

## Appendix 1- Required Attachments

### Part I

#### 1.2

- (a) Annual Audit
- (b) Habitat for Humanity Annual Budget
- (c) CHDO Certification 2 CFR 200

#### 1.3

- (a) Articles of Incorporation
- (b) Tax Exempt Status

#### 1.4

- (a) Bylaws, Part 1
- (a) Bylaws, Addendum
- (b) Board Roster
- (d) Diana DeSoto Resume- Family Services
- (d) Drew Schultz Resume- Construction Manager
- (d) Stewart Carr Resume- Lead Carpenter
- (d) Lea Anne Schmidgall Resume- Executive Director
- (d) Kirsten Ringel- Volunteer Coordinator
- (e) Homes Completed with HOME Grant Investment Funding

### Part II

2.1 Exterior Elevation 2201 N Delaware & 2800 N Peoria

2.1 Overall Concept- Delaware, Peoria

2.3 Developer Experience

2.3 Past CHDO HOME Examples

2.5 Proposed CHDO Budget 2018

2.6 Neighborhood Need- Assessed Housing Values

2.6 Neighborhood Need- Income vs. Economic Burden

2.8 Neighborhood Characteristics- Delaware, Peoria

2.8 Home Design 2201 N Delaware, 2800 N Peoria

**HABITAT FOR HUMANITY OF THE  
GREATER PEORIA AREA, INC.**

Audited Financial Statements

For the year ended June 30, 2018  
(With comparative totals for the year ended June 30, 2017)

**HABITAT FOR HUMANITY OF THE  
GREATER PEORIA AREA, INC.**

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## INDEPENDENT AUDITOR'S REPORT

To the Board of Directors  
Habitat for Humanity of the Greater Peoria Area, Inc.

### **Report on the Financial Statements**

We have audited the accompanying financial statements of Habitat for Humanity of the Greater Peoria Area, Inc. (a non-profit organization), which comprise the statement of financial position as of June 30, 2018, and the related statements of activities, cash flows, and functional expenses 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 and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. 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 includes 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 the Greater Peoria Area, Inc. as of June 30, 2018, 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.

### **Other Reporting Required by *Government Auditing Standards***

In accordance with *Government Auditing Standards*, we have also issued our report dated January 22, 2019 on our consideration of Habitat for Humanity of the Greater Peoria Area, Inc.'s internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts and grant agreements and other matters. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering Habitat for Humanity of the Greater Peoria Area, Inc.'s internal control over financial reporting and compliance.

### **Report on Summarized Comparative Information**

We have previously audited Habitat for Humanity of the Greater Peoria Area, Inc.'s 2017 financial statements, and we expressed an unmodified opinion on those audited financial statements in our report dated January 15, 2018. In our opinion, the summarized comparative information presented herein as of and for the year ended June 30, 2017, is consistent, in all material respects, with the audited financial statements from which it has been derived.



Peoria, Illinois  
January 22, 2019

**HABITAT FOR HUMANITY OF THE  
GREATER PEORIA AREA, INC.**

Statement of Financial Position

June 30, 2018

(With comparative totals as of June 30, 2017)

	<u>2018</u>	<u>2017</u>
<u>Assets</u>		
Current assets:		
Cash and cash equivalents	\$ 92,433	54,482
Cash held in escrow	61,120	75,406
Prepaid expenses	21,675	30,483
Non-interest bearing mortgage loans - current portion	248,465	244,365
Discount on non-interest bearing mortgage loans - current portion	(125,196)	(123,142)
Inventory	2,400	2,400
Construction in progress	367,396	94,471
Homes held for resale	32,930	89,456
Land for development	<u>61,281</u>	<u>61,291</u>
Total current assets	<u>762,504</u>	<u>529,212</u>
Property and equipment:		
Building	398,265	398,265
Leasehold improvements	57,399	57,399
Vehicles	77,177	69,939
Furniture and fixtures	17,750	17,750
Tools and equipment	7,034	7,034
Office equipment	<u>1,113</u>	<u>1,113</u>
Total property and equipment	558,738	551,500
Less accumulated depreciation	<u>(146,380)</u>	<u>(124,957)</u>
Net property and equipment	<u>412,358</u>	<u>426,543</u>
Other assets:		
Receivables	74,549	51,698
Security deposit	4,200	4,200
Non-interest bearing mortgage loans - long-term portion	2,827,218	2,895,944
Discount on non-interest bearing mortgage loans - long-term portion	<u>(1,426,071)</u>	<u>(1,459,573)</u>
Total other assets	<u>1,479,896</u>	<u>1,492,269</u>
Total assets	<u>\$ 2,654,758</u>	<u>2,448,024</u>

The accompanying notes to financial statements are an integral part of these financial statements.

	<u>2018</u>	<u>2017</u>
<u>Liabilities and Net Assets</u>		
Current liabilities:		
Accounts payable	\$ 63,681	59,962
Accrued expenses and withholdings	44,533	33,679
Escrow deposits	61,123	75,406
Current portion of long term debt	13,169	12,628
Total current liabilities	<u>182,506</u>	<u>181,675</u>
Long term debt	<u>191,660</u>	<u>204,726</u>
Total Liabilities	<u>374,166</u>	<u>386,401</u>
Net assets:		
Unrestricted	2,076,878	2,002,466
Temporarily restricted	203,714	59,157
Total net assets	<u>2,280,592</u>	<u>2,061,623</u>
Total liabilities and net assets	\$ <u>2,654,758</u>	<u>2,448,024</u>

**HABITAT FOR HUMANITY OF THE  
GREATER PEORIA AREA, INC.**

Statement of Activities

For the year ended June 30, 2018

(With comparative totals for the year ended June 30, 2017)

	<u>Unrestricted</u>	<u>Temporarily Restricted</u>	<u>Total</u>	<u>2017</u>
Public support and revenue:				
Public support:				
Contributions:				
House sponsors	\$ 342,953	165,753	508,706	467,256
United Way	34,994	-	34,994	42,039
Project Hope grant	-	37,961	37,961	40,449
Other contributions	224,411	-	224,411	35,752
In-kind contributions	35,999	-	35,999	67,614
Total public support	<u>638,357</u>	<u>203,714</u>	<u>842,071</u>	<u>653,110</u>
Revenue:				
Transfers to homeowners	265,000	-	265,000	475,000
Mortgage loan discount amortization	128,983	-	128,983	192,525
Interest income	641	-	641	366
ReStore operations	794,435	-	794,435	804,327
Gain (Loss) on sale of real estate	24,354	-	24,354	(6,433)
Gain (Loss) on sale of assets	(3,917)	-	(3,917)	-
Other revenue	5,682	-	5,682	5,537
Total revenue	<u>1,215,178</u>	<u>-</u>	<u>1,215,178</u>	<u>1,471,322</u>
Net assets released from restrictions:				
Satisfaction of purpose restriction	59,157	(59,157)	-	-
Total public support, revenue, and reclassifications	<u>1,912,692</u>	<u>144,557</u>	<u>2,057,249</u>	<u>2,124,432</u>
Expenses:				
Program services:				
Construction	712,227	-	712,227	865,947
Mortgage	97,535	-	97,535	192,747
Family support	109,270	-	109,270	104,815
ReStore	666,865	-	666,865	682,844
Supporting services:				
Fundraising	41,694	-	41,694	37,540
Management and general	210,689	-	210,689	220,815
Total expenses	<u>1,838,280</u>	<u>-</u>	<u>1,838,280</u>	<u>2,104,708</u>
Change in net assets	74,412	144,557	218,969	19,724
Net assets - beginning of year, as restated	<u>2,002,466</u>	<u>59,157</u>	<u>2,061,623</u>	<u>2,041,899</u>
Net assets - end of year	<u>\$ 2,076,878</u>	<u>203,714</u>	<u>2,280,592</u>	<u>2,061,623</u>

The accompanying notes to financial statements are an integral part of these financial statements.



**HABITAT FOR HUMANITY OF THE  
GREATER PEORIA AREA, INC.**

Statement of Cash Flows

For the year ended June 30, 2018

(With comparative totals for the year ended June 30, 2017)

	<u>2018</u>	<u>2017</u>
Cash flows from operating activities:		
Change in net assets	\$ 218,969	19,724
Adjustments to reconcile change in net assets to net cash provided(used) by operating activities:		
Depreciation	22,506	19,962
Transfers to homeowners	(265,000)	(475,000)
Mortgage payments received	258,976	365,588
Downpayments received	70,650	114,750
Mortgage loan discount amortization	(128,983)	(192,525)
Mortgage discounts	97,535	192,747
Gain/Loss on sale of assets	3,917	-
Effects of changes in assets and liabilities:		
Prepaid expenses	8,808	(13,116)
Construction in progress	(272,925)	(7,205)
Land for development	10	(5,468)
Homes held for resale	56,526	(89,456)
Contributions receivable	(22,851)	16,383
Security deposit	-	-
Accounts payable	3,719	(461)
Accrued expenses	10,854	12,425
Escrow deposits	(14,283)	6,130
Net cash provided(used) by operating activities	<u>48,428</u>	<u>(35,522)</u>
Cash flows from investing activities:		
Acquisition of property and equipment	<u>(12,238)</u>	<u>(19,464)</u>
Net cash provided(used) by investing activities	<u>(12,238)</u>	<u>(19,464)</u>
Cash flows from financing activities:		
Principal payments on notes payable	<u>(12,525)</u>	<u>(23,097)</u>
Net cash provided(used) by financing activities	<u>(12,525)</u>	<u>(23,097)</u>
Net increase(decrease) in cash and cash equivalents	23,665	(78,083)
Cash and cash equivalents - beginning of year	<u>129,888</u>	<u>207,971</u>
Cash and cash equivalents - end of year	\$ <u>153,553</u>	<u>129,888</u>
Supplemental data:		
Interest expense paid	\$ <u>8,986</u>	<u>9,764</u>

The accompanying notes to financial statements are an integral part of these financial statements.

**HABITAT FOR HUMANITY OF THE  
GREATER PEORIA AREA, INC.**

Statement of Functional Expenses  
For the year ended June 30, 2018

(With comparative totals for the year ended June 30, 2017)

	Program Services				Supporting Services			Total
	Construction	Mortgages	Family		Fund Raising	Management and General	Total	
			Support	Re-Store				
Cost of homes transferred	\$ 390,399	-	-	-	-	-	390,399	613,977
Mortgage discounts	-	97,535	-	-	-	-	97,535	192,747
Purchased merchandise	-	-	14,100	-	-	-	14,100	-
Salaries	140,059	-	68,113	306,592	21,720	46,813	583,297	559,908
Payroll taxes	12,432	-	6,174	27,880	1,952	4,086	52,524	60,797
Fringe benefits	30,107	-	15,431	25,588	4,504	8,772	84,402	73,520
Staff expense	1,679	-	718	1,570	179	14,033	18,179	16,884
Rent expense	8,064	-	2,688	125,275	2,688	5,376	144,091	138,763
Depreciation	5,834	-	-	14,032	-	2,640	22,506	19,962
Insurance	12,128	-	3,269	22,491	-	1,673	39,561	38,108
Office expense	3,509	-	421	7,321	477	12,613	24,341	24,527
Outside services	373	-	-	15,987	-	2,669	19,029	18,827
Telephone and internet	3,709	-	2,696	11,835	1,547	2,078	21,865	19,428
Utilities	4,253	-	390	31,702	-	1,474	37,819	34,886
Supplies	34,034	-	1,445	1,039	263	-	36,781	30,577
Advertising and promotion	-	-	-	7,165	-	3,018	10,183	22,511
Professional fees	-	-	4,200	-	-	107,974	112,174	115,248
Vehicle expense	10,688	-	-	19,407	-	1,907	32,002	28,485
Repairs and maintenance	10,692	-	-	3,207	-	564	14,463	17,515
Postage and freight	91	-	1,296	20	25	700	2,132	3,615
Printing and reproduction	2,501	-	2,189	2,250	5,197	790	12,927	12,336
Bank and credit card fees	-	-	-	12,679	222	707	13,608	14,551
Interest expense	-	-	-	8,986	-	-	8,986	9,764
Real estate taxes	8,126	-	-	7,739	-	-	15,865	13,814
Contributions to International	22,500	-	-	-	-	-	22,500	17,500
Allocated/capitalized overhead	10,500	-	-	-	-	(17,500)	(7,000)	-
Other	549	-	240	-	2,920	10,302	14,011	6,458
<b>Total expenses</b>	<b>\$ 712,227</b>	<b>97,535</b>	<b>109,270</b>	<b>666,865</b>	<b>41,694</b>	<b>210,689</b>	<b>1,838,280</b>	<b>2,104,708</b>

The accompanying notes to financial statements are an integral part of these financial statements.

**HABITAT FOR HUMANITY OF THE  
GREATER PEORIA AREA, INC.**

Notes to Financial Statements  
June 30, 2018

**NOTE 1 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

**(A) Nature of Organization**

Habitat for Humanity of the Greater Peoria Area, Inc. ("Habitat") (a nonprofit corporation) was incorporated on July 12, 1989. The organization is an affiliate of Habitat for Humanity International, Inc. ("Habitat International"), a nondenominational Christian nonprofit organization whose purpose is to create decent, affordable housing for those in need, and to make decent shelter a matter of conscience with people everywhere. Although Habitat International assists with information resources, training, publications, prayer support, and in other ways, Habitat is primarily and directly responsible for its own operations.

**(B) Basis of Accounting**

The accompanying financial statements have been prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America, and accordingly reflects all significant receivables, prepaids, payables and deferrals.

**(C) Basis of Presentation**

The Organization reports in accordance with the American Institute of Certified Public Accountants industry audit guide, *Not-for-Profit Organizations*. Under the terms of that guide, the following accounting policies unique to voluntary health and welfare organizations are as follows:

- (1) The Organization presents its financial statements in accordance with FASB ASC 958. Under FASB ASC 958, Habitat for Humanity of the Greater Peoria Area, Inc. is required to report information regarding its financial position and activities according to three classes of net assets: unrestricted net assets, temporarily restricted net assets, and permanently restricted net assets.
- (2) The Organization reports gifts of cash and other assets as restricted support if they are received with donor stipulations that limit the use of the donated assets. When a donor restriction expires, that is, when a stipulated time restriction ends or purpose restriction is accomplished, temporarily restricted net assets are reclassified to unrestricted net assets and reported in the statement of activities as net assets released from restrictions. Restricted support whose restrictions are met in the same reporting period are reported as unrestricted support.

**HABITAT FOR HUMANITY OF THE  
GREATER PEORIA AREA, INC.**

Notes to Financial Statements  
June 30, 2018

**NOTE 1 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**(C) Basis of Presentation (continued)**

- (3) The Organization reports gifts of cash or other assets that must be used to acquire long-lived assets and gifts of land, buildings, and equipment as temporarily restricted support. The Organization reports expirations of restrictions when the donated or acquired long-lived assets are either sold or depreciated.
- (4) Net assets temporarily restricted consist of contributions which are limited by donor imposed restrictions.

**(D) Use of Estimates**

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

**(E) Revenue and Cost Recognition**

Unrestricted contributions are recognized as revenue when received. Restricted contributions are generally restricted for local use. The restrictions are generally met within the reporting period and therefore are reported as unrestricted support.

In-kind contributions (primarily construction materials and legal services) are recorded based on their estimated value on the date of receipt. No amounts have been reflected in the financial statements for donated services (except for legal services and a small amount of skilled labor) inasmuch as no objective basis is available to measure the value of such services; however, a substantial number of volunteers have donated significant amounts of their time to Habitat's program services.

Transfers to homeowners are recorded at the gross amount of payments to be received over the lives of the mortgages. Non-interest bearing mortgages have been discounted at 8%. Discounts are amortized using the straight line method over the lives of the mortgages.

If the homeowner defaults and the home is repossessed, Habitat records the fair market value as an asset. Any resulting gain or loss is reported accordingly.

**HABITAT FOR HUMANITY OF THE  
GREATER PEORIA AREA, INC.**

Notes to Financial Statements  
June 30, 2018

**NOTE 1 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**(F) Program Services**

Program services include construction, family support and educational ministries as well as the discount on mortgage originations and operation of ReStore. The cost of home building is charged to construction in progress as incurred and transferred to program services expense when the property is transferred to homeowners.

**(G) Cash and Cash Equivalents**

For purposes of the statement of cash flows, Habitat considers all investments purchased with a maturity of three months or less to be cash equivalents.

**(H) Inventories**

Inventory is stated at the lower of cost (first-in, first-out method) or market. Contributed inventory is recorded at its fair market value as of the date of the gift.

Habitat for Humanity operates ReStore, a retail operation where home furnishings, appliances, and other miscellaneous items are donated and then sold to the community at a greatly reduced price. Revenue is recognized by Habitat at the time the goods are sold. Therefore, no value for the ReStore inventory is included in these financial statements.

**(I) Property and equipment**

Property and equipment are stated at cost. Contributed property and equipment is recorded at its fair market value as of the date of the gift. Equipment considered consumable is expensed in the year purchased. Items with a purchase price of \$1,000 or more are capitalized. Depreciation is computed using the straight-line method over the estimated useful lives of the related assets.

**(J) Income Taxes**

Habitat has received exemption from Federal income taxes under Section 501(c)(3) of the Internal Revenue Code under a group exemption letter granted to Habitat International. The Financial Accounting Standards Board has issued guidance on accounting for uncertainty in income taxes. Management has evaluated tax positions taken by the Organization and has concluded that Habitat had taken no uncertain tax positions that would require recognition of a liability or disclosure in the financial statements.

**HABITAT FOR HUMANITY OF THE  
GREATER PEORIA AREA, INC.**

Notes to Financial Statements  
June 30, 2018

**NOTE 1 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**(J) Income Taxes (continued)**

The Organization's Forms 990, Return of Organization Exempt from Income Tax are subject to examination by the IRS, generally for three years after they were filed. There are currently no audits for any tax periods in progress. Habitat believes it is no longer subject to tax examinations for tax years ending prior to June 30, 2015.

**(K) Functional Allocation of Expenses**

The costs of providing the various programs and 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.

**NOTE 2 CASH HELD IN ESCROW**

Habitat currently services the mortgages on the homes it sells. Cash held in escrow represents escrow deposits (shown as a liability) received from homeowners for insurance and property taxes on their homes. The escrowed cash is maintained in a separate bank account.

**NOTE 3 CONSTRUCTION IN PROGRESS**

The following is a summary of home building activity for the year ended June 30, 2018:

	<u>Number</u>	<u>Costs</u>
Homes under construction, beginning of year	2	\$ 94,471
Additional costs incurred on beginning inventory	-	203,415
New homes started	7	462,557
Homes transferred	<u>(3)</u>	<u>(393,047)</u>
Homes under construction, end of year	<u>6</u>	<u>\$ 367,396</u>

In addition to the homes, Habitat has 28 lots available for development at June 30, 2018. Construction in progress and land for development are reported as current assets since the organization's intent is to get the properties transferred to homeowners rather than to hold for future use.

**HABITAT FOR HUMANITY OF THE  
GREATER PEORIA AREA, INC.**

Notes to Financial Statements  
June 30, 2018

**NOTE 4 OPERATING LEASE**

Habitat leases their facility at 931 N. Douglas under an operating lease. The current lease term for the facility is for ten years and expires April 30, 2025. The monthly payments are \$5,600 for the term of the lease. The total lease expense for the year ended June 30, 2018 was \$67,200.

Habitat leases their facility at 4912 N. University under an operating lease. The current lease term for the facility is for 19 months and expires June 30, 2018. The monthly payments are \$6,042 for the term of the lease. The total lease expense for the year ended June 30, 2018 was \$72,504. The lease was extended for two years with an expiration date of June 30, 2020 and monthly payments of \$5,000.

Future minimum lease payments:

June 30, 2019	\$127,200
June 30, 2020	127,200
June 30, 2021	67,200
June 30, 2022	67,200
June 30, 2023	67,200
Thereafter	<u>123,200</u>
	<u>\$579,200</u>

**NOTE 5 RECEIVABLES**

The following is a summary of receivable balances by category as of June 30, 2018.

CHDO (Home builds)	\$ 9,316
IHDA (Mortgage payment)	15,000
United Way	37,961
Other Contributions	11,459
Other Reimbursements	<u>813</u>
	<u>\$ 74,549</u>

**NOTE 6 LINE OF CREDIT**

Habitat for Humanity maintains a revolving line of credit at Morton Community Bank with a variable interest rate. As of June 30, 2018, there was no balance due.

**HABITAT FOR HUMANITY OF THE  
GREATER PEORIA AREA, INC.**

Notes to Financial Statements  
June 30, 2018

**NOTE 7 LONG TERM DEBT**

Long term debt at June 30, 2018 consisted of the following:

Commercial mortgage payable to Morton Community Bank at an interest rate of 4.20%, due in monthly installments of \$1,793, including principal and interest, until September 2020, secured by land and building. The remaining balance is due on 09/17/20.	\$ <u>204,829</u>
Total	204,829
Less current portion	<u>13,169</u>
Long term debt, net	\$ <u>191,660</u>

The schedule of aggregate maturities on long-term debt is as follows:

<u>June 30</u>	
2019	\$ 13,169
2020	13,733
2021	177,927
Thereafter	<u>-0-</u>
	<u>\$ 204,829</u>

**NOTE 8 TEMPORARILY RESTRICTED NET ASSETS**

Some house sponsorships and contributions are received by Habitat for Humanity with donor imposed restrictions that are not able to be met prior to the end of the fiscal year. These amounts are reported as temporarily restricted net assets.

Temporarily restricted net assets as of June 30, 2018 were:

Construction of home – 402 West Mounds	\$ 46,906
Construction of home – 1029 NE Madison	53,888
Construction of home – 1002 NE Monroe	53,500
Construction of home – Hampton	11,459
United Way Project Hope grant	<u>37,961</u>
Total	\$ <u>203,714</u>



**HABITAT FOR HUMANITY OF THE  
GREATER PEORIA AREA, INC.**

Notes to Financial Statements  
June 30, 2018

**NOTE 9 RETIREMENT PLAN**

Effective January 1, 2018, the Organization has a defined contribution retirement plan (the Plan) covering all employees with two years of eligible service. The Organization matches employee's contributions up to 3% of compensation. An employee becomes 100% vested with respect to Organization contributions immediately. Expense incurred under the Plan for the year ended June 30, 2018 was \$1,040.

**NOTE 10 CONCENTRATION OF CREDIT RISK**

Cash and cash equivalents of Habitat are deposited with a single financial institution. As a result, exposure to market and credit risks may at times be concentrated with this counterparty. As of June 30, 2018, cash balances deposited with this financial institution were not in excess of the federally insured limitation of \$250,000. Habitat has not experienced losses in any of these accounts and management does not believe Habitat is exposed to any significant credit risk. However, the credit worthiness of these counterparties is subject to continuing review and full performance is anticipated.

**NOTE 11 SUMMARIZED FINANCIAL INFORMATION FOR 2017**

The financial information for the year ended June 30, 2017 is presented for comparative purposes and is not intended to be a complete financial statement presentation.

**NOTE 12 PRIOR PERIOD ADJUSTMENT**

The financial information for June 30, 2017 has been restated to properly record the contribution receivable from the Heart of Illinois United Way. The impact of this restatement is presented in the financial information for June 30, 2017 as follows:

Receivables	\$40,449
Temporarily Restricted Net Assets	\$40,449
Net Assets, beginning	\$44,453
Project Hope grant	\$(4,004)

**NOTE 13 SUBSEQUENT EVENTS**

Habitat for Humanity has evaluated subsequent events through January 21, 2019, the date which the financial statements were available to be issued.

# JOSHUA S. RICHARDSON, CPA, P.C.

2308 W. Altorfer Drive  
Peoria, Illinois 61615  
(309)692-3190 Phone  
(309)692-3193 Fax

Certified Public Accountant

143 W. Chestnut St.  
Canton, Illinois 61520  
(309)647-0689 Phone

## **Independent Auditor's Report on Internal Control over Financial Reporting and on Compliance and Other Matters Based on an Audit of Financial Statements Performed in Accordance with *Government Auditing Standards***

To the Board of Directors of  
Habitat for Humanity of the Greater Peoria Area, Inc.

We have audited, in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States of America, the financial statements of Habitat for Humanity of the Greater Peoria Area, Inc. (a nonprofit organization) which comprise the statement of financial position as of June 30, 2018, and the related statements of activities, cash flows, and functional expenses for the year then ended, and the related notes to the financial statements, and have issued our report thereon dated January 22, 2019.

### **Internal Control Over Financial Reporting**

In planning and performing our audit of the financial statements, we considered Habitat for Humanity of the Greater Peoria Area, Inc.'s internal control over financial reporting (internal control) to determine the audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control. Accordingly, we do not express an opinion on the effectiveness of the Organization's internal control.

Our consideration of internal control was for the limited purpose described in the preceding paragraph and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies and therefore, material weaknesses or significant deficiencies may exist that were not identified.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected on a timely basis.

### **Compliance and Other Matters**

As part of obtaining reasonable assurance about whether Habitat for Humanity of the Greater Peoria Area, Inc.'s financial statements are free of material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grants, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

### **Purpose of this Report**

This purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the Organization's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* on considering the Organization's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

John S. R. [unclear] CPA, P.C.

Peoria, Illinois  
January 22, 2019



**Annual Budget**  
**Year ended June 30, 2019**

<b>Revenue:</b>	<u>FY19 Budget</u>
House Sponsors - Cash	\$ 281,500
House Sponsors - In kind	34,450
CHDO Reimbursements	481,449
Veteran Repairs / Brush with Kindness	25,000
United Way	15,000
United Way - Project Hope	37,961
Individual and Other Contributions	185,000
Other In Kind Contributions	54,300
Sales of Homes	1,160,000
Mortgage Loan Discount Amortization	-
Restore Revenue - Peoria	485,000
Restore Revenue - East Peoria	215,000
Restore Revenue - University	290,000
Sponsor Revenue - Collected in Prior Year	260,131
Other income	42,350
	<u>\$ 3,567,141</u>
<b>Expenses:</b>	
Cost of Homes Sold	\$ 1,625,614
Other Construction Costs	216,781
Discount on Mortgages Issued	-
Family Support	130,381
ReStore Operating Expenses - Peoria	342,110
ReStore Operating Expenses - East Peoria	188,990
ReStore Operating Expenses - University	248,757
Management and General	202,308
Fundraising	46,990
	<u>\$ 3,001,931</u>
Budgeted Net Income from Operations	<u><u>\$ 565,210</u></u>

**Home Builds:**

House Sponsors - Cash	\$ 281,500
House Sponsors - In kind	34,450
CHDO Reimbursements	481,449
Other Contributions Supporting Home Builds	449,431
Thrivent/Veteran Repairs	30,000
Home Sales	1,160,000
Mortgage Loan Discount Amortization	-
	2,436,830
Cost of Homes Sold	(1,625,614)
Other construction related costs (overhead, repair costs)	(216,781)
Discount on Mortgages issued	-
	(1,842,395)
Net Income from Homes	\$ 594,435
Grants - Project Hope (for family support)	55,961
Family Support Expenses	(130,381)
<b>Net Income from Homes - All Activities</b>	<b>\$ 520,015</b>

**ReStore Operations:**

Revenue - Peoria	\$ 485,000
Operating Expenses - Peoria	(342,110)
Net income from ReStore - Peoria	142,890
Revenue - East Peoria	215,000
Operating Expenses - East Peoria	(188,990)
Net income from ReStore - East Peoria	26,010
Revenue - University	290,000
Operating Expenses - University	(248,757)
Net income from ReStore - University	41,243
<b>TOTAL - Net income from ReStore</b>	<b>\$ 210,143</b>
United Way - Designations	15,000
Other Contributions	7,000
Other Misc Income	42,350
Other In Kind Contributions	20,000
Management and General	(202,308)
Fundraising	(46,990)
<b>Net - Overhead Expenses</b>	<b>(164,948)</b>
<b>Net ReStore Income over (under) Overhead Costs</b>	<b>\$ 45,195</b>

**Recap:**

Net Income from Homes	\$ 520,015
Net Income from ReStore after paying overhead	45,195
	<b>\$ 565,210</b>



# CHDO Projects

City of Peoria Community Development Department | Grants Management Division

## Certification of Financial Accountability Standards

Developer Name: Habitat for Humanity Greater Peoria Area

### Instructions

Please review the attached federal regulations from title 2, part 200 of the Code of Federal Regulations. If your organization's standards of financial accountability meet these requirements, please complete the below certifications and provide support documentation for your certification. If your standards of financial accountability are inconsistent with the attached regulations, please contact City Staff in order to remedy the inconsistency.

### Certification

I certify that the standards of financial accountability at the above named organization meet the requirements described in 2 CFR 200.302 & 303. I certify that all statements made on this form are true and correct to the best of my knowledge and belief. I understand that any willful misstatement of fact or the failure to provide material information will result in corrective action by the City of Peoria that may include repayment of funds.

Nicole M Madon Clifton Larson Allen  
Name of Fiscal Agent Contracted or Employed by Organization

Nicole Madon 3/6/19  
Signature Date

Lea Anne Schmidgall  
Name of Organization Executive Director or President

Lea Anne Schmidgall 3/6/19  
Signature Date

# ELECTRONIC CODE OF FEDERAL REGULATIONS

**e-CFR data is current as of July 18, 2017**

[Title 2](#) → [Subtitle A](#) → [Chapter II](#) → [Part 200](#) → [Subpart D](#) → [§200.302](#)

Title 2: Grants and Agreements

[PART 200—UNIFORM ADMINISTRATIVE REQUIREMENTS, COST PRINCIPLES, AND AUDIT REQUIREMENTS FOR FEDERAL AWARDS](#)

[Subpart D—Post Federal Award Requirements](#)

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## **§200.302 Financial management.**

(a) Each state must expend and account for the Federal award in accordance with state laws and procedures for expending and accounting for the state's own funds. In addition, the state's and the other non-Federal entity's financial management systems, including records documenting compliance with Federal statutes, regulations, and the terms and conditions of the Federal award, must be sufficient to permit the preparation of reports required by general and program-specific terms and conditions; and the tracing of funds to a level of expenditures adequate to establish that such funds have been used according to the Federal statutes, regulations, and the terms and conditions of the Federal award. See also §200.450 Lobbying.

(b) The financial management system of each non-Federal entity must provide for the following (see also §§200.333 Retention requirements for records, 200.334 Requests for transfer of records, 200.335 Methods for collection, transmission and storage of information, 200.336 Access to records, and 200.337 Restrictions on public access to records):

(1) Identification, in its accounts, of all Federal awards received and expended and the Federal programs under which they were received. Federal program and Federal award identification must include, as applicable, the CFDA title and number, Federal award identification number and year, name of the Federal agency, and name of the pass-through entity, if any.

(2) Accurate, current, and complete disclosure of the financial results of each Federal award or program in accordance with the reporting requirements set forth in §§200.327 Financial reporting and 200.328 Monitoring and reporting program performance. If a Federal awarding agency requires reporting on an accrual basis from a recipient that maintains its records on other than an accrual basis, the recipient must not be required to establish an accrual accounting system. This recipient may develop accrual data for its reports on the basis of an analysis of the documentation on hand. Similarly, a pass-through entity must not require a subrecipient to establish an accrual accounting system and must allow the subrecipient to develop accrual data for its reports on the basis of an analysis of the documentation on hand.

(3) Records that identify adequately the source and application of funds for federally-funded activities. These records must contain information pertaining to Federal awards, authorizations, obligations, unobligated balances, assets, expenditures, income and interest and be supported by source documentation.

(4) Effective control over, and accountability for, all funds, property, and other assets. The non-Federal entity must adequately safeguard all assets and assure that they are used solely for authorized purposes. See §200.303 Internal controls.

(5) Comparison of expenditures with budget amounts for each Federal award.

(6) Written procedures to implement the requirements of §200.305 Payment.

(7) Written procedures for determining the allowability of costs in accordance with Subpart E—Cost Principles of this part and the terms and conditions of the Federal award.

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[Need assistance?](#)

# ELECTRONIC CODE OF FEDERAL REGULATIONS

**e-CFR data is current as of July 18, 2017**

[Title 2](#) → [Subtitle A](#) → [Chapter II](#) → [Part 200](#) → [Subpart D](#) → [§200.303](#)

Title 2: Grants and Agreements

[PART 200—UNIFORM ADMINISTRATIVE REQUIREMENTS, COST PRINCIPLES, AND AUDIT REQUIREMENTS FOR FEDERAL AWARDS](#)

[Subpart D—Post Federal Award Requirements](#)

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## **§200.303 Internal controls.**

The non-Federal entity must:

(a) Establish and maintain effective internal control over the Federal award that provides reasonable assurance that the non-Federal entity is managing the Federal award in compliance with Federal statutes, regulations, and the terms and conditions of the Federal award. These internal controls should be in compliance with guidance in “Standards for Internal Control in the Federal Government” issued by the Comptroller General of the United States or the “Internal Control Integrated Framework”, issued by the Committee of Sponsoring Organizations of the Treadway Commission (COSO).

(b) Comply with Federal statutes, regulations, and the terms and conditions of the Federal awards.

(c) Evaluate and monitor the non-Federal entity's compliance with statutes, regulations and the terms and conditions of Federal awards.

(d) Take prompt action when instances of noncompliance are identified including noncompliance identified in audit findings.

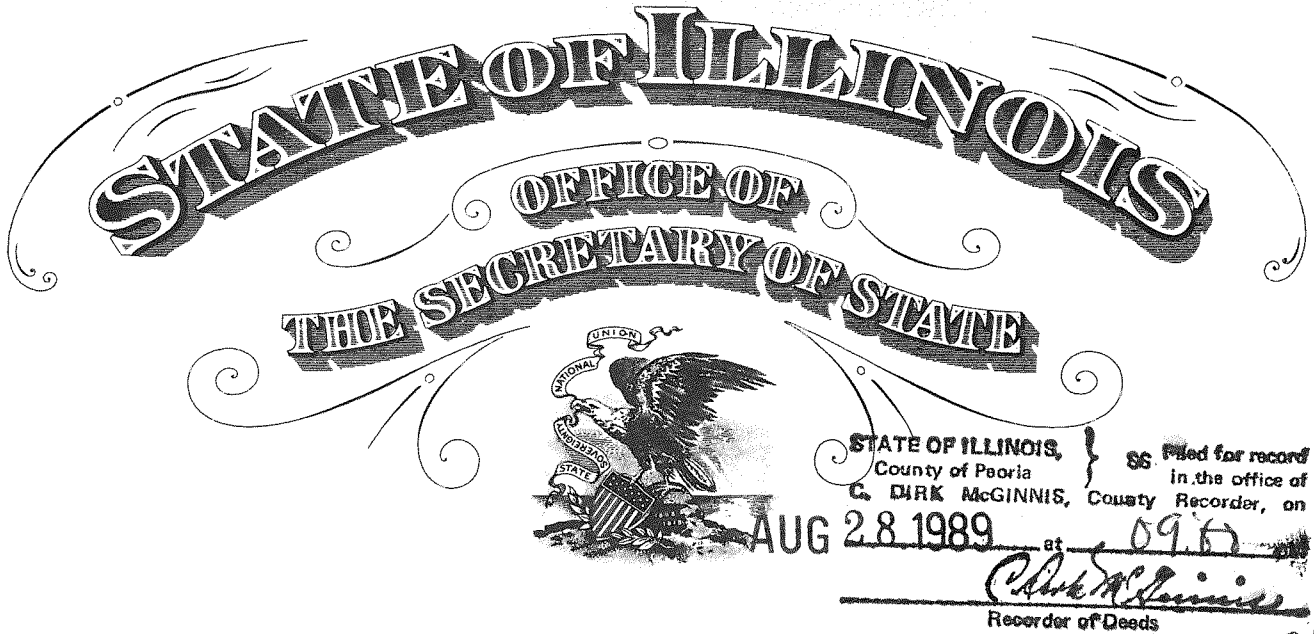
(e) Take reasonable measures to safeguard protected personally identifiable information and other information the Federal awarding agency or pass-through entity designates as sensitive or the non-Federal entity considers sensitive consistent with applicable Federal, state, local, and tribal laws regarding privacy and obligations of confidentiality.

[78 FR 78608, Dec. 26, 2013, as amended at 79 FR 75883, Dec. 19, 2014]

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[Need assistance?](#)

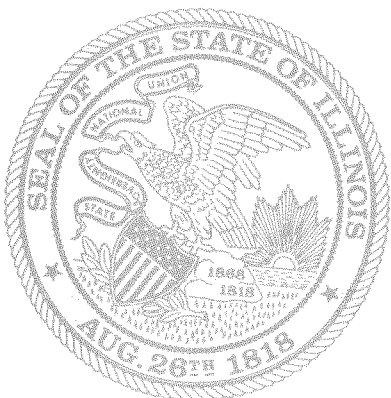




**Whereas,** ARTICLES OF INCORPORATION OF HABITAT FOR HUMANITY OF THE GREATER PEORIA AREA, INC. INCORPORATED UNDER THE LAWS OF THE STATE OF ILLINOIS HAVE BEEN FILED IN THE OFFICE OF THE SECRETARY OF STATE AS PROVIDED BY THE GENERAL NOT FOR PROFIT CORPORATION ACT OF ILLINOIS, IN FORCE JANUARY 1, A.D.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

*Now Therefore, I, Jim Edgar, 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* 12TH *day of* JULY *AD. 19* 89 *and of the Independence of the United States the two hundred and* 14TH.



*Jim Edgar*  
 \_\_\_\_\_  
 SECRETARY OF STATE

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 8½ 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

7-12-89

Filing Fee \$50

Clerk

*[Signature]*

TO: 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 the Greater Peoria Area, Inc.

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

MAIL TO: →

Registered Agent	Timothy	L .	Bertschy
	First Name	Middle Name	Last Name
Registered Office	600 Jefferson Bank Building		
	Number	Street	(Do Not Use P.O. Box)
	Peoria	IL	61602 Peoria
	City	Zip Code	County

Article 3. The first Board of Directors shall be twelve (12) in number, their names and addresses being as follows:  
(Not less than three)

Directors' Names	Number	Street	Address City	State
See attached.				

Article 4. The purposes for which the corporation is organized are:  
To organize and implement a Greater Peoria, Illinois Area affiliate of the Habitat for Humanity International movement, with the objective of eliminating poverty housing and homelessness, of promoting decent housing for all peoples, and of making decent shelter a matter of conscience.

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 subsection (c) of Section 9-102 of the Code of Civil Procedure?  Yes  No

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

See attached.

BOARD OF DIRECTORS

Timothy L. Bertschy  
124 S.W. Adams Street  
Suite 600  
Peoria, IL 61602

Phyllis Crouch  
6609 N. Post Oak Road  
Peoria, IL 61615

Duane Heward  
505 W. Merle Lane  
Peoria, IL 61604

Fr. Jim Myers  
Newman Foundation  
Bradley University  
1501 W. Bradley Avenue  
Peoria, IL 61625

Sr. Rachel Bergschneider  
1009 S. Louisa Street  
Peoria, IL 61605

Rev. Tom Smith  
4234 W. Wycliffe  
Peoria, IL 61614

Jack Steele  
1217 E. Moneta Street  
Peoria, IL 61614

Cartheda Welch  
1529 W. Butler Street  
Peoria, IL 61605

Ray Hettiger  
3814 N. Donna Lane  
Peoria, IL 61614

Pat Palmer  
1419 NE Madison  
Peoria, IL 61603

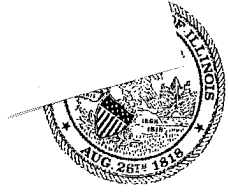
Nancy Rakoff  
514 S. Shelley Street  
Peoria, IL 61605-1837

1989 JUN 14 11:00 AM  
COMMUNICATIONS SECTION  
PEORIA, ILLINOIS

ARTICLE 5. The purposes of the Affiliate shall be exclusively religious, charitable, and educational within the meaning of Section 501(c)(3) of the Internal Revenue Code, as amended.

ARTICLE 6. Notwithstanding any other provision in the Articles of Incorporation, that the affiliate shall not carry out any other activities not permitted to be carried on by an organization exempt from federal income taxation under Section 501(c)(3) of the Internal Revenue Code, as amended.

ARTICLE 7. In the event of dissolution, the residual assets of the organization will be turned over to Habitat for Humanity, Inc. or another organization which is exempt as an organization as described in Sections 501(c)(3) and 170(c)(2) of the Internal Revenue Code as amended, or to the federal, state, or local government for exclusive public purposes.



## Illinois Department of Revenue

Central Registration Division  
Sales Tax Exemption Section, 3-222  
101 W. Jefferson Street  
Springfield, Illinois 62702  
217 782-8881

February 13, 2015

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
HABITAT FOR HUMANITY OF THE GREATER PEORIA AREA INC  
931 N DOUGLAS STREET

PEORIA IL 61606

We have received your recent letter; and based on the information you furnished, we believe

HABITAT FOR HUMANITY OF THE GREATER PEORIA AREA INC  
of  
PEORIA, IL

is organized and operated exclusively for charitable purposes.

Consequently, sales of any kind to this organization are exempt from the Retailers' Occupation Tax, the Service Occupation Tax (both state and local), the Use Tax, and the Service Use Tax in Illinois.

We have issued your organization the following tax exemption identification number: E9968-7089-06. To claim the exemption, you must provide this number to your suppliers when purchasing tangible personal property for organizational use. This exemption may not be used by individual members of the organization to make purchases for their individual use.

This exemption will expire on March 1, 2020, unless you apply to the Illinois Department of Revenue for renewal at least three months prior to the expiration date.

Central Registration Division  
Illinois Department of Revenue

## **Habitat for Humanity – Greater Peoria Area Code of Ethics**

This Code of Ethics guides the conduct of all volunteers and employees of Habitat for Humanity and is intended to foster an environment that promotes ethical conduct in carrying out their responsibilities.

Habitat for Humanity volunteers and employees set an example for other non-profit organizations by their high standards of performance, professionalism, and integrity.

### **Personal Integrity**

A personal commitment to integrity in all circumstances benefits each individual as well as the organization. Habitat for Humanity employees:

- Respect and seek out the truth and avoid misrepresentation.
- Ensure fairness and objectivity in all activities.
- Set an example, as employees of a leading nonprofit organization, for high standards of professionalism.
- Honor the right of privacy of all people, including co-workers, contributors, and beneficiaries.

### **Professional Excellence**

As an employer, Habitat for Humanity promotes professional excellence and encourages open and honest communication among all employees to create an atmosphere conducive to personal growth and career development.

Habitat for Humanity's management:

- Encourages employee development and communicates with personnel to help them achieve their goals and increase their self-esteem through job enrichment.
- Evaluates employees on a fair and consistent basis so that all employees know what is expected of them and how they are progressing toward fulfilling expectations.
- Shows respect and empathy for employees and is considerate while being mindful of managerial responsibilities.
- Regularly solicits and respects the opinions of subordinates.

Habitat for Humanity's employees:

- Strive to meet performance standards at the highest level.
- Refuse to engage in or tolerate any fraud, misuse, abuse or waste of Habitat for Humanity resources.
- Encourage growth and self-improvement in themselves and their co-workers.
- Exhibit respect for co-workers and all those they come into contact with.
- Have the courage to face situations squarely and offer a minority opinion when necessary.

- Examine all alternatives with the understanding that the easiest action is not always in the best interest of the organization.
- Comply with all legal requirements concerning substance abuse.
- Comply with all other laws and regulations affecting the organization and their personal obligations.
- Discuss any questions concerning interpretations or compliance with the Code of Ethics with their supervisor or President.
- Encourage the reporting of breaches of the Code and protect those who report.

### **Accountability and Efficiency**

Habitat for Humanity has responsibilities to its customers including donors, collaborating organizations and other stakeholders. These customers have placed faith in Habitat for Humanity. To uphold this trust, Habitat for Humanity employees:

- Make full and fair disclosure of all relevant information to customers who have a right to know how their dollars are spent.
- Are good stewards of donations spending the money wisely, efficiently and in a way that advances Habitat for Humanity's mission.

### **Responsibilities to Volunteers**

Volunteers who serve Habitat for Humanity through its Board of Directors and committees are crucial to the success of the organization. In order to support volunteers to serve effectively and to obtain satisfaction from their service, Habitat for Humanity employees:

- Support volunteers so they can perform to the highest level of their contribution and personal satisfaction.
- Treat all volunteers with fairness, equity and respect, providing appropriate mechanisms for their views and interests to be expressed.
- Involve volunteers at appropriate levels and phases of the decision-making process.
- Assist in the development and the understanding of the roles of volunteers and employees, respectively; set clear standards of performance for volunteers and appropriately recognize their contributions.
- Provide benefits and perquisites to volunteers which are consistent with the spirit of voluntarism.

### **Responsibilities of Volunteers**

Volunteers also represent Habitat for Humanity and set examples through their ethical conduct and professionalism. Volunteers:

- Review the Code of Ethics of Habitat for Humanity and ensure that they adhere to the spirit of the Code when making policy or otherwise managing the affairs of the organization.
- Do not knowingly take any action or make any statement intended to influence the conduct of Habitat for Humanity in such a way as to confer any financial benefit on such volunteers, their immediate

family members, or any corporation in which they or their family members have a significant interest as stockholders, directors or officers.

In the event that there comes before the Board of Directors a matter for consideration or decision that raises a potential conflict of interest for any member of the board, the member shall disclose the potential conflict of interest as soon as he or she becomes aware of it and shall withdraw from the meeting room during discussion, review and voting in connection with the matter. The disclosure and withdrawal shall be recorded in the minutes of the meeting. Each Board member shall file annual disclosures of potential conflicts.

### **Vendor Relations**

Vendors are treated fairly to avoid favoritism or appearances of impropriety. Habitat for Humanity:

- Affords all vendors the opportunity to offer or qualify their products or services on a competitive basis.
- Conducts all competitive bidding in a fair and professional manner.
- Purchases all products and services under its purchasing policy procedures, which adhere to this Code of Ethics.

### **Equal Opportunity**

Habitat for Humanity is an equal opportunity employer. Habitat for Humanity employees:

- Respect all co-workers and all other individuals without regard to race, color, religion, creed, age, sex, national origin or ancestry, marital status, veteran status, sexual orientation, or status as a qualified disabled or handicapped individual.
- Refuse to engage in or tolerate in others any form of sexual harassment, as provided in the organization's policy against sexual harassment.
- Strive to create an environment conducive to professionalism.

### **Conflict of Interest**

To avoid even the appearance of a conflict of interest which would tarnish the image of the organization and undermine the public's trust in Habitat for Humanity and its employees:

- Avoid any activity or outside interest which conflicts or appears to conflict with the best interest of Habitat for Humanity, including involvement with a current or potential Habitat for Humanity vendor, grantee or competing organization unless disclosed to and approved by the employee's supervisor.
- Refrain from participating in or influencing any decision or other action of Habitat for Humanity that could result in a direct or indirect benefit to his or her family or any organization with which the employee is substantially affiliated.

### **Personal Gain**

No employee should accept any gratuity or favor for doing his or her job. Habitat for Humanity employees:

- Do not solicit or accept gratuities, gifts or favors, other than promotional gifts of nominal value, for themselves or their families.



Confidentiality is a hallmark of professionalism. Habitat for Humanity employees:

- Ensure that all information which is confidential or privileged or which is not publicly available is not disclosed inappropriately.
- Ensure that all non-public information of other persons or firms acquired by Habitat for Humanity personnel in dealing with outside firms on behalf of Habitat for Humanity is treated as confidential and not disclosed.

### Disclosure

Habitat for Humanity employees and representatives are encouraged to disclose any perceived breaches of the Code of Ethics of which they are aware. Disclosure should be made to a supervisor or President. Any reported breaches will be investigated and appropriate action, if needed, will be taken. Confidentiality will be maintained for the employee disclosing the breach, unless the matter raises serious legal implications. In such instances, the employee disclosing the breach will be notified. Habitat for Humanity management will not take any adverse action against employees solely for disclosing perceived breaches of the Code. Habitat for Humanity encourages all employees to be prompt, open, and forthright in reporting perceived breaches of the Code of Ethics.

Adopted

9/7/17 BOARD ACCEPTANCE

**BYLAWS  
OF HABITAT FOR HUMANITY  
OF THE GREATER PEORIA AREA, INC.**

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**ARTICLE I**  
**NAME, FORM OF ORGANIZATION AND PURPOSES**

**Section 1.1 Name.**

The name of the corporation is Habitat for Humanity of the Greater Peoria Area, Inc.

**Section 1.2 Nonprofit and tax exempt status**

The corporation is organized as a nonprofit corporation under the Illinois Not for Profit Corporation Act (805 ILCS 105) and as a tax exempt organization under Section 501 (c)(3) of the Internal Revenue Code, as amended.

**Section 1.3 No members**

The corporation shall have no members.

**Section 1.4 Purposes**

The purposes for the corporation are as follows:

- (a) To demonstrate the love of Jesus Christ. We undertake our work to demonstrate the love and teachings of Jesus, acting in all ways in accord with the belief that God's love and grace abound for all, and that we must be "hands and feet" of that love and grace in our world. We believe that, through faith, the miniscule can be multiplied to accomplish the magnificent, and that, in faith, respectful relationships can grow among all people.
- (b) To focus on shelter. We have chosen, as our means of manifesting God's love, to create opportunities for all people to live in decent, durable shelter. We put faith into action by helping to build, renovate or preserve homes, and by partnering with others to accelerate and broaden access to affordable housing as a foundation for breaking the cycle of poverty.
- (c) To advocate for affordable housing. In response to the prophet Micah's call to do justice, to love mercy and to walk humbly with God, we promote decent, affordable housing for all, and we support the global community's commitment to housing as a basic human right. We will advocate for just and fair housing policy to eliminate the constraints that contribute to poverty housing. And, in all of our work, we will seek to put shelter on hearts and minds in such powerful ways that poverty housing becomes socially, politically and religiously unacceptable.
- (d) To promote dignity and hope. We believe that no one lives in dignity until everyone can live in dignity. We believe that every person has something to contribute and something to gain from creating communities in which all people have decent, affordable places to live. We believe that dignity and hope are best achieved through equitable, accountable partnerships.
- (e) To support sustainable and transformational development. We view our work as successful when it transforms lives and promotes positive and lasting social, economic and spiritual change within a community; when it is based on mutual trust and fully shared accomplishment; and when it demonstrates responsible stewardship of all resources entrusted to us.
- (f) To receive, maintain, and accept as assets of the corporation, 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 and 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 of the 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

- (g) 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 under the state of Illinois Not For Profit Corporation Act.

### **Section 1.5 Geographic Service Area**

The geographic service area of affiliate's activities include: the greater Peoria, Illinois area to include Peoria, Tazewell, Woodford and Marshall counties.

### **Section 1.6 Affiliation with Habitat for Humanity International**

The corporation, being a particular affiliate of Habitat for Humanity International ("HFHI"), recognizes that it is a party to the U.S. Affiliation Agreement (as amended from time to time) and commits to work in partnership with Habitat for Humanity International to accomplish the Habitat ministry of building homes, communities, and hope.

## **ARTICLE II OFFICES**

### **Section 2.1 Principal office**

The principal office of the corporation shall be located in Peoria, Illinois at the address designated in the most recent annual report filed with the Illinois secretary of state. The corporation shall maintain at its principal office a copy of the corporate records specified in Section 7.4 of Article VII.

### **Section 2.2 Registered office and agent**

The registered office of the corporation is required by law to be maintained in the state of Illinois and may, but need not, be identical with the principal office. The corporation shall maintain a registered agent whose office is identical with the registered office. The corporation may change its registered office or registered agent from time to time in the manner required by law.

### **Section 2.3 Other offices**

The corporation shall have offices at such other places within the state of Illinois as the board of directors from time to time may determine, or as the affairs of the corporation may require.

## **ARTICLE III BOARD OF DIRECTORS**

### **Section 3.1 General powers and authority of the board**

All corporate powers shall be exercised by or under the authority of, and the affairs of the corporation managed under the direction of the board of directors.

### **Section 3.2 Number, term, and qualifications**

The authorized number of directors of the corporation shall be not less than eight (8) nor more than twelve (12), as the board of directors shall determine from time to time. The board of directors shall consist of three classes of approximately equal size, with the term of each class ending in consecutive calendar years. One class, on a rotational basis, shall be elected each calendar year. Each director shall serve for a term of three (3) years and until his or her successor is elected and qualified or until such director's earlier death, resignation, incapacity to serve, or removal. Notwithstanding the preceding, to achieve the required consecutive-year terms, the initial directors shall be elected for initial terms of one, two or three years, each

of which shall be considered one term. Directors elected after the initial terms shall be elected for a term of three years. A duly elected and qualified director shall not be eligible for reelection to the board of directors for more than two three-year terms, or for a partial term of more than one (1) year and one full three (3) year term. Directors must be individual residents of the state of Illinois.

### **Section 3.3 Election of directors**

Except as provided in Section 3.6 below relating to vacancies, directors shall be elected by the board of directors at the annual meeting of the board of directors. The nominating committee shall present a slate of nominees as directors. Nominations may also be made by directors from the floor. Those persons who receive a plurality of the votes cast shall be deemed to have been elected. If any director then holding office so demands, the election of directors shall be by secret ballot.

### **Section 3.4. Attend events**

Each member of the board of directors must attend three events annually. These include Groundbreaking, Wall Raising, and House Blessing Ceremonies. Attending fundraisers or any event held by the Habitat for Humanity of the Greater Peoria Area office will fulfill this requirement.

### **Section 3.5 Resignation of directors**

A director may resign by delivering written notice to the board of directors, Chairperson or Secretary of the corporation. A resignation is effective when the notice is received unless the notice specifies a later effective date. If a resignation is made effective at a later date, the board of directors may fill the pending vacancy before the effective date if the board provides that the successor does not take office until the effective date.

### **Section 3.6 Removal of directors**

A director may be removed without cause by the vote of two-thirds (2/3) of the directors then in office. In addition, a director may be removed by affirmative vote of a majority of the directors then in office, if the director has two unexcused absences in a year from regular meetings of the board of directors.

### **Section 3.7 Vacancies**

If a vacancy occurs on the board of directors, including a vacancy resulting from an increase in the number of directors, the board of directors may fill the vacancy, provided that if the directors remaining in office constitute fewer than a quorum of the board, they may fill the vacancy only by the affirmative vote of a majority of all the directors remaining in office or by the sole remaining director. Absent any express condition to the contrary at the time of election, a director elected to fill a vacancy shall hold office until the end of the unexpired term that such director is filling, or, if earlier, until such director's death, resignation, removal or disqualification. However, if the board so provides at the time the vacancy is filled, the board of directors may elect a director to fill a vacancy until the next annual meeting of the board of directors or until such director's successor is elected and qualifies.

### **Section 3.8 Chairperson and Vice-Chairperson**

The Chairperson of the board of the directors shall preside at all meetings of the board of directors and perform other duties as may be prescribed from time to time by the board. The Vice-Chairperson of the board of directors, in the absence of the Chairperson, or in the event of death, inability or refusal to act of the Chairperson, shall preside at all meetings of the board.

### **Section 3.9 No compensation**

The board of directors shall not permit compensation of directors for their services as such.

### **3.10 Sign and date copy of Bylaws**

Each board member must sign and date a copy of the Bylaws for the records, within 60 days of being appointed to the board. A signed copy is proof that the Board member has read and understands his/her duties and responsibilities.

## **ARTICLE IV MEETINGS OF DIRECTORS**

### **Section 4.1 Place of meetings**

All meetings of the board of directors shall be held in Peoria, Illinois, or at such place as the board of directors may determine.

### **Section 4.2 Annual meeting**

The annual meeting of the board of directors, for the purpose of electing directors and officers, approving a budget for the year, and transacting other business, shall be held in July of each year, or at such other time as the board of directors may determine.

### **Section 4.3 Regular meetings**

Additional regular meetings of the board of directors shall be held at least every other month of each year, or at such other time as the board of directors may determine.

### **Section 4.4 Special meetings**

Special meetings of the board of directors may be called by or at the request of the Chairperson or twenty percent (20%) of the directors then in office. Such meetings must be held within Peoria, Illinois.

### **Section 4.5 Notice of meetings**

Regular meetings of the board of directors may be held without notice if the date, time and place of the meeting previously have been fixed by the board; otherwise, regular meetings must be preceded by at least two (2) days' notice to each director of date, time and place, but not the purpose, of the meeting. Special meetings of the board of directors must be preceded by at least two (2) days' notice to each director of the date, time, place and purpose of the meeting. Notice required by the foregoing provisions may be given by any usual means of communication and may be oral or written. Oral notice is effective when communicated, if communicated in a comprehensible manner. Email to the director's email address on file is also considered an acceptable means of written communication and notice.

### **Section 4.6 Waiver of notice**

A director may at any time waive any notice required by law or these bylaws. A director's attendance at or participation in a meeting waives any required notice of the meeting unless the director upon arriving at the meeting or prior to the vote on a matter not noticed in conformity with law or these bylaws objects to lack of notice and does not thereafter vote for or assent to the objected to action.

### **Section 4.7 Quorum and voting**

A quorum of the board of directors consists of a majority of the directors currently in office.

### **Section 4.8 Manner of acting**

If a quorum is present when a vote is taken, the affirmative vote of a majority of directors present is the act of the board of directors, unless the vote of a greater number of directors is required by law or these bylaws. A director may vote or act by proxy at any meeting of directors.

### **Section 4.9 Presumption of assent**

A director of the corporation who is present at a meeting of the board of directors or a committee of the board of directors when corporate action is taken is deemed to have assented to the action taken unless: (a) such director objects at the beginning of the meeting (or promptly upon arrival) to holding it or transacting business at the meeting; or (b) such director's dissent or abstention from the action taken is entered in the minutes of the meeting; or (c) such director delivers written notice of dissent or abstention to the presiding

officer of the meeting before adjournment or to the corporation immediately after adjournment of the meeting. The right of dissent or abstention is not available to a director who votes in favor of the action taken.

#### **Section 4.10 Meeting via communications equipment**

The board of directors may permit any or all directors to participate in an annual, regular or special meeting by, or conduct the meeting through the use of, any means of communication by which all directors participating may simultaneously hear each other during the meeting. A director participating in a meeting by this means is deemed to be present in person at the meeting.

#### **Section 4.11 Action without meeting**

Action required or permitted by law or these bylaws to be taken at a meeting of the board of directors may be taken without a meeting if the action is taken by all of the duly elected and qualified directors of the corporation. The action must be evidenced by one or more written consents describing the action taken, signed by each director and included in the minutes filed with the corporate records reflecting the action taken. Action taken under this section is effective when the last director signs the consent, unless the consent specifies a different effective date. A consent signed under this section thus has the effect of a meeting vote and may be described as such in any document.

#### **Section 4.12 Director conflict of interest transactions**

A conflict of interest transaction is a transaction with the corporation in which a director of the corporation has a direct or indirect interest. For purposes of this section a director has an indirect interest in a transaction if: (a) another entity in which a director has a material interest or in which the director is a general partner is a party to the transaction, or (b) another entity of which the director is a director, officer, or trustee is party to the transaction. A conflict of interest transaction is not voidable on the basis of imposing liability on the director if the transaction was fair at the time it was entered into or is approved in advance as hereinafter provided. A transaction in which a director has a conflict of interest may be approved in advance by the vote of the board of directors or a committee of the board if: (a) the material facts of the transaction and the directors' interest are disclosed or known to the board of committee of the board and (b) the directors approving the transaction in good faith reasonably believe that the transaction is fair to the corporation. For the purposes of this section, a conflict of interest transaction is approved if it receives the affirmative vote of a majority of the directors on the board or on the committee who have no direct or indirect interest in the transaction, but a transaction may not be approved under this section by a single director. If a majority of the directors on the board who have neither direct nor indirect interest in the transaction vote to approve the transaction, a quorum is present for the purpose of taking action under this section. The presence of or a vote cast by a director with a direct or indirect interest in the transaction does not affect the validity of any action taken under this section if the transaction is otherwise approved as hereinabove provided.

## **ARTICLE V OFFICERS**

#### **Section 5.1 Number**

The officers of the corporation shall consist of a Chairperson, Vice-Chairperson, President, Secretary, Treasurer, and such assistant secretaries, treasurers and other officers as are elected by the board of directors from time to time.

#### **Section 5.2 Election of Officers**

Except as provided in this Section 5.2 relating to vacancies, officers shall be elected by the board of directors at the annual meeting of the board of directors. The nominating committee shall present a slate of nominees as officers. Nominations may also be made by directors from the floor. Those persons who receive a plurality of the votes cast shall be deemed to have been elected. If any director then holding office so demands, the election of officers shall be by secret ballot.



All nominees for the Chairperson, Vice-Chairperson, Secretary, and Treasurer positions must be members of the board of directors. Each officer shall hold office for a period of one (1) year, or until such officer's death, resignation, or removal, or until such officer's successor is elected. No person may be elected to serve for more than three (3) successive terms in the office of Chairperson or in the office of Vice-Chairperson. No person may be elected to serve for more than six (6) successive terms in the office of Secretary or in the office of Treasurer. The board of directors may elect assistant secretaries, assistant treasurers and other officers at such time or times as the need may arise, in the manner prescribed for other officers in this Section 5.2.

A vacancy occurring in a position of officer of the corporation may be filled at any time by the board of directors. The term of an officer elected to fill a vacancy shall expire at the end of the unexpired term that such officer is filling.

### **Section 5.3 Resignation and removal**

An officer may resign at any time by delivering notice to the corporation. A resignation is effective when the notice is effective unless the notice specifies a future effective date. If a resignation is made effective at a future effective date and the board of directors accepts the future effective date, the board of directors may fill the pending vacancy before the effective date if the board provides that the successor does not take office until the effective date. The board of directors may remove any officer at any time with or without cause.

### **Section 5.4 Contract rights of officers**

The election of an officer does not itself create contract rights. An officer's removal does not affect the officer's contract rights, if any, with the officer.

### **Section 5.5 President / Executive Director**

The President, who also holds the title of Executive Director (used by Habitat Peoria), shall be the chief executive officer of the corporation and, subject to the control of the board of directors, shall supervise and control the management of the corporation in accordance with these bylaws. The board of directors shall elect the Executive Director and approve any compensation and benefits for the Executive Director.

Duties of the Executive Director shall include: (a) hiring, supervising and firing employees, according to board established job descriptions and policies, (b) coordinating the activities of the operating committees; (c) representing the corporation in the community; (d) overseeing the building projects of the corporation; (e) supervising the administrative functions of the corporation; and, (f) in general, performing such other duties incident to the office of Executive Director and other such duties as may be assigned from time to time by the board of directors. The Executive Director may not serve on the board of directors or any board committee, except in a non-voting, *ex-officio* capacity.

The President/Executive Director may sign, as may the Secretary or any other proper officer of the corporation so authorized by the board of directors, any deeds, leases, mortgages, bonds, contracts, or other instruments which lawfully may be executed on behalf of the corporation, except where signing and execution thereof expressly shall be delegated by the board of directors to some other officer or agent of the corporation, or where required by law or these bylaws to be otherwise signed and executed.

### **Section 5.6 Secretary**

The Secretary shall: (a) cause to be prepared minutes of all meetings of the board of directors and the executive committee; (b) authenticate records of the corporation when requested to do so; (c) give all notices required by law and by these bylaws; (d) have general charge of the corporate books and records and of the corporate seal, and affix the corporate seal to any lawfully executed instrument requiring it; (e) sign such instruments as may require signature; (f) cause such corporate reports as may be required by state law to be

prepared and filed in a timely manner; and (g) in general, perform all duties incident to the office of Secretary and such other duties as may be assigned from time to time by the Chairperson or the board of directors.

#### **Section 5.7 Assistant secretaries**

In the absence of the Secretary or in the event of death, inability, or refusal to act of the Secretary, the assistant secretaries, in the order of their length of service as assistant secretaries, unless otherwise determined by the board of directors, shall perform the duties of the Secretary and, when so acting, shall have all the powers of and be subject to all the restrictions upon the Secretary. They shall perform such other duties as may be assigned to them by the Secretary, the Chairperson or the board of directors.

#### **Section 5.8 Treasurer**

The Treasurer shall: (a) have custody of all funds and securities belonging to the corporation and receive, deposit or disburse the same under the direction of the board of directors; (b) keep full and accurate accounts of the finances of the corporation in books especially provided for that purpose; (c) cause such returns, reports and/or schedules as may be required by the Internal Revenue Service and the state taxing authorities to be prepared and filed in a timely manner; (d) cause a true balance sheet (statement of the assets, liabilities and fund balance) of the corporation as of the close of each fiscal year and true statements of activity (support and revenue, expenses, and changes in fund balance), functional expenses, and cash flows for such fiscal year, all in reasonable detail, to be prepared and submitted to the board of directors; and, (e) in general, perform all duties incident to the office of Treasurer and such other duties as maybe assigned from time to time by the Chairperson or the board of directors.

#### **Section 5.9 Assistant treasurers**

In the absence of the Treasurer or in the event of death, inability, or refusal to act of the Treasurer, the assistant treasurers, in the order of their length of service as assistant treasurers, unless otherwise determined by the board of directors, shall perform the duties of the Treasurer and, when so acting, shall have all the powers of and be subject to all the restrictions upon the Treasurer. They shall perform such other duties as may be assigned to them by the Treasurer, the Chairperson or the board of directors.

#### **Section 5.10 No compensation**

With the exception of the President/Executive Director, the principal and assistant officers of the corporation described in the foregoing sections shall not be compensated for their services as such.

## **ARTICLE VI COMMITTEES**

#### **Section 6.1 Board committees in general**

The board of directors may create one or more committees of the board, in addition to the executive committee established by these bylaws. Committees of the board shall be composed solely of individuals currently serving as duly elected and qualified directors of the corporation. Each committee of the board shall consist of at least two directors, who shall be appointed by the Chairperson and approved by a majority of all the directors in office when the action is taken. The provisions of Article IV of these bylaws, which govern meetings of the board of directors, shall apply to committees of the board and their members as well, except that no committee of the board shall be required to have an annual meeting or scheduled regular meetings. To the extent specified or authorized by the board of directors or in these bylaws, each committee of the board may exercise the authority of the board. A committee of the board may not however: (a) authorize distributions; (b) approve or recommend dissolution, merger or the sale, pledge or transfer of all or substantially all of the corporation's assets; (c) elect, appoint or remove directors or fill vacancies on the board or on any committee of the board or, (d) adopt, amend or repeal the articles of incorporation or any bylaws.

## **Section 6.2 Executive committee**

The executive committee, which is a committee of the board, shall consist of the principal officers of the corporation and up to three (3) additional directors appointed by the Chairperson, to serve in such capacity until the next annual meeting of the board of directors, provided that the appointment of additional directors must be approved by a majority of all the directors in office when such action is taken. The Chairperson of the board of directors shall serve as the Chairperson of the executive committee and shall preside at all of its meetings. Except to the extent prohibited or limited by Section 6.1 above or by resolution of the board of directors, the executive committee may exercise the authority of the board of directors at such times as the board is not in session. In addition, the executive committee shall perform the functions described below.

### *(a) Finance and budget functions*

In performing this function, the committee shall: (i) oversee the implementation and administration of policies and procedures for handling and accounting for the finances of the corporation; (ii) prepare an annual revenue and expense budget for submission to the full board of directors; (iii) monitor the implementation of the budget, and (iv) when necessary, make recommendations to the board of directors regarding adjustments to the budget.

### *(b) Human resources functions*

In performing this function, the committee shall oversee the implementation and administration of policies and procedures relating to volunteers and employees, if any, of the corporation.

### *(c) Strategic and long range planning functions*

In performing this function, the committee shall: (i) coordinate the strategic and long range planning activities and (ii) monitor and evaluate the performance of the corporation with respect to the achievement of its mission, purposes and goals.

## **Section 6.3 Additional board committees**

Each additional board committee herein listed shall consist of four (4) members to serve in such capacity until the next annual meeting of the board of directors. A vacancy on any of these committees may be filled at any time. Members of additional board committees may be appointed to successive terms.

### *(a) Nominating committee*

The committee shall be responsible for identifying and recruiting prospective directors of the corporation and shall present a slate of nominees for election as directors at the annual meeting. The committee shall also present a slate of nominees for election as principal officers of the corporation and may make recommendations for chairpersons of the operating committees. The current President may not be a member of this committee.

### *(b) Finance committee*

The committee shall: (i) oversee the implementation and administration of policies and procedures for handling and accounting for the finances of the corporation; (ii) prepare an annual revenue and expense budget for submission to the full board of directors; (iii) monitor the implementation of the budget, and (iv) when necessary, make recommendations to the board of directors regarding adjustments to the budget.

### *(c) Personnel Committee*

The committee shall oversee the implementation and administration of policies and procedures relating to volunteers and employees, if any, of the corporation.

#### **Section 6.4 Non-board committees in general**

The board of directors may create one or more non-board committees, in addition to the operating committees established by these bylaws, and delegate non-board functions to such committees. Non-board committees may include both directors and individuals who are not directors of the corporation. Non-board committees may not exercise the authority of the board.

#### **Section 6.5 Operating committees**

Within thirty (30) days after the annual meeting each year the Chairperson of the board shall appoint a chairperson of each of the operating committees described below. The names of the chairpersons so appointed must be approved by a majority of all the directors in office when the action is taken. A vacancy occurring in the position of an operating committee chairperson shall be filled in like manner, upon appointment by the Chairperson and approval by the board of directors. The chairperson of each operating committee, in consultation with the Chairperson, shall appoint the members of the committee. New members of the operating committees may be appointed at any time. Operating committee chairpersons shall be expected to attend the regular meeting of the board of directors for the purpose of reporting on the work of their committees, receiving direction and guidance from the board, and seeking approval of actions proposed by their committees which require board approval. The operating committees shall perform the functions described below and such other functions as the board of directors may provide.

##### *(a) Family selection committee*

This committee shall be responsible for drafting and updating the selection criteria, recruiting applicants, screening applications, interviewing applicants, and recommending applicants to the board of directors for approval as prospective homeowners.

##### *(b) Family support committee*

This committee shall be responsible for providing Habitat homeowners and prospective homeowners with a mutual support system, educational opportunities, and a forum for discussions pertaining to homeownership and maintenance, all for the purpose of helping families to break the poverty cycle and become independent.

##### *(c) Resource development*

This committee shall be responsible for coordinating the raising of funds needed to conduct the business of the corporation. The tasks to be coordinated by the committee, in partnership with the full board, shall include fund-raising campaigns, grant proposal writing, special fund-raising events, and cultivation of major donors. This committee shall emphasize and promote the importance of Christian stewardship in the servicing of donors and supporters.

##### *(d) Church relations committee*

The church relations committee will seek to strengthen the support of the affiliate's work by gaining volunteers, prayer, and financial resources from all community churches. The church relations committee will be the liaison between the affiliate and the faith community, facilitating communication and developing partnerships.

##### *(e) Site selection committee*

This committee shall be responsible for targeting the areas or areas of the community in which the projects of the corporation shall be developed, investigating and researching the availability of property, and recommending property to the board of directors for acquisition. The committee shall work in conjunction with the building committee to evaluate the suitability of potential sites prior to acquisition.

*(f) Building committee*

This committee shall be responsible for planning and implementing the construction projects of the corporation. The tasks to be directed by this committee shall include developing or obtaining house plans, soliciting appropriate professional construction help when needed, developing lists of needed building materials and assisting the resource development committee in obtaining these, developing a building schedule and coordinating volunteers, and supervising construction.

**ARTICLE VII  
GENERAL PROVISIONS**

**Section 7.1 Corporate seal**

The corporate seal shall be in such form as the board of directors may from time to time determine.

**Section 7.2 Fiscal year**

This fiscal year of the corporation shall begin on July 1 and end on June 30 of each year.

**Section 7.3 Financial reports**

The books of the corporation shall be closed as of the end of each fiscal year and financial statements shall be prepared and submitted to the board of directors. In the discretion of the board of directors and subject to the requirements of any state laws, the corporation may engage an independent certified public accountant to audit or review the financial statements.

**Section 7.4 Corporate minutes and records**

The corporation shall keep as permanent records minutes of all meetings of its board of directors, a record of all actions taken by the directors without a meeting, and a record of all actions taken by the executive committee and any other committees of the board of directors. The corporation shall maintain its records in written form or in another form capable of conversion into written form within a reasonable time. The corporation shall keep a copy of the following records at its principal office: (a) its articles of incorporation or restated articles of incorporation and all amendments to them currently in effect; (b) its bylaws or restated bylaws and all amendments to them currently in effect; (c) a list of the names and business or home addresses of its current directors and officers; and, (d) its most recent annual report delivered to the secretary of state, as required by the Illinois Not For Profit Corporation Act. The minutes and records described above shall be made available for inspection by current directors of the corporation during normal business hours. In addition to the extent required by applicable law, the corporation shall make available for inspection during regular business hours, by an individual, copies of: (i) any application filed with any letter or other document issued by the Internal Revenue Service with respect to the tax exempt status of the corporation and, (ii) the annual returns filed with the Internal Revenue Service for the three most recent years (to the extent the corporation is required to file such returns); provided that the names and addresses of contributors to the corporation may be kept confidential.

**Section 7.5 Investments**

The corporation shall have the right to retain all or any part of any securities or property acquired by it in whatever manner, and to invest and reinvest any funds held by it, according to the judgment of the board of directors without being restricted to the class of investments which a director or trustee is or may hereafter be permitted by law to make or any similar restriction; provided that no action shall be taken by or on behalf of the corporation if such action is a forbidden activity or would result in the denial of tax exempt status under Section 501(c)(3) of the Internal Revenue Code, as amended.

**Section 7.6 Checks and drafts**

All checks, drafts or other orders for the payment of money issued in the name of the corporation shall be signed by such officer or officers, agent or agents of the corporation and in such manner as shall from time

to time be determined by resolution of the board of directors provided that any check, draft or other order for the payment of an amount in excess of five hundred dollars (\$500) shall require two (2) authorized signatures.

#### **Section 7.7 Prohibited activities**

The corporation is organized as a nonprofit corporation exclusively for charitable, religious, educational and scientific purposes within the meaning of Section 501(c)(3) of the Internal Revenue Code, as Amended. 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 compensation 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 legislation, 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. Anything contained in these bylaws 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 the 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 Not For Profit Corporation Act.

#### **Section 7.8 No loans to or guaranties for directors**

The corporation may not lend money to or guarantee the obligation of a director or officer of the corporation, but the fact that a loan or guarantee is made in violation of this section does not affect the borrower's liability on the loan.

#### **Section 7.9 Indemnification**

The corporation shall indemnify a director who was wholly successful, on the merits or otherwise, in the defense of any proceeding to which the director was a party because he or she is or was a director of the corporation, against reasonable expenses actually incurred by the director in connection with the extant as a director. In addition, if an individual is made a party to a proceeding because the individual is or was a director, officer, employee or agent of the corporation, the board of directors may, to the extent permitted by law, authorize the corporation to advance expenses to such individual and/or indemnify such individual against liability incurred in the proceeding.

## **ARTICLE VIII DISSOLUTION & WINDING UP**

#### **Section 8.1 Winding Up**

In the event that dissolution and/or winding up of Habitat for Humanity of the Greater Peoria Area, Inc. is necessary, the board shall oversee such process and ensure compliance with all relevant provisions of the Illinois Not For Profit Corporation Act and other applicable state and federal laws.

#### **Section 8.2 Assets**

Upon dissolution of Habitat for Humanity of the Greater Peoria Area, Inc., the assets of Habitat for Humanity of the Greater Peoria Area, Inc. are permanently committed to a tax-exempt organization for purposes set forth in its Articles of Incorporation and Bylaws. In the event of dissolution, the assets, after payments of debt, will be, as determined by the board of directors, given, transferred, donated, or assigned 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) which itself has tax-exempt status under the Section 501(c)(3) of the Internal Revenue Code and whose mission is similar to the mission of Habitat for Humanity of Greater Peoria Area, Inc.

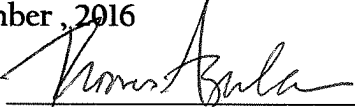
## ARTICLE IX AMENDMENTS TO BYLAWS

### Section 9.1 Amendments

These bylaws may be amended or repealed and new bylaws may be adopted by the board of directors. The corporation shall provide at least seven (7) days' written notice of any meeting of directors at which an amendment is to be approved, unless notice is waived pursuant to Section 4.6 above. The notice must state that the purpose or one of the purposes of the meeting is to consider a proposed amendment to the bylaws and contain or be accompanied by a copy or summary of the amendment or state the general nature of the amendment. Any amendment must be approved by two-thirds (2/3) of the directors in office at the time the amendment must be approved, and by at least a majority of the directors in office at the time the amendment is adopted.

Adopted by the Board of Directors of Habitat for Humanity on the 23rd day of  
September, 2016

Signed

  
Thomas Aquilar, Board Secretary

# 2018-2019 BOARD OF DIRECTORS

## Executive Committee :

### President

**Paul Joseph**

2820 Windpointe Dr.

Peoria, IL. 61614

309-472-1075

[pauljoseph888@gmail.com](mailto:pauljoseph888@gmail.com)

### Vice-President & Treasurer

**Mickey Scheffki**

1230 Chicago Ave.

Downers Grove, IL. 60515

Cell# 309-241-0229

[mickey.scheffki@gmail.com](mailto:mickey.scheffki@gmail.com)

## Board Members:

**Gene Lear**

**Low Income Representative**

2403 North Prospect Rd.

Peoria, IL. 61603

309-648-8349

[glear2806@comcast.net](mailto:glear2806@comcast.net)

**Mike Verkuilen**

505 Lakemper Drive

Germantown Hills, IL 61548

Cell#309-258-8029

Home# 309-383-3107

Work# 309-675-5370

[verkml@gmail.com](mailto:verkml@gmail.com)

**David Poehls**

102 E. Morningside Dr.

Peoria, IL. 61614

Cell#645-0734

[Educkids94@gmail.com](mailto:Educkids94@gmail.com)

**Michael Gilmore**

**Low Income Representative**

900 W Eleanor Place

Peoria, IL. 61604

Cell#648-7610

[michaelj.gilmore@yahoo.com](mailto:michaelj.gilmore@yahoo.com)

**Frank Corso**

**Low Income Representative**

1807 N Missouri

Peoria, IL. 61603

Cell# 251-7235

[Fcorso@icc.edu](mailto:Fcorso@icc.edu)

[Fcorso84@gmail.com](mailto:Fcorso84@gmail.com)

**Jodi Bearce**

406 Elgin Ave.

Washington, IL. 61571

Cell#696-4320

[jodibearce@gmail.com](mailto:jodibearce@gmail.com)

**Abby Fleming**

7124 N Manning Dr.

Peoria, IL. 61614

Cell# 309-253-5169

Work#309-676-7657

[abbyfleming@gmail.com](mailto:abbyfleming@gmail.com)

**Jennifer Meashaw**

**Habitat Homeowner**

**Low Income Representative**

913 Perry Ave.

Peoria IL 61603

309-265-6159

[queenspeed0034@yahoo.com](mailto:queenspeed0034@yahoo.com)

**Michelle Palazzo**

**Habitat Homeowner**

**Low Income Representative**

1025 NE Monroe St.

Peoria, IL 61603

309-258-5269

[onetrueluv1@yahoo.com](mailto:onetrueluv1@yahoo.com)



## Diana DeSoto

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504 E. Sciota Ave.  
Peoria Heights, IL. 61616

Phone: 309-682-4542

Fax: 309-676-6409

E-Mail: [diana@habitatpeoria.org](mailto:diana@habitatpeoria.org)

### Objective:

To work with families to find decent affordable housing and learn to sustain homeownership

### Qualifications:

I have an extensive background in working with low-income families. I have knowledge of community resources.

### Responsibilities:

1. Provide homeowner applications and share knowledge of the Habitat for Humanity mission and program.
2. Process the application and determine Need, Ability to Pay and Willingness to Partner.
3. Organize home visits and interviews for applicants.
4. Prepare all documentation for Family Selection meetings.
5. Send out letters of acceptance or denial and encourage families to reapply. Provide resources To help families qualify.
6. Organize and deliver educational workshops for approved families.
7. Monitor and manage sweat equity hours for approved partner families.
8. Create and distribute bi-monthly Newsletter for all Habitat for Humanity homeowners.
9. Work with the Habitat accountants to manage delinquent mortgages.
10. Conduct Family Nurturer meetings every three months.
11. Prepare paperwork for the IHDA Grant and CAT Foundation Grant as well as other grants that may be available..
12. Host Orientation meetings.
13. Represent affiliate at events, and attend conferences as needed.

### Work History:

2012-present-Habitat for Humanity, Family Services Coordinator

2010-2012-Crittenton Center-Family Services (Crisis Nursery)

1997-2009-Early Learning Center- - Director

1995-1997-Southside Catholic Child Care-teacher

1991-1994-Family Business (Newspaper distribution)

### Education:

1985-1991 University of California, Davis- Graduated in 2013

1967-1971 Mercy High School- Graduated in 1971

### References:

Upon Request

Attachment 1.4(d)

## Drew Schultz

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1019 Pekin Ave.  
Creve Coeur, IL. 61610

Phone: 309-678-0210

Fax: 309-676-6409

E-Mail: [drew@habitatpeoria.org](mailto:drew@habitatpeoria.org)

### **2013- Present Habitat for Humanity of Greater Peoria Area Construction Manager**

#### Objective:

To build quality and affordable homes for Habitat for Humanity.

#### Qualifications:

I have an extensive background in all phases of residential construction, especially craftsmanship and carpentry skills. I have organizational skills and experience managing construction projects. I have adequate communication and leadership skills to instruct unskilled volunteers in construction methods.

#### Responsibilities:

1. Provide adequate supervision and training of volunteers on the job site.
2. Coordinate and oversee the work of all sub-contractors, labor and materials for houses.
3. Prepare sites for construction, including clearing and foundation work.
4. Coordinate the delivery of all material, checking against purchase orders.
5. Secure all permits and inspections.
6. Inspect each phase of work to determine acceptable quality and that each trade is finished on schedule.
7. Be accountable for the safety and security of the job site.
8. Prioritize visiting the affiliate's job sites before any sponsoring organization's job sites.
9. Accountable for the job until 100% complete and sold to homeowner.
10. After closing, supervisor is responsible for all workmanship follow-up work needed on the house (punch list).
11. Perform other appropriate activities and duties as assigned.
12. Maintain order and upkeep of construction warehouse.
13. Represent affiliate at events, and attend conferences as needed.

#### Work History:

2015-present Habitat for Humanity, Construction Manager

1983-Dec. 2015 Drew Schultz Construction, Residential Contractor

#### Education:

1969-1973 East Peoria High School- Graduated in 1973

#### References:

Upon Request

## **Lea Anne Schmidgall**

204 Peace Field Lane  
East Peoria, IL  
309-256-2258  
leaschmidgall@gmail.com

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### **PROFESSIONAL EXPERIENCE**

#### **HABITAT FOR HUMANITY OF GREATER PEORIA**

11/2012- Present

#### ***EXECUTIVE DIRECTOR***

- Oversee implementation of affiliate policies and procedures for the affiliate, outlying community extensions and ReStore. Responsible for public accountability of the organization and implementation of policies adopted by the Board.
- Serve as the communication link between the Board, the Executive Committee and other ad-hoc committees.
- Supervise and assess performance of all long and short term staff. (Affiliate, ReStore, VISTA, AmeriCorps, interns, etc.) Performs screening, hiring and termination of staff.
- Maintain a close working relationship with the Construction Manager, including working knowledge of site progress to ensure that houses are built within time and budgetary parameters.
- Provide oversight to Habitat ReStore by coordinating with the ReStore Director to see that the policies, procedures, goals and mission of the ReStore are effectively carried out.
- Authorize expenditures within the guidelines set by the Board of Directors.
- Consult with Treasurer and Bookkeeper on payment of bills and other financial reports as needed for Board Meetings, grants and funding sources.
- Work with the College and High School Chapters to ensure they are meeting the education, advocacy, fundraising and volunteering criteria.
- Prepare agenda for Executive Committee meetings with the Board Chairperson.
- Prepare monthly report for Board of Directors Meeting.
- Serve as liaison between Habitat for Humanity International/Habitat for Humanity-Minnesota and local affiliate.
- Assist the Board with long-term planning through the creation and implementation of a Strategic Plan.
- Assist Board/nominating committee in recruiting and training new Board members.
- Provide leadership to Family Support Committee, plan and implement Family training sessions.

#### **Resource Development**

- Oversee the creation of the Annual Fund Development Plan.
- Assist Fund Development Committee in identifying funding and grant sources.
- Provide leadership for solicitation of major gifts, including identifying and meeting with major corporate and individual donors.
- Cultivate in-kind materials and land donations whenever possible and report all real and potential donations to appropriate committee chairperson.
- Serve as a consultant to help implement fund raising programs such as special events, direct mail and alternative financing programs.
- Assist Treasurer and Finance Committee in developing the yearly budgets.
- Serve as Liaison to secure and assist with annual audit.
- Collaborate with other agencies to further our mission of providing affordable homes, Veteran Repairs and Thrivent Repairs
- Prepare all grant requests

## **Public Relations**

- Serve as primary spokesperson for the organization.
- Assist Program Coordinator in development of regular media releases.
- Expand visibility and partnerships in the community. This would include outreach to all local religious, business, civic and volunteer organizations, foundations or other charitable giving organizations as well as other government and non-government housing and human services organizations.
- Develop relationship with local media outlets.

## **EUREKA COLLEGE**

2005-2009

### *Director of Alumni and Government Relations*

- Director is responsible for managing quality communication to alumni while increasing opportunities for them to reconnect with and support their college. My concentration was developing relationships with our Senior Alumni
- Created and implemented the "Alumni Brick Program" that paved a traditional path through the campus with bricks bearing donor's names. This raised more than \$15,000 in three months to support the Eureka College Career Connect Program
- Developed the first alumni gatherings at the White House
- Developed the first alumni event at the Reagan Ranch Center and the Reagan Presidential Library
- Introduced the Regan Ranch Leadership program. Of the 36 students participating in the first leadership training, 10 joined alumni board committees after graduation and 3 joined the alumni board
- Recruited alums for the Alumni Board and developed a the board's strategic plan including a retreat weekend, monthly meetings and a communication structure with students and faculty
- Increased the awareness of Eureka College with the Illinois State Legislature through in-person lobbying for funding
- Developed the Alumni Weekend Kids Connection program for young alums which increased participation by 60%

## **AMERICAN CANCER SOCIETY**

1994-2005

### *Senior Development Director*

- Developed a strategic marketing plan to involve the community, businesses and major sponsors in the fight against cancer through volunteer recruitment and fundraising
- Worked with cancer patients and families to "navigate" through the journey with their diagnosis. This included finding physicians and hospitals that specialized in their type of cancer, connecting them with local and nationwide resources that would support them emotionally, financially as support their well being of their personal relationships
- Recruitment of volunteers and sponsors
- Coordinated all annual Relay For Life events throughout Central Illinois and consistently exceeded the fundraising goal at 90% of the events

**PROFESSIONAL INDEPENDENT INSURANCE ASSOCIATION**

1993-1994

*Legislative Director/Event Planner*

- Lobbied on behalf of the independent insurance agents of Illinois
- Planned and implemented all fundraising events and gatherings
- Developed fundraisers for the Political Action Committee
- Briefed agents on critical legislation and how to effectively communicate with legislators

**NATIONAL FEDERATION OF INDEPENDENT BUSINESS**

1992-1993

*Legislative Liaison*

- Edited monthly governmental newsletters to members
- Developed fundraising activities for the Political Action Committee
- Planned and Implemented large scale volunteer/legislative events
- Marketed the Political Action Committee through personal visits, newsletters, and press releases

**EDUCATION**

1991-1993 Illinois State University, Graduate School – Masters in Public Policy

1986-1991 Illinois State University, Bachelor of Science Degree and Bachelor of Arts Degree

**REFERENCES**

Don Johnson, Executive Director, United Way

Dr. Clarence (Pete) Hughes  
Eureka College  
603 North 3rd Street  
Roanoke, Illinois  
(309) 923-7370

Attachment 1.4(d0)

Cal Lyons, Edward Jones -Former Vice President of Development of Eureka College  
4450 N Prospect, Suite S 3  
Peoria Heights, IL 61616. (309) 688-2697

## Attachment 1.4 (d)

### Kirstin Ringel

2805 W. Larchmont Ln. F2 • Peoria, IL 61615 • 309.472.7453 • kirstinringel@gmail.com

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#### EDUCATION:

##### **Bradley University**, Peoria, Illinois

Expected Graduation Dec. 2019

- Pursuing a Master of Arts in Nonprofit Leadership
- Relevant Course Work
  - Grant Writing: Proposed multicultural career center programming for a \$1200 grant
    - Researched and assessed client needs and set goals and objectives
    - Created a budget and found funders to match grant funds
    - Developed an evaluation plan to measure outcomes
    - Presented a grant defense
  - Research Methods and Applications: Proposed a quantitative research project about soft skill development through experiential learning

Cumulative GPA: **4.0/4.0**

##### **Eureka College**, Eureka, Illinois

Graduated Dec. 2015

- Bachelor of Arts in Philosophy and Religion

Cumulative GPA: **3.82/4.0**

#### EXPERIENCE:

##### **Habitat for Humanity Greater Peoria Area**

Peoria, Illinois

###### *Volunteer Coordinator*

October 2018 – present

- Recruit individuals, corporate groups, religious organizations, and educational institutions to volunteer on construction sites, in the ReStores, and at events
- Maintain volunteer database in VolunteerHub
- Host and deliver orientation to volunteers at the volunteer site
- Evaluate program effectiveness
- Implement new forms of volunteer appreciation and recognition

##### **Bradley University, Smith Career Center**

Peoria, Illinois

###### *Administrative Support, Employer Relations*

June 2017 – February 2019

- Coordinate on campus interviews for 650 + students and 50+ employers each year
  - Planned two After Job Fair events each school year for 35+ employers and 450+ student interviews
- Manage First Destination Study research and reporting of outcomes for nearly 1,000 graduating students each year to meet NACE standards and guidelines
  - Archived documentation of all outcomes and communications to prepare for audit
- Promote campus recruitment opportunities to students and faculty, primarily through email and flyers
- Develop and maintain reports of employer engagement in campus interactions in Excel and Google Sheets
- Publish job listings in the web-based system, Grad Leaders Career Center (GLCC)
- Examined current data and database processes to execute a transition from the CSO Research software to the GradLeaders Career Center (GLCC) software
- Facilitated decision making and planning processes for a committee of four other staff members that created a digital communication plan for the office as part of strategic planning

###### *Administrative Support, Reception*

June 2016 – May 2017

- Scheduled appointments daily for nine staff members using Google Calendar
- Served as the initial point of contact in the office, answering phones and greeting guests with pleasant disposition and customer service minded approach
- Arranged catering and facilities for 96 graduate and professional school programs and 161 students at the Graduate and Professional School Fair
- Arranged catering and facilities for 316 student resume reviews with 98 employer representatives

- Reshaped the registration process for this event to be more efficient
- Utilized Career Center Contact Manager (C3M) to check students in for appointments, track resume reviews, and other student engagement

### **Peoria Public School District 150**

Peoria, Illinois

#### *Substitute Teacher*

April - May 2016

- Managed classrooms of approximately 35 K-12 students for 6 hours a day throughout the school district
- Maintained the schedule and classroom rules to meet teacher expectations in their absence
- Followed long-term lesson plans for teachers who were gone for three days or more

### **Memorial Christian Church**

Peoria, Illinois

#### *Pulpit Supply*

Jan. 2016- Feb. 2016

- Developed weekly sermons in accordance with the Revised Common Lectionary
- Lead the church's elders in planning worship service each week

### **Eureka Christian Church**

Peoria, Illinois

#### *Youth Ministry Intern*

Aug. 2013 - Dec. 2015

- Moderated and facilitated weekly meetings of 10-25 high school and middle school youth
- Planned programming with the support of a mentor
  - Two overnight "lock-ins" at the church with games, lessons, and food
  - Two weekend trips to the regional denomination conference that included prior registration, payments, and transportation arrangements
  - Two weekend retreats that required planning 52 hours of programming, 5 meals, prior facility booking, student registration, payments, and transportation arrangements

### **Eureka College**

Eureka, Illinois

#### *Homecoming Chairwoman*

Jan. 2014 - Oct. 2014

- Recruited and managed more than three dozen student volunteers who helped plan for and run the ten student-focused events
- Consulted with city officials, police officers, and firemen to ensure that the parade, fireworks, and bonfire were arranged for minimal risk and within city ordinances
- Collaborated with other campus offices, like Alumni Relations and Marketing and Development, to develop programming, promotional materials, and a promotional plan
- Recruited and managed more than three dozen faculty and staff volunteers who participated as judges for student group competitions
- Hosted the annual Homecoming Convocation which included presentations from me, the American Red Cross, Alumni Award Winners, the Dean of Student Services, and the President

#### *Students Promoting Responsibility Understanding & Care Everyday Peer Educator (S.P.R.U.C.E.)*

Aug. 2013 - Dec. 2015

- Designed and implemented four programs each semester to educate fellow students on well-being, safety, and responsible decision making in accordance with the BACCHUS network
- Assumed leadership of two other S.P.R.U.C.E. Peer educators in the absence of a staff advisor
- Delegated responsibility for promotion, newsletters, event planning, and party supervision to 2 other peer educators

#### *Admissions Ambassador*

Aug. 2013- Dec. 2015

- Marketed the college to potential students through tours, panels, and overnight hosting
- Represented the values of the institution with my actions, words, and social media

### **SKILLS:**

- Leadership
- Event Planning
- Public Speaking
- Professional Writing
- Critical Thinking
- Data Analytics
- Advanced - Microsoft Word, Excel, and PowerPoint
- Problem Solving



Attachment 1.4 (d)

**Stuart W. Carr**

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**LEAD CARPENTER**

Stuart W. Carr

401 North Kellogg Street

Galesburg, Illinois

Stuart has been building homes since 1993. He has his M.S. in Construction from Western Illinois University. He was a carpenter in Littleton, Rhode Island for 20 years where he built over 50 homes. His skills include but are not limited to: framing, finishing, cabinet making, roofing, siding, shingling and painting.

Stuart has worked with volunteers and is a great leader. He is working on 5 Habitat for Humanity homes currently and will begin several more this year.

## **1.4 (e) Homes Completed with HOME Grant Investment Funding**

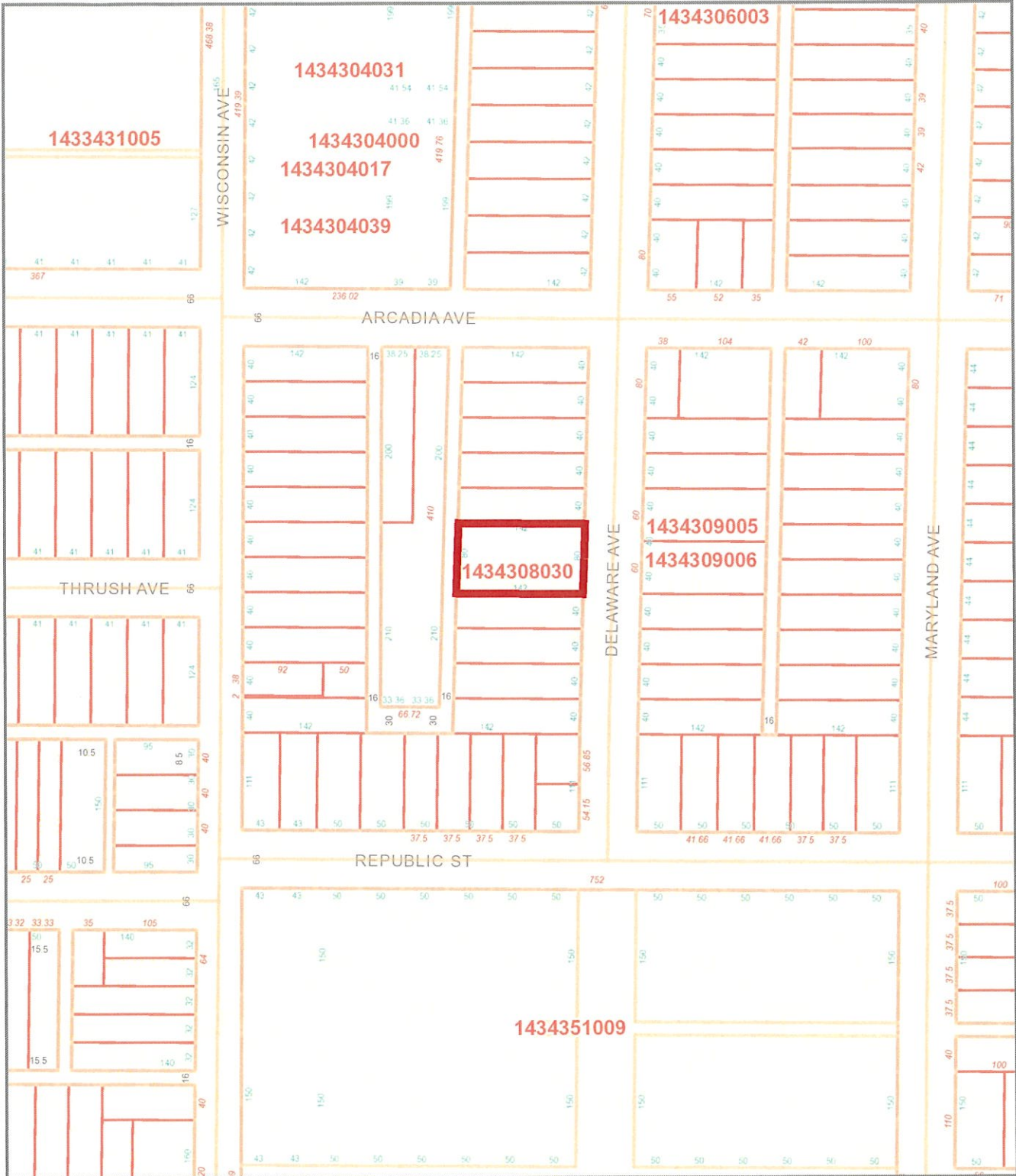
2004-2017; Peoria IL CHDO BUILDS

1613 Great Oak Ct.  
1616 Great Oak Ct.  
1420 NE Monroe  
1105 W. Columbia Terrace  
710 E. Illinois  
1604 N. Great Oak Ct  
1610 N. Great Oak Ct  
1515 N. Great Oak Ct  
1521 N. Great Oak Ct  
1619 N. Great Oak Ct  
3529 Finnel  
1417 NE Monroe  
2300 N. Sheridan  
1527 N. Great Oak CT  
1539 N. Great Oak CT  
1209 W. Wilcox  
117 W. Virginia  
621 W. Hanssler  
2809 N. Sheridan  
1620 Great Oak CT  
1919 E. Princeton  
3442 W. Sylvan Ln  
522 W. Wilcox  
314 E. Corrington  
2210 W. Albany  
3502 W. Sylvan Ln  
3415 W. Grimson  
1700 NE Madison  
2118 N. Bourland  
903 E. Nebraska  
2223 W. Tripp  
511 E. Seneca  
503 E. Seneca  
909 NE Perry

913 NE Perry  
1102 East Melbourne  
1833 Atlantic  
1915 Delaware  
900 East Nebraska  
1030 NE Monroe  
912 NE Monroe  
1022 NE Monroe  
1030 Madison  
1015 NE Monroe  
1021 NE Monroe  
1025 NE Monroe



### 2201 N Delaware Ave

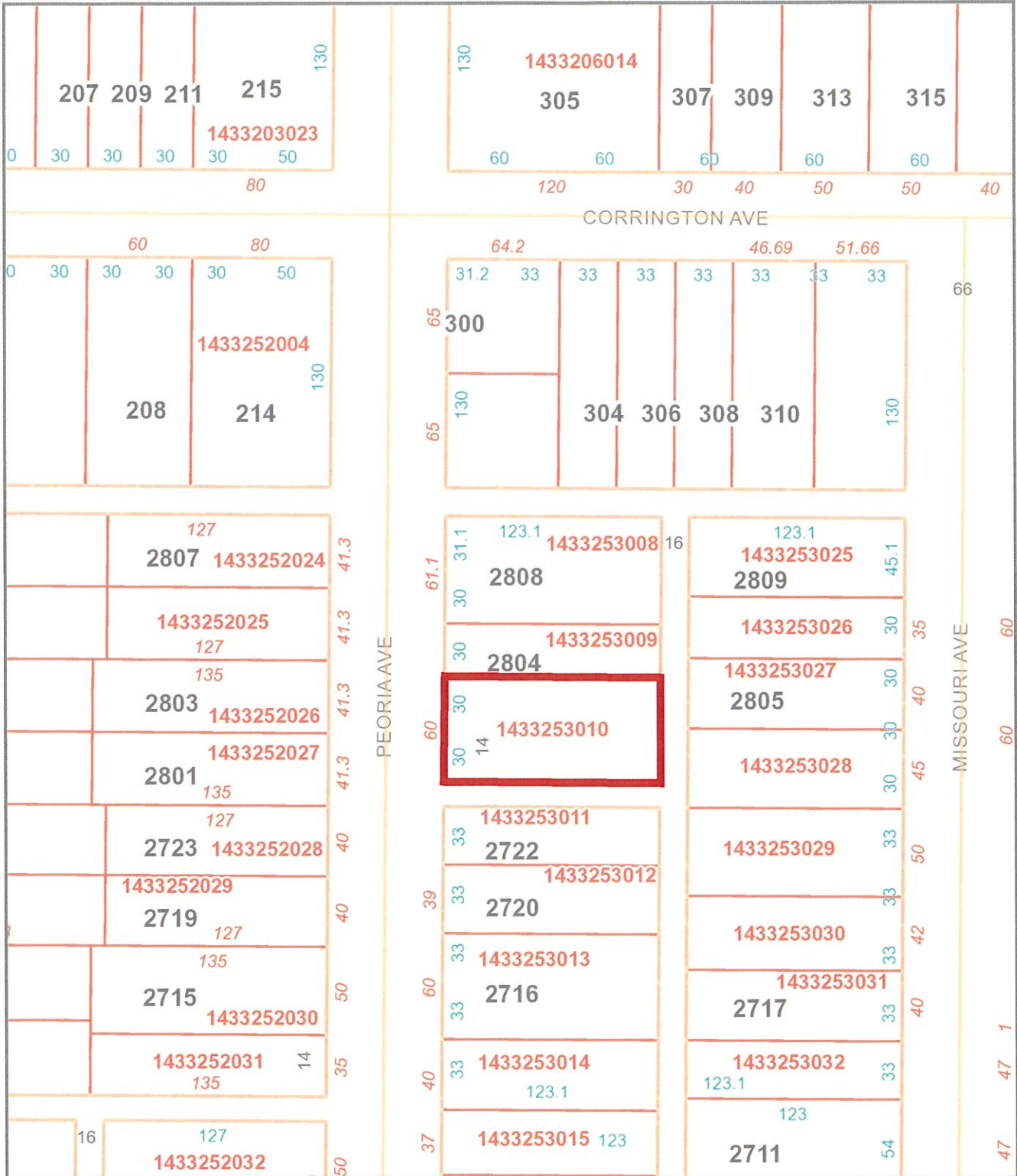


*Disclaimer: Data is provided 'as is' without warranty or any representation of accuracy, timeliness or completeness. The burden for determining fitness for, or the appropriateness for use, rests solely on the requester. The requester acknowledges and accepts the limitations of the Data, including the fact that the Data is in a constant state of maintenance. This website is NOT intended to be used for legal litigation or boundary disputes and is informational only. -Peoria County GIS Division*

Map Scale  
**1 inch = 167 feet**  
3/6/2019



2800 N Peoria Ave



*Disclaimer: Data is provided 'as is' without warranty or any representation of accuracy, timeliness or completeness. The burden for determining fitness for, or the appropriateness for use, rests solely on the requester. The requester acknowledges and accepts the limitations of the Data, including the fact that the Data is in a constant state of maintenance. This website is NOT intended to be used for legal litigation or boundary disputes and is informational only. -Peoria County GIS Division*

Map Scale  
**1 inch = 83 feet**  
 3/6/2019



## 2.3 Developer Experience

2004; Peoria IL

- 1613 Great Oak Ct.
- 1616 Great Oak Ct.
- 1420 NE Monroe
- 1105 W. Columbia Terrace
- 710 E. Illinois

2005; Peoria, IL

- 1604 N. Great Oak Ct
- 1610 N. Great Oak Ct
- 1515 N. Great Oak Ct
- 1521 N. Great Oak Ct
- 1619 N. Great Oak Ct

2006; Peoria, IL

- 3529 Finnel
- 1417 NE Monroe
- 2300 N. Sheridan
- 1527 N. Great Oak CT
- 1539 N. Great Oak CT

2007; Peoria, IL

- 1209 W. Wilcox
- 117 W. Virginia

2008; Peoria, IL

- 621 W. Hanssler
- 2809 N. Sheridan
- 1620 Great Oak CT

2009; Peoria, IL

- 1919 E. Princeton
- 3442 W. Sylvan Ln
- 522 W. Wilcox

2010; Peoria, IL

- 314 E. Corrington
- 2210 W. Albany
- 3502 W. Sylvan Ln

2011; Peoria, IL

3415 W. Grimson  
1700 NE Madison  
2118 N. Bourland  
903 E. Nebraska

2012; Peoria, IL

2223 W. Tripp  
511 E. Seneca  
503 E. Seneca

2013; Peoria, IL

2014; Peoria, IL

913 NE Perry

2015; Peoria, IL

1102 East Melbourne  
909 NE Perry

2016; Peoria, IL

1833 Atlantic  
1915 Delaware  
900 East Nebraska  
1015 NE Monroe  
1009 NE Monroe

2017; Peoria, IL

1021 NE Monroe  
1025 NE Monroe

2018: Peoria, IL

912 NE Monroe  
1022 NE Monroe  
1030 NE Monroe  
1029 Madison



2.3 Past CHDO Home Examples



900 E Nebraska



909 NE Perry Ave

2.3 Past CHDO Home Examples



913 NE Perry Ave



1009 NE Monroe St

### 2.3 Past CHDO Home Examples



1015 NE Monroe St.



2.3 Past CHDO Home Examples

1021 NE Monroe St.



1025 NE Monroe St.



2.3 Past CHDO Home Examples

1833 N Atlantic Ave.



1915 N Delaware St.

### 2.3 Past CHDO Home Examples



1002 NE Monroe



1030 NE Monroe

2.3 Past CHDO Home Examples



1022 NE Monroe



912 NE Monroe

## 2.5 Proposed CHDO Budget 2019

### Habitat for Humanity of Greater Peoria

#### CHDO Budget - Single Story Home

2201 N Delaware Ave (Tentative)

#### Project Funds

City of Peoria-CHDO Grant	110,000.00	
Habitat Matching Source-Habitat ReStore	6,800.00	
Total Project Funds		<u>\$116,800.00</u>

#### Project Costs

Soft Costs		
Permits/Fees	2,600.00	
Utilities/Security	<u>1,200.00</u>	
<i>Total Soft Costs</i>		3,800.00
Construction Costs		
Excavation/Grading	8,500.00	
Concrete	19,000.00	
Carpentry	16,000.00	
Roofing	5,500.00	
Siding/Soffitt/Gutters/Windows	4,000.00	
Drywall	6,000.00	
Insulation	3,000.00	
Plumbing/Fixtures	6,000.00	
HVAC	11,000.00	
Electrical/Fixtures	3,700.00	
Flooring	3,500.00	
Painting	2,500.00	
Cabinets/Hardware	3,500.00	
Appliances	1,500.00	
Garage	1,000.00	
Landscaping	2,500.00	
Miscellaneous	300.00	
<i>Total Construction Costs</i>	<hr/>	98,000.00
<i>Developer Fee</i>		<u>15,000.00</u>
Total Project Costs		<u>\$116,800.00</u>



## Attachment 2.6 Neighborhood Need/Assessed Housing Values

### Previous Builds & Proposed Builds in the East Bluff Neighborhood

#### 1999

900 E Kansas St. \$40,000

#### 2005

703 E Illinois Ave \$55,400 (Appraised \$60,000)

#### 2012

903 E Nebraska Ave \$60,000 (Appraised \$60,000)

#### 2013

503 E Seneca Pl \$80,000 (Appraised \$85,000)

511 E Seneca Pl \$80,000

#### 2015

1102 E Melbourne Ave \$85,000 (Appraised \$110,000)

#### 2016

900 E Nebraska Ave \$80,000 (Appraised \$80,000)

1915 N Delaware St \$90,000 (Appraised \$90,000)

1833 N Atlantic St. \$90,000 (Appraised \$90,000)

#### 2019 Proposed

2201 N Delaware Ave or

2800 N Peoria Ave

#### N Peoria Ave Assessed Values (2600, 2700, 2800 blocks – 11 rentals)

2601 - \$17,670	2709 - \$16,150
2610 - \$8,430	2710 - \$10,660
2612 - \$13,200	2712 - \$15,300
2616 - \$17,300	2713 - \$18,260
2622 - \$13,890	2715 - \$19,610
2626 - \$18,390	2716 - \$12,310
2628 - \$17,300	2719 - \$11,070
2629 - \$5,020	2720 - \$15,520
2631 - \$13,760	2722 - \$14,950
2632 - \$17,430	2723 - \$13,810
2633 - \$12,870	2801 - \$5,870
2635 - \$17,200	2803 - \$16,310
2636 - \$25,060	2804 - \$10,350
2702 - \$16,640	2805 - \$16,560
2703 - \$15,690	2807 - \$12,550
2704 - \$18,830	2808 - \$11,300
2706 - \$14,670	2812 - \$14,340
2707 - \$15,850	

N Delaware St Assessed Values (2100, 2200, 2300, 2400 blocks – 18 rentals)

2134 - \$13,760	2313 - \$13,210
2135 - \$12,950	2314 - \$12,000
2136 - \$14,400	2315 - \$11,780
2137 - \$12,390	2316 - \$8,190
2138 - \$12,300	2319 - \$14,840
2139 - \$17,120	2321 - \$16,040
2142 - \$8,660	2322 - \$15,000
2200 - \$19,130	2324 - \$16,420
2203 - \$13,380	2326 - \$13,390
2204 - \$13,220	2327 - \$16,990
2207 - \$8,230	2400 - \$15,810
2208 - \$4,040	2401 - \$15,160
2211 - \$15,180	2405 - \$13,180
2305 - \$16,060	2406 - \$12,550
2306 - \$7,560	2407 - \$6,930
2307 - \$13,250	2408 - \$12,160
2308 - \$8,620	2409 - \$13,560
2309 - \$17,140	2410 - \$10,960
2312 - \$12,380	2411 - \$14,810

## Analysis: HOIUW 2017 Peoria Area Community Assessment

The ability of families and individuals to fulfill basic needs such as food, housing and childcare is an important step in building a stronger, more sustainable community. By helping families become more self-reliant, they can reach long-term financial stability. Families and individuals who are financially stable have sufficient income and financial resources to afford basic needs such as housing, food, clothing, childcare and transportation—and are still able to save for the future.

Low to moderate-income individuals and families have many obstacles to achieving financial stability. Faced with lower wages, a higher housing cost burden, the inability to consistently pay for utilities or food, and disconnect from conventional financial services, these households lack economic resources and life skills. Compared to households of married couples with children under the age of 18, poverty rates continue to be 40 percent higher for family households led by single mothers (or female guardians) with children under the age of 18.

Households lacking sufficient assets are forced to live from paycheck to paycheck. For many of these individuals and families, a hospitalization or the breakdown of the family car could become a setback that leads to even larger issues, such as homelessness.

Illinois ranks 16th in the nation as one of the most expensive states to rent a home. In the Peoria MSA, renters comprise 29 percent of the population. Renters, after paying for housing and utilities, often cannot afford basic needs, such as food, child care, transportation and medical care. For minimum-wage workers, the cost of living exceeds a full-time income. A person making minimum wage must work 72 hours per week to keep a two-bedroom apartment to within 30% of their income.

Low-income renters have a much higher rate of housing problems versus homeowners or middle/upper-income households. Peoria County has a significantly higher percentage of households with housing problems than surrounding communities. More than 24 percent of households in the region have what HUD refers to as disproportionate housing needs related to kitchen/plumbing facilities, overcrowding and housing cost burden.

### Income vs. Economic Burden: City-Data.com

Estimated 61602 zip code population in 2016: 1,073

Houses and condos: 739

Renter-occupied apartments: 542

2 bedrooms= 25 units

3 bedrooms= 5 units

Mar. 2016 cost of living index in zip code 61602: 94.2 (less than average, U.S. average is 100)

Estimated median house/condo value in 2016: \$233,525

Estimated median household income in 2016: \$19,705

Residents with income below the poverty level in 2016: 44.8%

Residents with income below 50% of the poverty level in 2016: 19.4%

Median gross rent in 2016: \$507.

Unemployment: 13.2%

## Income vs. Economic Burden: City-Data.com, continued.

Estimated 61603 zip code population in 2016: 16,832

Houses and condos: 7,688

Renter-occupied apartments: 3,339

2 bedroom apartments: 1,336

3 bedrooms apartments: 762

Mar. 2016 cost of living index in zip code 61603: 84.2 (less than average, U.S. average is 100)

Estimated median house/condo value in 2016: \$80,024

Estimated median household income in 2016: \$32,618

Residents with income below the poverty level in 2016: 27.9%

Residents with income below 50% of the poverty level in 2016: 13.6%

Median gross rent in 2016: \$724.

Unemployment: 12.9%

Estimated 61604 zip code population in 2016: 31,704

Houses and condos: 14,663

Renter-occupied apartments: 4,877

2 bedroom apartments: 1,969

3 bedrooms apartments: 958

Mar. 2016 cost of living index in zip code 61604: 83.9 (less than average, U.S. average is 100)

Estimated median house/condo value in 2016: \$98,005

Estimated median household income in 2016: \$44,235

Residents with income below the poverty level in 2016: 19.1%

Residents with income below 50% of the poverty level in 2016: 11.6%

Median gross rent in 2016: \$724.

Unemployment: 7.7%

Estimated 61605 zip code population in 2016: 16,475

Houses and condos: 7,333

Renter-occupied apartments: 3,496

2 bedroom apartments: 1,130

3 bedrooms apartments: 1,023

Mar. 2016 cost of living index in zip code 61605: 83.4 (less than average, U.S. average is 100)

Estimated median house/condo value in 2016: \$42,731

Estimated median household income in 2016: \$22,554

Residents with income below the poverty level in 2016: 42.7%

Residents with income below 50% of the poverty level in 2016: 18.7%

Median gross rent in 2016: \$689.

Unemployment: 17.1%

## Income vs. Economic Burden: City-Data.com, continued.

Estimated 61606 zip code population in 2016: 7,980  
Houses and condos: 2,908  
Renter-occupied apartments: 1,459  
2 bedroom apartments: 324  
3 bedrooms apartments: 325  
Mar. 2016 cost of living index in zip code 61606: 85.5 (less than average, U.S. average is 100)  
Estimated median house/condo value in 2016: \$137,962  
Estimated median household income in 2016: \$38,386  
Residents with income below the poverty level in 2016: 35.3%  
Residents with income below 50% of the poverty level in 2016: 7.4%  
Median gross rent in 2016: \$716.  
Unemployment: 4.1%

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Low to moderate-income individuals and families have many obstacles to achieving financial stability. Faced with lower wages, a higher housing cost burden, the inability to consistently pay for utilities or food, and disconnect from conventional financial services, these households lack economic resources and life skills. Compared to households of married couples with children under the age of 18, poverty rates continue to be 40 percent higher for family households led by single mothers (or female guardians) with children under the age of 18.

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