 · Salaries & Benefits / Program		
51030 · Salaries / Program	124,991.00	143,791.65
51050 · Payroll Taxes /Program	11,588.01	12,941.25
51070 · Health Insurance /Program	12,844.05	11,666.65
51080 · Other Benefits/Program	433.37	700.00

Habitat for Humanity of Champaign County
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January 2016

	<u>Jul '15 - Jan 16</u>	<u>YTD Budget</u>
51090 · SIMPLE IRA/Program	3,037.50	4,375.00
Total 51010 · Salaries & Benefits / Program	152,893.93	173,474.55
51100 · Build Costs/Cost of Houses Sold		
51110 · Construction Costs at Close	530,872.70	606,666.65
51120 · Build Costs of CHDO Contract	0.00	291.65
51140 · AG Grant		
51144 · Housing Counseling	6,486.34	17,500.00
Total 51140 · AG Grant	6,486.34	17,500.00
51150 · Construction Costs after Close		
51150-6 · 605 Louisiana	31.00	
51150-z · Other Addresses	381.34	5,833.35
51150 · Construction Costs after Close - Other	2,897.00	875.00
Total 51150 · Construction Costs after Close	3,309.34	6,708.35
51160 · Urbana Blight Reduct Prog (BRP)		
51160-1 · 1310 W Hill	203.00	
51160-2 · 5 Hill Court	321.00	
51160-3 · 1114 W Church	18,005.37	
51160-4 · 703 N Mathews Ave	303.00	
51160-5 · 1112 W Church	17,739.38	
Total 51160 · Urbana Blight Reduct Prog (BRP)	36,571.75	
51185 · ABWK Project Expenses	358.20	11,666.65
Total 51100 · Build Costs/Cost of Houses Sold	577,598.33	642,833.30
51200 · Other Costs of Construction		
51220 · Builders Risk Insurance	697.69	1,458.35
51230 · Property Taxes	6.94	1,458.35
51250 · Home Warranty Expenses	0.00	1,458.35
51280 · Dedications/Program	1,408.38	2,916.65
Total 51200 · Other Costs of Construction	2,113.01	7,291.70
51300 · Housing & Mortgage Auto Costs		
51320 · Gas, Maintenance & Repairs	2,760.83	4,375.00
51340 · Auto Insurance	0.00	875.00
51300 · Housing & Mortgage Auto Costs - Other	0.00	1,458.35
Total 51300 · Housing & Mortgage Auto Costs	2,760.83	6,708.35
51400 · Volunteer Recognition/Program	546.46	437.50
51420 · HFH Uniforms	324.72	1,166.65
51460 · Training, Travel & Lodging	4,734.04	5,833.35
51700 · Advertising & Promo	0.00	729.15
51720 · Dues/Program	1,200.47	875.00
51740 · Licenses & Fees	5,107.99	1,458.35
51800 · Legal Fees/Program	648.25	7,291.65
51930 · AmeriNational Fees	5,792.50	4,375.00
51950 · Miscellaneous Program Expense	1,767.04	5,833.35
51000 · Housing & Mortgage Expenses - Other	67.94	
Total 51000 · Housing & Mortgage Expenses	755,555.51	858,307.90

Habitat for Humanity of Champaign County
Profit & Loss Budget Performance
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	<u>Jul '15 - Jan 16</u>	<u>YTD Budget</u>
52000 · ReStore Expenses		
52010 · Salaries & Benefits / ReStore		
52030 · Salaries & Wages /ReStore	168,798.81	169,866.65
52050 · Payroll Taxes/ReStore	16,027.65	15,289.15
52070 · Health Insurance/ReStore	25,159.47	29,166.65
52080 · Other Benefits/ReStore	902.11	1,166.65
52090 · SIMPLE IRA/ReStore	3,120.24	4,375.00
52095 · Temporary Labor	39,761.53	
Total 52010 · Salaries & Benefits / ReStore	<u>253,769.81</u>	<u>219,864.10</u>
52100 · ReStore Supplies	3,075.22	4,375.00
52120 · ReStore Equipment	2,301.44	1,468.35
52130 · Restore - Storage Rental	178.84	
52140 · ReStore Repairs & Maintenance	1,524.31	2,041.65
52300 · ReStore Auto Costs		
52320 · Gas, Maintenance & Repairs	6,851.22	14,583.35
52340 · Auto Insurance	1,196.81	1,166.65
52390 · Truck Rental	2,728.30	
52300 · ReStore Auto Costs - Other	0.00	291.65
Total 52300 · ReStore Auto Costs	<u>10,775.33</u>	<u>16,041.65</u>
52400 · Volunteer Recognition/ReStore	222.53	1,166.65
52420 · HFH Uniforms	303.16	1,166.65
52460 · Training, Travel & Lodging	756.40	2,916.65
52700 · Advertising & Promo	3,314.25	3,500.00
52720 · Dues/ ReStore	62.25	437.50
52740 · Licences & Fees / ReStore	0.00	145.85
52800 · Legal Fees/ReStore	0.00	583.35
52850 · Register/Check/CC fees		
52880 · Credit Card Processing Fees	6,111.48	8,750.00
Total 52850 · Register/Check/CC fees	<u>6,111.48</u>	<u>8,750.00</u>
52950 · Misc Expense	1,409.21	20,416.65
52000 · ReStore Expenses - Other	116.00	
Total 52000 · ReStore Expenses	<u>283,920.23</u>	<u>282,864.05</u>
54000 · Fundraising Expenses		
54010 · Salaries & Benefits / FR		
54030 · Salary/Fundraising	18,809.21	19,104.15
54050 · Payroll Taxes/FR	1,731.66	1,720.85
54070 · Health Insurance/Fundraising	3,164.49	3,645.85
54080 · Other Benefits/FR	31.76	145.85
54090 · SIMPLE IRA/FR	519.74	495.85
Total 54010 · Salaries & Benefits / FR	<u>24,256.86</u>	<u>25,112.55</u>
54100 · FR Info/Newsletters		
54120 · Holiday Appeal	1,961.15	1,458.35
54140 · Soft Appeal (Spring Newsletter)	0.00	1,458.35
54100 · FR Info/Newsletters - Other	0.00	583.35

Habitat for Humanity of Champaign County
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	Jul '15 - Jan 16	YTD Budget
Total 54100 · FR Info/Newsletters	1,961.15	3,500.05
54200 · Fundraising Events Expenses		
54210 · Dare to Dream Expenses	21,854.05	4,666.65
54220 · Gift Wrapping Expenses	2,733.31	1,166.65
54240 · Home Matters	0.00	1,458.35
54260 · WBH Fundraising Expenses	0.00	583.35
54200 · Fundraising Events Expenses - Other	18.32	
Total 54200 · Fundraising Events Expenses	24,605.68	7,875.00
54460 · Training, Travel & Lodging	2,320.61	1,458.35
54700 · Advertising & Promo	13.77	0.00
54720 · Dues/Fundraising	494.84	437.50
54740 · Licences & Fees	1,516.00	0.00
54800 · Legal Fees/Fundraising	0.00	291.65
54950 · Miscellaneous Fundraising Ex	204.23	583.35
Total 54000 · Fundraising Expenses	55,373.14	39,258.45
56000 · Operating Expenses		
56010 · Salaries & Benefits / MG&A		
56030 · Salaries & Wages/M&G	22,550.16	32,144.60
56050 · Payroll Taxes/M&G	2,078.45	2,893.35
56070 · Health Insurance / M&G	3,990.94	4,375.00
56080 · Other Benefits/M&G	202.07	291.65
56090 · SIMPLE IRA/M&G	632.05	700.00
Total 56010 · Salaries & Benefits / MG&A	29,453.67	40,404.60
56460 · Training, Travel, Lodging M&G	2,857.46	3,500.00
56720 · Dues/M&G	1,061.00	729.15
56740 · Licences & Fees	644.68	583.35
56950 · Misc M&G Expenses	60.72	583.35
Total 56000 · Operating Expenses	34,077.53	45,800.45
58000 · Operating Expenses to Allocate		
58100 · Expenses to Allocate - 25%		
58110 · Accounting	44,380.75	29,166.65
58120 · Advertising	1,302.81	2,916.65
58140 · Computer Software & Supplies	2,844.84	1,458.35
58160 · Donor Recog	0.00	875.00
58170 · Legal Fees/M&G	0.00	583.35
58180 · Insurance - General Policy	7,963.62	5,833.35
58200 · Office Equipment - Rental Fees	1,431.13	1,458.35
58210 · Office Equip - Purchases/Repair	1,662.28	1,458.35
58220 · Office Supplies	1,713.61	2,041.65
58240 · Postage & Freight	1,090.41	875.00
58260 · Website, Internet & Email	7,411.25	5,833.35
58290 · Other to Allocate-25% each	149.02	4,666.65
58100 · Expenses to Allocate - 25% - Other	3,306.00	
Total 58100 · Expenses to Allocate - 25%	73,256.72	57,166.70

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Habitat for Humanity of Champaign County
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	<u>Jul '15 - Jan 16</u>	<u>YTD Budget</u>
58400 · Expenses to Allocate 80/10/5/5		
58245 · Parking Rental	1,400.00	1,400.00
58410 · Building Maintenance	1,603.03	4,375.00
58420 · Building Rent	99,986.00	98,000.00
58460 · Insurance - Liability	7.67	3,791.65
58480 · Insurance - Workers Comp	16,078.23	17,593.35
58500 · Utilities & Telephone	24,382.63	23,333.35
58590 · Other 80/10/5/5 Expenses	7,500.00	1,458.35
58400 · Expenses to Allocate 80/10/5/5 - Other	2,107.67	583.35
Total 58400 · Expenses to Allocate 80/10/5/5	<u>153,065.23</u>	<u>150,535.05</u>
58700 · Expenses to Allocate-Prog/Resto		
58720 · Food & Entertainment	1,564.05	145.85
58740 · Tithe	3,750.00	4,375.00
58760 · Building Rent (208 W Griggs, U)	30,574.33	29,166.65
58780 · Insurance - Volunteers	702.94	583.35
Total 58700 · Expenses to Allocate-Prog/Resto	<u>36,591.32</u>	<u>34,270.85</u>
Total 58000 · Operating Expenses to Allocate	<u>262,912.27</u>	<u>241,972.60</u>
99999 · Uncategorized	3,565.03	
Total Expense	<u>1,395,403.71</u>	<u>1,468,203.45</u>
Net Ordinary Income	232,165.30	86,720.09
Other Income/Expense		
Other Income		
9000 · Student Income		
9010 · Contributions/Individuals	78.31	437.50
9020 · Contributions/Business	0.00	58.35
9040 · Contributions/RSO	10,062.86	4,375.00
9051 · Grants/Orange Krush	2,000.00	1,166.65
9052 · Grants/Other	2,000.00	1,750.00
9121 · Interest Income	0.00	145.85
9301 · Canning/Student Chapter	1,340.61	1,750.00
9302 · Assembly Hall/Student Chapter	4,044.36	437.50
9304 · Misc. Fundraising	1,367.11	1,166.65
9305 · Appeals/Student Chapter	0.00	437.50
9400 · T-Shirt Sales/Student Chapter	0.00	116.65
9402 · Sand Volleyball/Student Chapter	876.02	583.35
9403 · Trick or Treat for Change	961.17	583.35
9405 · Misc E & A	0.00	58.35
9407 · Collegiate Challenge	38.00	12,600.00
9408 · Frisbee Tournament	0.00	466.65
9409 · 5 K Race/Student Chapter	0.00	700.00
9620 · Misc. Income	0.00	29.15
Total 9000 · Student Income	<u>22,768.44</u>	<u>26,862.50</u>
Total Other Income	<u>22,768.44</u>	<u>26,862.50</u>
Other Expense		

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	<u>Jul '15 - Jan 16</u>	<u>YTD Budget</u>
9500 · Student Expenses		
9210 · Computer Software Supplies	0.00	29.15
9220 · Office Supplies/Student Chapter	0.00	29.15
9320 · Dues & Fees/Student Chapter	100.00	68.85
9360 · Fundraising/Student Chapter	425.50	437.50
9361 · Misc Outreach Expense	10.89	58.35
9362 · Publicity/Student Chapter	5.00	29.15
9363 · Misc Construction Expense	0.00	116.65
9364 · Misc E&A Expenses	29.69	29.15
9381 · Quad Day-Activity Day/Student	0.00	43.75
9382 · Sand Volleyball Tournament	198.00	175.00
9383 · Trick or Treat for Change	28.87	26.25
9385 · Frisbee Tournament/Student Chap	0.00	29.15
9386 · 5 K Race/Student Chapter	0.00	204.15
9388 · A Day Without a Home	0.00	29.15
9389 · Hunger & Homelessness Week	0.00	58.35
9390 · Act-Speak-Build Week	0.00	29.15
9391 · Misc. Expense	0.00	29.15
9392 · T-Shirts/Student Chapter	0.00	175.00
9501 · Appeals/Student Chapter	0.00	43.75
9502 · Board Retreats & Picnic	0.00	29.15
9675 · Tithe/Student Chapter	500.00	437.50
9710 · Collegiate Challenge Expenses	2,623.62	12,600.00
9730 · Travel, Food, and Lodging	927.03	175.00
9750 · Volunteer Recognition	0.00	43.75
9880 · Homecoming/Student Chapter	0.00	35.00
9890 · Social/Student Chapter	0.00	145.85
9900 · Student Build Transfer	0.00	20,416.65
Total 9500 · Student Expenses	4,848.60	35,523.70
Total Other Expense	4,848.60	35,523.70
Net Other Income	17,919.84	-8,661.20
Net Income	250,085.14	78,058.89

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	<u>Annual Budget</u>
Ordinary Income/Expense	
Income	
40000 · Operations Revenue	
41000 · Housing/Mortgage Related	
41100 · Sales Price-New Homes	144,000.00
41300 · Homeowner Payment Fees	
Total 41000 · Housing/Mortgage Related	<u>144,000.00</u>
42000 · ReStore Income	
42100 · Sale of Goods	750,000.00
42112 · Sale of Groupon Vouchers - Net	
42115 · Ebay Sales	2,500.00
42116 · Ebay Shipping & fees	-500.00
42120 · Pick Up and Delivery Fees	24,000.00
42140 · Cash Contribution/ReStore	1,000.00
42160 · Cash Registers Over/Short	-1,200.00
42200 · Sales Tax Discount	1,200.00
42600 · Electronic Recycle	7,500.00
Total 42000 · ReStore Income	<u>784,500.00</u>
43000 · Other Operational Revenue	
43100 · Interest Income	600.00
Total 43000 · Other Operational Revenue	<u>600.00</u>
Total 40000 · Operations Revenue	<u>929,000.00</u>
44000 · Support	
45000 · Unrestricted Donations	
45100 · General Unrestricted Donations	30,000.00
45200 · Business Donations (unrestrict)	
45210 · Business General Donations	175,000.00
45220 · Matching Gifts	3,500.00
Total 45200 · Business Donations (unrestrict)	<u>178,500.00</u>
45300 · Church Donations	75,000.00
45360 · United Way Donations	8,333.34
45400 · Donations received through HFHI	0.00
45420 · Cars for Homes	3,000.00
45500 · Donations via Events	
45510 · Home Matters	30,000.00
45520 · Gift Wrapping/Market Place Mall	10,000.00
45525 · Market Place Mall/Other	500.00
45530 · IL Football Parking	500.00
45560 · Community/Org Fundraisers	5,000.00
45570 · Dare to Dream	
Total 45500 · Donations via Events	<u>46,000.00</u>
45000 · Unrestricted Donations - Other	
Total 45000 · Unrestricted Donations	<u>340,833.34</u>
46000 · Temp Restricted Donations	

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Habitat for Humanity of Champaign County
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	<u>Annual Budget</u>
46200 · Womens Build Donations	
46210 · WB Signature Event	5,000.00
46220 · Habitat for Humanity Bike 500	10,000.00
46240 · Champaign Marathon	250.00
46250 · Women Build Grants	5,000.00
46260 · 3rd Party WB Fundraisers	1,500.00
46200 · Womens Build Donations - Other	<u>2,500.00</u>
Total 46200 · Womens Build Donations	24,250.00
46600 · Church House Builds	
46690 · Other Temp Restricted Donations	87,500.00
46000 · Temp Restricted Donations - Other	<u>30,000.00</u>
Total 46000 · Temp Restricted Donations	141,750.00
47000 · Fundraising & Appeals	
47200 · Holiday Appeal	15,000.00
47300 · Soft Ask (Spring News Appeal)	5,000.00
47000 · Fundraising & Appeals - Other	
Total 47000 · Fundraising & Appeals	<u>20,000.00</u>
48000 · Grants Revenue	
48120 · Home Depot	5,000.00
48140 · Act on Energy	7,500.00
48200 · United Way Grant	20,000.00
48300 · Capacity Building Grant	2,500.00
48450 · Attorney General Grant	650,000.00
48500 · Misc One-Time Grants	30,000.00
48700 · Government Grants	
48710 · City of Urbana	
48715 · Urbana Blight Reduct Prog (BRP)	
48730 · City of Champ Stimulus Contract	25,000.00
48740 · Housing Auth of Champ Co (HACC)	150,000.00
48750 · CHDO Funds-Construction	180,000.00
48752 · CHDO Funds-Admin Grant	14,000.00
48760 · Home Funds-Lot Clearance/Constr	<u>150,000.00</u>
Total 48700 · Government Grants	519,000.00
Total 48000 · Grants Revenue	<u>1,234,000.00</u>
Total 44000 · Support	<u>1,736,583.34</u>
Total Income	<u>2,665,583.34</u>
Gross Profit	2,665,583.34
Expense	
51000 · Housing & Mortgage Expenses	
51010 · Salaries & Benefits / Program	
51030 · Salaries / Program	246,500.00
51050 · Payroll Taxes /Program	22,185.00
51070 · Health Insurance /Program	20,000.00
51080 · Other Benefits/Program	1,200.00

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	<u>Annual Budget</u>
51090 · SIMPLE IRA/Program	7,500.00
Total 51010 · Salaries & Benefits / Program	297,385.00
51100 · Build Costs/Cost of Houses Sold	
51110 · Construction Costs at Close	1,040,000.00
51120 · Build Costs of CHDO Contract	500.00
51140 · AG Grant	
51144 · Housing Counseling	30,000.00
Total 51140 · AG Grant	30,000.00
51150 · Construction Costs after Close	
51150-6 · 605 Louisiana	
51150-z · Other Addresses	10,000.00
51150 · Construction Costs after Close - Other	1,500.00
Total 51150 · Construction Costs after Close	11,500.00
51160 · Urbana Blight Reduct Prog (BRP)	
51160-1 · 1318 W Hill	
51160-2 · 5 Hill Court	
51160-3 · 1114 W Church	
51160-4 · 703 N Mathews Ave	
51160-5 · 1112 W Church	
Total 51160 · Urbana Blight Reduct Prog (BRP)	
51185 · ABWK Project Expenses	20,000.00
Total 51100 · Build Costs/Cost of Houses Sold	1,102,000.00
51200 · Other Costs of Construction	
51220 · Builders Risk Insurance	2,500.00
51230 · Property Taxes	2,500.00
51250 · Home Warranty Expenses	2,500.00
51280 · Dedications/Program	5,000.00
Total 51200 · Other Costs of Construction	12,500.00
51300 · Housing & Mortgage Auto Costs	
51320 · Gas, Maintenance & Repairs	7,500.00
51340 · Auto Insurance	1,500.00
51300 · Housing & Mortgage Auto Costs - Other	2,500.00
Total 51300 · Housing & Mortgage Auto Costs	11,500.00
51400 · Volunteer Recognition/Program	750.00
51420 · HFH Uniforms	2,000.00
51460 · Training, Travel & Lodging	10,000.00
51700 · Advertising & Promo	1,250.00
51720 · Dues/Program	1,500.00
51740 · Licenses & Fees	2,500.00
51800 · Legal Fees/Program	12,500.00
51930 · AmeriNational Fees	7,500.00
51950 · Miscellaneous Program Expense	10,000.00
51000 · Housing & Mortgage Expenses - Other	
Total 51000 · Housing & Mortgage Expenses	1,471,385.00

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	<u>Annual Budget</u>
52000 · ReStore Expenses	
52010 · Salaries & Benefits / ReStore	
52030 · Salaries & Wages /ReStore	291,200.00
52050 · Payroll Taxes/ReStore	26,210.00
52070 · Health Insurance/ReStore	50,000.00
52080 · Other Benefits/ReStore	2,000.00
52090 · SIMPLE IRA/ReStore	7,500.00
52095 · Temporary Labor	
Total 52010 · Salaries & Benefits / ReStore	<u>376,910.00</u>
52100 · ReStore Supplies	7,500.00
52120 · ReStore Equipment	2,500.00
52130 · Restore - Storage Rental	
52140 · ReStore Repairs & Maintenance	3,500.00
52300 · ReStore Auto Costs	
52320 · Gas, Maintenance & Repairs	25,000.00
52340 · Auto Insurance	2,000.00
52390 · Truck Rental	
52300 · ReStore Auto Costs - Other	500.00
Total 52300 · ReStore Auto Costs	<u>27,500.00</u>
52400 · Volunteer Recognition/ReStore	2,000.00
52420 · HFH Uniforms	2,000.00
52460 · Training, Travel & Lodging	5,000.00
52700 · Advertising & Promo	6,000.00
52720 · Dues/ ReStore	750.00
52740 · Licences & Fees / ReStore	250.00
52800 · Legal Fees/ReStore	1,000.00
52850 · Register/Check/CC fees	
52880 · Credit Card Processing Fees	15,000.00
Total 52850 · Register/Check/CC fees	<u>15,000.00</u>
52950 · Misc Expense	35,000.00
52000 · ReStore Expenses - Other	
Total 52000 · ReStore Expenses	<u>484,910.00</u>
54000 · Fundraising Expenses	
54010 · Salaries & Benefits / FR	
54030 · Salary/Fundraising	32,750.00
54050 · Payroll Taxes/FR	2,950.00
54070 · Health Insurance/Fundraising	6,250.00
54080 · Other Benefits/FR	250.00
54090 · SIMPLE IRA/FR	850.00
Total 54010 · Salaries & Benefits / FR	<u>43,050.00</u>
54100 · FR Info/Newsletters	
54120 · Holiday Appeal	2,500.00
54140 · Soft Appeal (Spring Newsletter)	2,500.00
54100 · FR Info/Newsletters - Other	1,000.00

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	<u>Annual Budget</u>
Total 54100 · FR Info/Newsletters	6,000.00
54200 · Fundraising Events Expenses	
54210 · Dare to Dream Expenses	8,000.00
54220 · Gift Wrapping Expenses	2,000.00
54240 · Home Matters	2,500.00
54260 · WBH Fundraising Expenses	1,000.00
54200 · Fundraising Events Expenses - Other	
Total 54200 · Fundraising Events Expenses	<u>13,500.00</u>
54460 · Training, Travel & Lodging	2,500.00
54700 · Advertising & Promo	0.00
54720 · Dues/Fundraising	750.00
54740 · Licences & Fees	0.00
54800 · Legal Fees/Fundraising	500.00
54950 · Miscellaneous Fundraising Ex	<u>1,000.00</u>
Total 54000 · Fundraising Expenses	67,300.00
56000 · Operating Expenses	
56010 · Salaries & Benefits / MG&A	
56030 · Salaries & Wages/M&G	55,105.00
56050 · Payroll Taxes/M&G	4,960.00
56070 · Health Insurance / M&G	7,500.00
56080 · Other Benefits/M&G	500.00
56090 · SIMPLE IRA/M&G	<u>1,200.00</u>
Total 56010 · Salaries & Benefits / MG&A	69,265.00
56460 · Training, Travel, Lodging M&G	6,000.00
56720 · Dues/M&G	1,250.00
56740 · Licences & Fees	1,000.00
56950 · Misc M&G Expenses	<u>1,000.00</u>
Total 56000 · Operating Expenses	78,515.00
58000 · Operating Expenses to Allocate	
58100 · Expenses to Allocate - 25%	
58110 · Accounting	50,000.00
58120 · Advertising	5,000.00
58140 · Computer Software & Supplies	2,500.00
58160 · Donor Recog	1,500.00
58170 · Legal Fees/M&G	1,000.00
58180 · Insurance - General Policy	10,000.00
58200 · Office Equipment - Rental Fees	2,500.00
58210 · Office Equip - Purchases/Repair	2,500.00
58220 · Office Supplies	3,500.00
58240 · Postage & Freight	1,500.00
58260 · Website, Internet & Email	10,000.00
58290 · Other to Allocate-25% each	8,000.00
58100 · Expenses to Allocate - 25% - Other	
Total 58100 · Expenses to Allocate - 25%	<u>98,000.00</u>

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Profit & Loss Budget Performance
January 2016

	<u>Annual Budget</u>
58400 · Expenses to Allocate 80/10/5/5	
58245 · Parking Rental	2,400.00
58410 · Building Maintenance	7,500.00
58420 · Building Rent	168,000.00
58460 · Insurance - Liability	6,500.00
58480 · Insurance - Workers Comp	30,160.00
58500 · Utilities & Telephone	40,000.00
58590 · Other 80/10/5/5 Expenses	2,500.00
58400 · Expenses to Allocate 80/10/5/5 - Other	1,000.00
Total 58400 · Expenses to Allocate 80/10/5/5	<u>258,060.00</u>
58700 · Expenses to Allocate-Prog/Resto	
58720 · Food & Entertainment	250.00
58740 · Tithe	7,500.00
58760 · Building Rent (208 W Griggs, U)	50,000.00
58780 · Insurance - Volunteers	1,000.00
Total 58700 · Expenses to Allocate-Prog/Resto	<u>58,750.00</u>
Total 58000 · Operating Expenses to Allocate	<u>414,810.00</u>
99999 · Uncategorized	
Total Expense	<u>2,516,920.00</u>
Net Ordinary income	148,663.34
Other income/Expense	
Other Income	
9000 · Student Income	
9010 · Contributions/Individuals	750.00
9020 · Contributions/Business	100.00
9040 · Contributions/RSO	7,500.00
9051 · Grants/Orange Krush	2,000.00
9052 · Grants/Other	3,000.00
9121 · Interest Income	250.00
9301 · Canning/Student Chapter	3,000.00
9302 · Assembly Hall/Student Chapter	750.00
9304 · Misc. Fundraising	2,000.00
9305 · Appeals/Student Chapter	750.00
9400 · T-Shirt Sales/Student Chapter	200.00
9402 · Sand Volleyball/Student Chapter	1,000.00
9403 · Trick or Treat for Change	1,000.00
9405 · Misc E & A	100.00
9407 · Collegiate Challenge	21,600.00
9408 · Frisbee Tournament	800.00
9409 · 5 K Race/Student Chapter	1,200.00
9620 · Misc. Income	50.00
Total 9000 · Student Income	<u>46,050.00</u>
Total Other Income	<u>46,050.00</u>
Other Expense	

Habitat for Humanity of Champaign County
Profit & Loss Budget Performance
 January 2016

	<u>Annual Budget</u>
9500 · Student Expenses	
9210 · Computer Software Supplies	50.00
9220 · Office Supplies/Student Chapter	50.00
9320 · Dues & Fees/Student Chapter	118.00
9360 · Fundraising/Student Chapter	750.00
9361 · Misc Outreach Expense	100.00
9362 · Publicity/Student Chapter	50.00
9363 · Misc Construction Expense	200.00
9364 · Misc E&A Expenses	50.00
9381 · Quad Day-Activity Day/Student	75.00
9382 · Sand Volleyball Tournament	300.00
9383 · Trick or Treat for Change	45.00
9385 · Frisbee Tournament/Student Chap	50.00
9386 · 5 K Race/Student Chapter	350.00
9388 · A Day Without a Home	50.00
9389 · Hunger & Homelessness Week	100.00
9390 · Act-Speak-Build Week	50.00
9391 · Misc. Expense	50.00
9392 · T-Shirts/Student Chapter	300.00
9501 · Appeals/Student Chapter	75.00
9502 · Board Retreats & Picnic	50.00
9675 · Tithe/Student Chapter	750.00
9710 · Collegiate Challenge Expenses	21,600.00
9730 · Travel, Food, and Lodging	300.00
9750 · Volunteer Recognition	75.00
9880 · Homecoming/Student Chapter	60.00
9890 · Social/Student Chapter	250.00
9900 · Student Build Transfer	35,000.00
Total 9500 · Student Expenses	<u>60,898.00</u>
Total Other Expense	<u>60,898.00</u>
Net Other Income	<u>-14,848.00</u>
Net Income	<u><u>133,815.34</u></u>

Rejc Matthew

From: Sheila Dodd <SDodd@cuhabitat.org>
Sent: Tuesday, March 22, 2016 11:16 AM
To: Rejc Matthew
Subject: Conflict of Interest statement

CONFLICTS OF INTEREST

Every employee should avoid engaging in any personal activity, interest or association that would interfere, or appear to interfere, with the independent exercise of his or her judgment in situations involving an employee's personal interest. Here are some guidelines and rules to be followed:

Avoiding Impropriety

Employees are to avoid even the appearance of impropriety. Employees should not engage in any business transaction on the Affiliate's behalf with a relative or with a business where a relative is a principal officer, decision-maker or financial beneficiary, unless the employee properly discloses the potential conflict of interest. Employees who use Affiliate suppliers or contractors for personal business are expected to pay full market value for services rendered and/or materials provided.

Acceptance and Payment of Gifts and Favors

No employee or member of his or her immediate family should give or receive any gifts, loans, cash, entertainment or other favors or compensation from any actual or potential partner family, donor or competitor other than a gift or entertainment of nominal value (not more than \$50.00) without the prior approval of the Executive Director. Employees may not accept compensation from another organization or individual for work the Affiliate compensates employee for during the course of employment. For example, an honorarium or fee—either money or a gift—offered to employee for preparing and/or delivering a presentation about the Affiliate or any aspect of its operations should be tactfully declined or paid to the Affiliate. In no event should an employee put themselves in a position where they or the Affiliate would be embarrassed if the disclosure of the acceptance or payment of such gifts or favors were made public. Tips should not be accepted by employees for compensation as part of their job duties (including delivery driver, cashier, etc.). If tips are received by an employee, they should be turned in to the Affiliate as a donation.

If a gift is received in violation of this policy, employee must return the gift immediately, with an appropriate explanation that this policy prohibits acceptance of such gifts. In addition, employees must inform the Executive Director of the donor and nature of the gift.

Outside Financial Interests and Employment

No employee may work for any competitor, vendor, supplier, partner family or donor without written permission from the Executive Director. Employees must similarly seek written permission to serve on an outside board of directors and any fees for outside board service should be tactfully declined or paid to the Affiliate. In addition, each employee is expected to refrain from engaging in any outside activity that could present a conflict of interest with the Affiliate. Full-time employees are discouraged from accepting outside employment in addition to their work at the Affiliate. No employee or member of his or her immediate family may have an ownership interest or other significant financial interest in any competitor, vendor, supplier, contractor with whom employee interact with in their job without prior full

disclosure and written clearance from the Executive Director. If an employee is about to enter into a business relationship that could present a conflict of interest, the employee should contact his/her manager immediately.

If an employee's outside work creates a conflict of interest or otherwise interferes with their ability to meet the requirements of the Affiliate, employee will be asked to terminate the outside employment or face termination at the Affiliate.

Sheila Dodd

Executive Director

217-819-5111

*Habitat for Humanity of
Champaign County & Restore*

www.cuhabitat.org



SAM Search Results

List of records matching your search for :

Functional Area: Entity Management

Record Status: Active

Entity Name: Habitat for Humanity

Location 1 - City: Champaign, State: ILLINOIS

No Search Results

Certification of Low-Income Board Membership Attachment B

The following certification document is to be completed by each Board Member of the applicant organization deemed a representative of low-income persons.

Name of Board Member: Danis Pelmore

I, Danis Pelmore certify I am a member of the governing board of

Habitat for Humanity of Champaign Co., Inc. ___ and that I represent the interests of low-income persons in the City of Urbana, City of Champaign, or unincorporated Champaign County. I am:

(select one of the following)

- A low-income resident of the City of Urbana, City of Champaign, or unincorporated Champaign County as classified by the 80% area median income definition
- A resident of a low-income neighborhood in City of Urbana, City of Champaign, or unincorporated Champaign County as designated by the Consortium through the most current Consolidated Plan and Annual Action Plan and applicable U.S. Census data.
- An elected representative of a low-income area of City of Urbana, City of Champaign, or unincorporated Champaign County as designated by the Consortium through the most current Consolidated Plan and Annual Action Plan and applicable U.S. Census data. My elected title is: _____

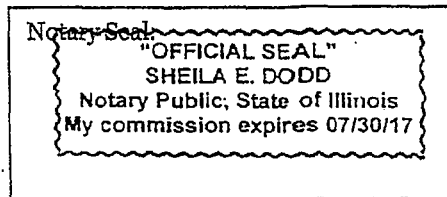
By: *Danis Pelmore*

Signature of person whose name appears in the statement above

Signed (or subscribed or attested before me on March 22, 2016

Sheila E. Dodd

Signature of Notary Public



Certification of Low-Income Board Membership

Attachment B

The following certification document is to be completed by each Board Member of the applicant organization deemed a representative of low-income persons.

Name of Board Member: Ross Skelly

I, Ross Skelly certify I am a member of the governing board of

Habitat for Humanity of Champaign Co., Inc. ___ and that I represent the interests of low-income persons in the City of Urbana, City of Champaign, or unincorporated Champaign County. I am:

(select one of the following)

- A low-income resident of the City of Urbana, City of Champaign, or unincorporated Champaign County as classified by the 80% area median income definition
- A resident of a low-income neighborhood in City of Urbana, City of Champaign, or unincorporated Champaign County as designated by the Consortium through the most current Consolidated Plan and Annual Action Plan and applicable U.S. Census data.
- An elected representative of a low-income area of City of Urbana, City of Champaign, or unincorporated Champaign County as designated by the Consortium through the most current Consolidated Plan and Annual Action Plan and applicable U.S. Census data. My elected title is: _____

By: _____

Ross Skelly

Signature of person whose name appears in the statement above

Signed (or subscribed or attested before me on March 18, 2016

Sheila E. Dodd

Signature of Notary Public

Notary Seal:

"OFFICIAL SEAL"
SHEILA E. DODD
Notary Public, State of Illinois
My commission expires 07/30/17

Certification of Low-Income Board Membership

Attachment B

The following certification document is to be completed by each Board Member of the applicant organization deemed a representative of low-income persons.

Name of Board Member: Giraldo Rosales

I, Giraldo Rosales certify I am a member of the governing board of

Habitat for Humanity of Champaign Co., Inc. ___ and that I represent the interests of low-income persons in the City of Urbana, City of Champaign, or unincorporated Champaign County. I am:

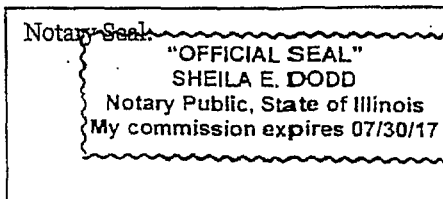
(select one of the following)

- A low-income resident of the City of Urbana, City of Champaign, or unincorporated Champaign County as classified by the 80% area median income definition
- A resident of a low-income neighborhood in City of Urbana, City of Champaign, or unincorporated Champaign County as designated by the Consortium through the most current Consolidated Plan and Annual Action Plan and applicable U.S. Census data.
- An elected representative of a low-income area of City of Urbana, City of Champaign, or unincorporated Champaign County as designated by the Consortium through the most current Consolidated Plan and Annual Action Plan and applicable U.S. Census data. My elected title is: _____

By: *Giraldo Rosales*
Signature of person whose name appears in the statement above

Signed (or subscribed or attested before me on Mar 21, 2016

Sheila E. Dodd
Signature of Notary Public



Habitat Future Builds April 2016 to March 2017

1218 Paula – Champaign – Rehab of existing structure underway – completion scheduled for April 30, 2016

1706 Paula – Champaign - Rehab of existing structure underway – completion scheduled for May 12, 2016

512 W Beardsley – Champaign – New construction underway. Anticipated completion date is June 30, 2016

904 N Hickory – Champaign- New construction underway. Anticipated completion date is July 30, 2016

506 E Columbia – Champaign – Demolition scheduled for May 2016 with construction starting in July 2016 completion October 31, 2016

1306 Dublin – Urbana – Construction is scheduled for August 2016 completion November 30, 2016.

1207 W Eureka – Champaign – Demolition scheduled for May 2016 with construction starting in September 2016 completion December 31, 2016

1203 Beslin – Urbana – Demolition scheduled for August 2016 with construction starting in November 2016 completion March 31, 2017.



400 South Vine St.
Urbana, IL 61801
(217) 384-2441

khmierkowski@urbanaininois.us

City of Urbana

City of Champaign

Champaign County

City of Urbana & Urbana HOME Consortium HOME Funding Application

Name of Organization: Habitat for Humanity of Champaign County

HOME Funds Requested: \$ 97,962.60 _____

Project Address: 1306 Dublin, Urbana, IL 1207 W Eureka and 506 E Columbia, Champaign, IL

General Application Information

The Urbana HOME Consortium currently relies on a rolling application process. Questions regarding the application or application process should be directed to Kelly Mierkowski at 217-384-2441.

The City of Urbana Consolidated Plan for Program Years 2015-2019 is available online at www.urbanaininois.us or in the Community Development Office of the City of Urbana. The Consolidated Plan outlines the funding priorities for the City of Urbana and of the Urbana HOME Consortium.

Application Review

All complete applications submitted will be reviewed and evaluated by Grants Management Division Staff. The review process is designed to ensure that HOME funds are allocated to proposals that demonstrate need for financial assistance, an ability to carry out well-designed projects, and are consistent with the City of Urbana and the HOME Consortium's affordable housing goals.

A. Applicant Information

Legal Applicant

Name of Organization	Habitat for Humanity of Champaign County, Inc.
Executive Director	Sheila Dodd
Street Address	119 E University Ave., Champaign, IL 61820
Telephone Number	217-819-5111
FEIN	37-1277094
DUNS	964078971

B. Executive Summary

Please provide a short summary of your proposed project:

506 E Columbia is a purchase, demolition and reconstruction project which will then be sold to a low income family. The property is currently owned by Habitat and a low income family has selected the lot.

1207 W Eureka is a purchase, demolition and reconstruction project which will then be sold to a low income family. The property is currently owned by Habitat and a low income family has selected the lot.

1306 Dublin is a vacant lot owned by Habitat that a single family home will be constructed on the property. The property is currently owned by Habitat and a low income family has selected the lot.

C. Targeted Population

Indicate the number of households that will be assisted by income range of Median Family Income.

#	Income Level
	0-30%
3	31-50%
	51-80%



If special needs populations will be *targeted*, please check what specific populations will be served by the proposed activity:

<i>Please check all that apply</i>			
<input checked="" type="checkbox"/>	Homeless		Developmentally Disabled
	Chronically Homeless		Elderly
	Seriously Mentally Ill		Frail Elderly
	Chronic Substance Abuse		Veterans
<input checked="" type="checkbox"/>	Physically Disabled		Persons with HIV/AIDS
	Victims of Domestic Violence		Other

The child who will live in 1306 Dublin is severely disabled. Habitat will work with PACE to design the home to meet his needs as he grows.

Please specify 'Other' Special Needs Populations, if applicable:

D. Project Schedule

506 E Columbia – demolition is scheduled for spring with construction starting in August with the U of I Student Chapter of Habitat.

1207 W Eureka – demolition is scheduled for spring with construction starting in August with completion being November 2016.

1306 Dublin construction is set to start in fall with completion and sale to homeowner by November 2016.

E. Project Budget



Please attach a sources and uses pro forma, describing all secured or requested financial contributions to the project. Please note whether funds are federal, state, local or other private financing.

See attached

F. Matching Funds

Applicants are required to provide at least 25% of the total project cost. Match is defined as any funds or resources, **other than federal funds**, dedicated by the applicant toward the successful completion of the proposed project. Please list all sources of matching funds. Use a separate sheet if necessary and attach it to this section of the application.

Source	Amount	Secured or Requested
Attorney General Grant	207,838.00	Secured
Private Donations & Grants	181,699.94	Secured
HOME Funds	97,962.06	Requested

G. Project Management & Capacity

Please attach staff resumes for the person(s) responsible for each phase of the project, including construction and ongoing property management of the project to ensure compliance with the HOME regulations throughout the affordability period. Please also submit a portfolio of successful affordable housing developments undertaken within the past 5 years.

Please also note any prior experience your staff has with HUD requirements and regulations in a brief narrative below:

Sheila Dodd, Executive Director	25 years of affordable housing experience working with CDBG, HOME, NSP, IHDA and other grant funding on Community Development projects in Champaign County
Gary Pierson, Construction Manager	17 years construction experience with rehabilitation and new construction. Gary has worked with CHDO and HOME projects in the past two years



H. Affirmative Marketing Plan

Families have been selected following the Board Approved Family Selection guidelines. All construction and rehabilitation projects will be completed according to code requirements. The House sales and Family Selection policies are attached.

I. Tenant Selection Plan

Include a copy of the Tenant Selection Plan that will be followed in carrying out this program. (Note: This applies to all rental projects.) N/A

J. Applicant Certification and Commitment of Responsibility

As the official designated by the governing body, I hereby certify that if approved by the Urbana HOME Consortium, the City of Urbana, the City of Champaign, or Champaign County for a HOME funding allocation, the Habitat for Humanity of Champaign County assumes the responsibilities specified in the HOME regulations at 24 CFR Part 92 and certifies that:

- A. It possesses the legal authority to apply for the allocation and to execute the proposed activity;
- B. It has resolved any audit findings for the prior fiscal year to the satisfaction of the Urbana HOME Consortium, the City of Urbana, the City of Champaign, Champaign County or any other federal agency by which the finding was made;
- C. It is not currently suspended or debarred from receiving federal funds;
- D. Before committing funds to a project, it will evaluate the project in accordance with the guidelines it adopts for the purpose and will not invest any more HOME funds in combination with other governmental assistance than is necessary to provide affordable housing;
- E. If a CHDO, its board composition complies with and will continue to comply with the requirements for CHDOs in the definition contained in 24 CFR Section 92.2;
- F. It will comply with all statutes and regulations governing the HOME program;
- G. The information, statements and attachments contained in support of this application are given for the purpose of obtaining financial assistance from the Urbana HOME Consortium,



the City of Urbana, the City of Champaign, and Champaign County are true and correct to the best of my knowledge and belief. Representations made in the application will be the basis of the written HOME agreement if funding is awarded. All information contained in this application is acknowledged to be public information;

- H. The applicant understands and agrees that if false information provided in this application has the effect of increasing the applicant's competitive advantage, the Urbana HOME Consortium, the City of Urbana, the City of Champaign and Champaign County will disqualify the applicant and may hold the applicant ineligible to apply for HOME funds until any issue of restitution is resolved;
- I. If false information is discovered after the award of HOME funds, the Urbana HOME Consortium, the City of Urbana, the City of Champaign and Champaign County may terminate the applicant's written agreement and recapture all HOME funds expended;
- J. The applicant shall not, in the provision of services or in any other manner, discriminate against any person on the basis of race, religion, sex, national origin, familial status, or handicap;
- K. The applicant agrees that verification of any of the information contained in this application may be obtained from any source named herein;
- L. The applicant will at all times indemnify and hold the Urbana HOME Consortium, the City of Urbana, the City of Champaign and Champaign County harmless against all losses, costs, damages, expenses, and liabilities of any nature directly or indirectly resulting from, arising out of or relating to the Urbana HOME Consortium, the City of Urbana, the City of Champaign and Champaign County's acceptance, consideration, approval, or disapproval of this request and the issuance or non-issuance of HOME funds herewith.

This certification must be signed by the individual authorized to submit the application as determined by applicant's governing Board of Directors and who will be authorized to execute HOME Program agreements.

Sheila Dadd
Authorized Signature

Sheila Dadd
Print Name

Executive Dir.
Title

Feb 19, 2016
Date



PRO FORMA -
SOURCES AND USES OF FUNDS

HABITAT AFFORDABLE
HOMEOWNERSHIP PROGRAM

1207 W Eureka

SOURCES OF FUNDS - Development & Mortgage Financing

SUBSIDIES

Attorney General Funds	\$83,600
HOME CHDO Developer Subsidy	\$30,000
Homebuyer Downpayment	\$500
IHDA	\$15,000
HACC	\$17,500
HOME Direct Homebuyer Assistance	\$0
Homebuyer Mortgage Payments 5 years	\$15,900

SOURCES OF FUNDS

\$162,500

USES OF FUNDS

Soft Costs

Property	\$1,200
Maintenance	\$750

\$1,950

PROFESSIONAL FEES

Architect	\$2,000
Engineering and Survey	\$2,500
Developer Fee	\$0
Legal Fees	\$1,500
Appraisal	\$200
Permits	\$1,750

\$7,950

LAND DEVELOPMENT

Site Prep	\$27,000
Sanitary Sewer	\$1,800
Site Improvement	\$1,500
Storage Shed	\$0
Landscaping	\$1,600

\$31,900

FINANCING

Construction Loan Fees	\$0
Closing Costs for Seller	\$150

CONSTRUCTION

Buildings	\$120,550
Change Orders	\$0

\$150

\$120,550

TOTAL USES OF FUNDS

\$162,500

Pro Forma Affordable Homeownership Program

PRO FORMA -
SOURCES AND USES OF FUNDS

HABITAT AFFORDABLE
HOMEOWNERSHIP PROGRAM

506 E Columbia

SOURCES OF FUNDS - Development & Mortgage Financing

SUBSIDIES

Attorney General Funds	\$40,638
HOME CHDO Developer Subsidy	\$37,962
Homebuyer Downpayment	\$500
IHDA	\$15,000
HACC	\$17,500
Student Chapter U of I	\$35,000
Homebuyer Mortgage Payments 5 years	\$15,900

SOURCES OF FUNDS

\$162,500

USES OF FUNDS

Soft Costs

Property	\$1,200
Maintenance	\$750
	\$1,950

PROFESSIONAL FEES

Architect	\$2,000
Engineering and Survey	\$2,500
Developer Fee	\$0
Legal Fees	\$1,500
Appraisal	\$200
Permits	\$1,750

LAND DEVELOPMENT

Site Prep	\$27,000
Sanitary Sewer	\$1,800
Site Improvement	\$1,500
Storage Shed	\$0
Landscaping	\$1,600
	\$31,900

\$7,950

FINANCING

Construction Loan Fees	\$0
Closing Costs for Seller	\$150

CONSTRUCTION

Buildings	\$120,550
Change Orders	\$0
	\$120,550

\$150

TOTAL USES OF FUNDS

\$162,500

Pro Forma Affordable Homeownership Program

PRO FORMA -
SOURCES AND USES OF FUNDS

HABITAT AFFORDABLE
HOMEOWNERSHIP PROGRAM

1306 Dublin

SOURCES OF FUNDS - Development & Mortgage Financing

SUBSIDIES

Attorney General Funds	\$83,600
HOME CHDO Developer Subsidy	\$30,000
Homebuyer Downpayment	\$500
IHDA	\$15,000
HACC	\$17,500
HOME Direct Homebuyer Assistance	\$0
Homebuyer Mortgage Payments 5 years	\$15,900

SOURCES OF FUNDS

\$162,500

USES OF FUNDS

Soft Costs

Property	\$1,200
Maintenance	\$750
	\$1,950

LAND DEVELOPMENT

Site Prep	\$27,000
Sanitary Sewer	\$1,800
Site Improvement	\$1,500
Storage Shed	\$0
Landscaping	\$1,600
	\$31,900

CONSTRUCTION

Buildings	\$120,550
Change Orders	\$0
	\$120,550

PROFESSIONAL FEES

Architect	\$2,000
Engineering and Survey	\$2,500
Developer Fee	\$0
Legal Fees	\$1,500
Appraisal	\$200
Permits	\$1,750
	\$7,950

FINANCING

Construction Loan Fees	\$0
Closing Costs for Seller	\$150

TOTAL USES OF FUNDS

\$162,500

Pro Forma Affordable Homeownership Program