



City of Harrisonburg APPLICATION FOR TAX EXEMPTION

FOR OFFICE USE ONLY:
PAYMENT AMOUNT: _____
RECEIVED ON: _____
CHECK NUMBER: _____

The information requested on this application must be filled out completely and returned to the City Manager's office on or before January 30. Include a \$50 application fee made payable to City of Harrisonburg. Applicant must pay the cost of the public hearing ad or their share if multiple applicants.

Please attach a copy of your current (1) 501(c)(3) certificate; (2) By-Laws; (3) Articles of Incorporation; (4) most recent financial statement (audited, if available); (5) most recently filed IRS Form 990 or 990EZ.

ORGANIZATION NAME: Central Valley Habitat for Humanity

MAILING ADDRESS: PO Box 245
Bridgewater, VA 22812

CONTACT PERSON AND PHONE: Sydney Hayslett - (540)828-6288

Type of property for which request is made (circle applicable) PERSONAL PROPERTY **REAL ESTATE**

If requesting a personal property exemption, please attach a detailed itemized listing of the specific item(s) for which the exemption is sought.

If requesting a real estate exemption, complete the following on each parcel for which exemption is sought:

Name in which property is held Central Valley Habitat for Humanity

Property address 0 Virginia Ave

Map identification number P1015531 Tax Map 039 Z 14

Taxes paid for the preceding three (3) years \$502.16 ✓ \$502.16 ✓ \$496.60 ✓

Name in which property is held Centrl Valley Habitat for Humanity

Property address 648 Virginia Ave

Map identification number P1015533 Tax Map 039 Z 16

Taxes paid for the preceding three (3) years \$430 ✓ \$430 ✓ \$425 ✓

Name in which property is held Central Valley Habitat for Humanity

Property address 658 Virginia Ave

Map identification number P1015534 Tax Map 039 Z 17

Taxes paid for the preceding three (3) years \$430 ✓ \$430 ✓ \$425 ✓

If requesting a personal property exemption, complete the following for each account for which exemption is sought:

Name assessed _____

Account number _____

Asset type and location address _____

Taxes paid for the preceding three (3) years _____

Name assessed _____

Account number _____

Asset type and location address _____

Taxes paid for the preceding three (3) years _____

Please complete the following questions as referenced in City Ordinance 4-2-17 (copy enclosed) and Code of Virginia § 58.1-3651.

1. Do you currently own property in the City that is already tax-exempt?

_____ Yes No

If yes, what is the property Map ID #? _____

On what date was the exemption granted? _____

How/By whom was the exemption granted? _____

2. Does the organization have any rule, regulation, policy, or practice that unlawfully discriminates on the basis of religious conviction, race, color, sex, or national origin? _____ Yes No

3. Does the organization hold a current annual alcoholic beverage license from the Virginia Alcoholic Beverage Control Board for serving alcoholic beverages on the property? If yes, please attach a copy.

_____ Yes No

4. What compensation is paid to each director, officer, and employee of the organization?

Compensation paid to the following employees : Executive Director - salary,
Construction Manager - salary, Outreach Coordinator - salary, Office +
Finance Coordinator - part time, hourly rate

5. What services does each director, officer, and employee render?

Executive Director - oversees vision of organization, Construction Manager oversees construction, Outreach Coordinator
manages online presence and partnerships, Office + Finance Coordinator oversees office operations

6. Does any part of the net earnings of the organization benefit any individual? If so, please explain.

No

7. What percentage of the services provided by this organization is generated by funds received from donations, contributions, or local, state, or federal grants or funds? For purposes of this question, donation may include the providing of personal services or the contribution of in-kind or other material services. 100 %

8. What specific services does the organization provide for the common good of the public?
Building affordable homes for families

9. What percentage of the activities of the organization involves carrying on propaganda or otherwise attempting to influence legislation?
0 %

10. Does the organization participate or intervene in any political campaign on behalf of any candidate for public office?
 Yes X No

I, Sydney Hayslett (printed name), do hereby certify that the information provided and/or attached to this Application for Tax Exemption, is true and accurate, to the best of my knowledge. I acknowledge that knowingly providing false information will result in criminal charges pursuant to *Code of Virginia* § 58.1-11. I acknowledge that the organization I represent may be subjected to audit by the Commissioner of the Revenue, or an appointed employee of the Commissioner of the Revenue, to ensure that all information provided is true and correct.

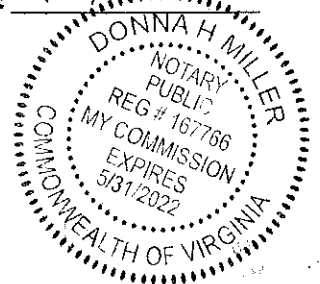
Sydney Hayslett
Signature

12/30/2020
Date

Office and Finance Coordinator
Title

Donna H Miller
Notary

My commission expires: 5/31/2022





Help build it!

August 12, 2019

Central Valley HFH
PO Box 245
Bridgewater, VA 22812-0245

RE: 501(c)(3) Letter for Central Valley HFH, Partner ID# 0255-9966

Dear affiliate leader:

This letter will confirm that Central Valley HFH, with employer identification number 54-1441871, is considered a subordinate under the group tax exemption umbrella of Habitat for Humanity International, Inc. ("HFHI") under Section 501(c)(3) of the Internal Revenue Code.

The group exemption number assigned to HFHI by the IRS is 8545. This number may be provided to prospective donors, foundations and other grant organizations as they request it and is required on certain IRS forms.

Enclosed is a copy of the determination letter dated June 18, 2019, provided by the IRS as evidence of HFHI's tax exempt status as well as its group exemption. The determination letter, together with this letter, confirms Central Valley HFH's subordinate status and provides evidence of its tax exempt status under Section 501(c)(3) of the Code.

In partnership,

A handwritten signature in blue ink, appearing to read "Jim Mellott".

Jim Mellott
VP Finance

Enclosure



Department of the Treasury
Internal Revenue Service

P.O. Box 2508, Room 4010
Cincinnati OH 45201

In reply refer to: 4077383720
June 18, 2019 LTR 4167C 0
91-1914868 000000 00

00034202

BODC: TE

HABITAT FOR HUMANITY INTERNATIONAL
INC
HABITAT FOR HUMANITY INTRNL PARENT
322 W LAMAR ST
AMERICUS GA 31709-3543

019599

Employer identification number: 91-1914868
Group exemption number: 8545

Dear Taxpayer:

This is in response to your request dated Mar. 28, 2019, for information about your tax-exempt status.

Our records indicate we issued a determination letter to you in January 1987, and you're currently exempt under Internal Revenue Code (IRC) Section 501(c)(3).

We also recognized the subordinates on the list you submitted as exempt from federal income tax under IRC Section 501(c)(3).

For federal income tax purposes, donors can deduct contributions they make to you as provided in IRC Section 170. You're also qualified to receive tax deductible bequests, legacies, devises, transfers, or gifts under IRC Sections 2055, 2106 and 2522.

Because IRC Section 170(c) describes your subordinate organizations, donors can deduct contributions they make to them.

Please refer to www.irs.gov/charities for information about filing requirements. Specifically, IRC Section 6033(j) provides that, if you don't file a required return or notice for three consecutive years, your exempt status will be automatically revoked on the filing due date of the third required return or notice.

In addition, each subordinate organization is subject to automatic revocation if it doesn't file a required return or notice for three consecutive years. Subordinate organizations can file required returns or notices individually or as part of a group return.

For tax forms, instructions, and publications, visit www.irs.gov or call 1-800-TAX-FORM (1-800-829-3676).

If you have questions, call 1-877-829-5500 between 8 a.m. and 5 p.m., local time, Monday through Friday (Alaska and Hawaii follow Pacific Time).

4077383720
June 18, 2019 LTR 4167C 0
91-1914868 000000 00
00034203

HABITAT FOR HUMANITY INTERNATIONAL
INC
HABITAT FOR HUMANITY INTRNL PARENT
322 W LAMAR ST
AMERICUS GA 31709-3543

Sincerely yours,

Stephen A. Martin

Stephen A. Martin
Director, EO Rulings & Agreements



Bylaws

Preamble

Central Valley Habitat for Humanity, Inc. shall seek to witness to the gospel of Jesus Christ by:

1. Working in cooperation with God's people in need to create a better habitat through the construction or restoration of modest but adequate housing;
2. Creating a nurturing, empowering relationship with its partner families and all who participate in this ministry;
3. Working in cooperation with other agencies and groups which have a kindred purpose;
4. Enabling and expanding the number of persons from all walks of life to participate in this ministry.

Article I - Board of Directors

Section 1.1 General Power- - The management of Central Valley Habitat for Humanity, Inc. (herein after called "The Corporation"), except as otherwise provided by law, shall be vested in the Board of Directors.

Section 1.2 Composition of the Board - The Board shall consist of three equal sized, overlapping groups, each member of which shall serve three years reelectable once, for a total of six years. Each year at the time of election new members shall be elected to replace those leaving. The Board will consist of no less than 12 and no more than 24 persons at any time.

Section 1.3 Election of the Board of Directors - Except for filling vacancies, directors shall be elected at the annual meeting of the Board, held in May of each year. The Nominating Committee shall present a slate of nominees. In voting, those receiving the most votes shall be elected, if there are more nominees than vacancies, such a vote shall be taken by secret ballot.

Section 1.4 Resignation of a Director - A director may resign by written notice to the President. Such notice should specify a date or it is understood to be effective immediately.

Section 1.5 Removal of a Director - A director may be removed by a majority vote of directors then in office. No cause need be specified. A director also may be removed by affirmative vote of a majority of those present for failing to attend board meetings, without sending notice in advance to explain the absence for two (2) consecutive meetings. In most cases the president will contact the absentee to ask whether circumstances prevent a continuation of service.

Section 1.6 Vacancies - A new director may be elected to fill a vacancy by affirmative vote of a majority of those present at a meeting when a nominee is presented. Such a director shall hold office until the end of the unexpired term that he/she is filling or until such time of the new director's death, resignation or removal. In addition to the unexpired term, such a director is eligible for reelection to two full 3-year terms.



Article II - Officers

Section 2.1 General - Officers of the Corporation shall consist of President, Vice President, Treasurer, and Recording Secretary. No more than one office may be held by the same person. Officers are required to be members of the Board.

Section 2.2 Election and Term - The officers of the Corporation shall be elected by the Board of Directors at its annual meeting. The term of office shall begin the first of July following election. The Nominating Committee shall present a slate of nominees for election. All nominees for the four principal offices shall be members of the board of directors, and each shall vote regularly, except the President who votes only to break ties. Each officer shall hold office for a period of one year or until such person's death, resignation, or removal, or until election is held at the next annual meeting. No person may be elected appointed for more than four (4) consecutive terms to the offices of President and Vice President. No person may be elected to the office of the Secretary or Treasurer for more than six (6) terms.

Section 2.3 Resignation and Removal of Officers - An officer may resign at any time by delivering notice to the President. A resignation is effective when notice is given unless a future time is specified. The board of directors may remove an officer at any time by a majority vote of the directors then in office. Cause need not be specified.

Section 2.4 President - The President shall serve as chairperson of the Board and preside at all meetings of the Board. He/She shall supervise and control the management of the Corporation in accordance with these bylaws. The President may sign with other proper officers any deeds, leases, mortgages, bonds, contracts, and other legal documents lawfully executed on behalf of the Corporation.

Section 2.5 Vice President - The Vice President shall perform the duties of the President in the absence of the President or in the event of death, inability or refusal to act by the President. When so acting, the Vice President shall have all the powers of, and be subject to, all the restrictions upon the President. The Vice President shall perform such other duties as may be assigned by the President.

Section 2.6 Treasurer - The Treasurer shall: (a) have custody of all funds and securities belonging to the Corporation; (b) keep full and accurate accounts of the finances of the Corporation; (c) cause such returns, reports and schedules as may be required by the IRS and the state taxing authorities to be prepared and filed in a timely manner; (d) cause such returns and schedules as may be required by the Board of Directors to be prepared for the Corporation at the close of each fiscal year. Reports shall include but not be limited to statements of support and revenue, expenses, and exchanges in fund balance, all in reasonable detail. When the President and Vice President are unavailable the Treasurer may sign any deeds, leases, mortgages, bonds, contracts, and other legal documents lawfully executed on behalf of the Corporation.

Section 2.7 Recording Secretary - The Recording Secretary shall (a) cause to be prepared minutes of all meetings of the Board and of the Executive Committee. (Action without Board Meeting); (b) authenticate records of the Corporation when requested to do so; (c) sign such instruments as may require such signature; (d) make such corporate reports and file them as may be required by state law. When the President, Vice President, and Treasurer are unavailable the Recording



Secretary may sign any deeds, leases, mortgages, bonds, contracts, and other legal documents lawfully executed on behalf of the Corporation.

Section 2.8 Compensation - There shall be no compensation for Board members or officers for their services as such.

Article III - Meetings

Section 3.1 Annual Meeting - The annual meeting of the Board shall be held during the month of May at time and place designated by the President. At least ten days written notice shall be given each Board member.

Section 3.2 Quorum - One third of the membership of the Board shall constitute a quorum at any meeting.

Section 3.3 Regular and Special Meetings - The Board shall meet not less than six times annually, at a regular time and place established by the Board itself. Special meetings may be called by the President or Vice President.

Article IV - Committees

Section 4.1 Committees of the Board - The Chairperson of each committee shall be appointed by the President with the advice of the Board, and need not be a member of the Board, but shall ensure that all proceedings are reported to board meetings. The remaining members shall be chosen by the Committee Chairperson, and need not be Board members. Committees should meet with regularity according to the duties performed. They shall not have annual meetings, nor authorize money distribution, or perform any other acts which are in the province of the Board itself.

Section 4.2 Executive Committee - The executive committee shall consist of the four principal officers of the Corporation plus heads of standing committees and the Executive Director as ex officio. The President shall serve as chairperson of the Executive Committee, presiding at all meetings. The Executive Committee may exercise the authority of the Board of Directors at such times as the Board cannot meet, or when designated by the board to make decisions regarding finance and budget, human resources, and strategic, long range planning functions.

Section 4.25 Church Relations Committee - This committee shall be responsible for encouraging churches to participate in the work of CVHfH; ensuring that CVHfH celebrates and deepens its Christian focus; planning the International Day of Prayer and Action for Human Habitat, and the annual Covenant Church Meeting; and promoting Building on Faith Week.

Section 4.3 Nominating Committee - This committee shall consist of four (4) members, at least one of whom shall not currently be serving on the board. The current President may not be a member of this committee. Members of the nomination committee may serve several successive annual terms always from one annual meeting to the next.



Section 4.4 and 4.45 Finance/Fund Raising Committee - This committee shall . . .

1. oversee the implementation of policies and procedures for the finances of the Corporation;
2. review the annual budget of the Corporation for submission to the board;
3. coordinate development of resources needed to meet the goals of the Corporation, this to include recommendations for fund raising, use of grants, community resources and cultivation of major donors;
4. monitor the budget and make recommendations to the board regarding its implementation;
5. implement and administer policies and procedures related to employees;
6. make strategic and long range plans with respect to achievement of the mission and goals of the Corporation.

Section 4.5 Publicity Committee - This committee shall be responsible for educating and informing the public regarding the mission and purposes of the Corporation, the need for better and more affordable housing in certain areas, and the steps the Corporation is taking to meet this need. Tasks coordinated by the committee are public speaking, communication with the news media, and publishing a periodic newsletter.

Section 4.6 Family Selection Committee - This committee shall be responsible for drafting the selection criteria and application forms, screening applications, interviewing applicants, making credit checks on applicants, and recommending applicants to the board for approval as prospective homeowners.

Section 4.7 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 discussion pertaining to home ownership and maintenance, all for the purpose of helping families break the poverty cycle and become independent.

Section 4.8 Site Committee - This committee shall be responsible for targeting areas of the community in which projects shall be developed, and recommending property to the board for acquisition. It shall evaluate the suitability of potential sites prior to acquisition.

Section 4.9 Building Committee - This committee shall be responsible for planning and implementing the construction projects of the Corporation, obtaining house plans, soliciting professional help and donations of building materials, assisting to find volunteers and supervising construction.

Section 4.95 Volunteer Committee - This committee shall be responsible for all activities relating to an effective volunteer group (finding, identifying interests and skills, developing a volunteer database, training, and assigning and coordinating volunteer activities for building, and office activities.)

Article V - Liability of Board Members and Officers

Section 5.1 General - No Board member or officer shall be liable for any action taken pursuant to authorization of the Board in accordance with these bylaws, or any legal action brought against the Corporation. The Corporation shall exonerate each Board member and officer therefrom.



Article VI - Legal Counsel

Section 6.1 General - All legal documents should be reviewed by the affiliate's attorney or attorneys. Such person or persons may or may not be Board members. If legal work is to be shared, each should have a certain area of responsibility and avoid being overly legalistic. Legal Counsel helps the affiliate in strategic and business planning and in avoiding potential problems. Attorneys have an ethical obligation to provide free or reduced fee legal services to needy individuals and to charitable organizations.

Article VII - Paid Personnel

Section 7.1 General - The Board may decide by majority vote to employ such persons as it deems necessary, (i.e. Executive Director, Office Manager, Project Director, Office Personnel, Legal Advisor, etc.).

Article VIII - General Operations

Section 8.1 Contributions - Except as may be expressly provided by action of the Board, no person or officer shall have the authority to accept or reject a proposed contribution to the Corporation.

Section 8.2 Audit - The Board shall provide for a suitable audit or Annual Financial Review of the financial accounts of the Corporation at least once a year. The audit may be conducted internally or by other persons engaged by the Board, as deemed appropriate by the Board.

Section 8.3 Deposits - All moneys of the Corporation shall be deposited in the name of the Corporation under such conditions and in such financial institutions as shall be designated by the Board.

Section 8.4 Conveyances, Notes and Mortgages - Conveyances of property, mortgages, promissory notes, and other evidences of indebtedness issued in the name of the Corporation shall be signed by the President, Vice President, Treasurer, or Recording Secretary.

Section 8.5 Fiscal Year - The fiscal year of the Corporation shall be 1 July through 30 June.

Article IX - Amendments and Alterations

Section 9.1 General - These Bylaws may be amended by 2/3 vote of the Board, providing each Board member has been given a written notice at least ten (10) days prior to the meeting of the Board at which such change shall be considered, which notice shall contain the substance of the proposed amendment.

Article X - Corporate Seal

Section 10.1 General - The Corporate seal shall consist of a circular, flat-faced die with the name of the Corporation and the year of its organization.

ARTICLES OF INCORPORATION
OF
CENTRAL VALLEY HABITAT FOR HUMANITY, INC.

We hereby associate to form a nonstock corporation under the provisions of Chapter 10 of Title 13.1 of the Code of Virginia and to that end set forth the following:

1. The name of the corporation is Central Valley Habitat for Humanity, Inc.
2. The class or classes of members, their voting rights and qualifications, shall be set forth by the by-laws.
3. The initial board of directors shall consist of 20 individuals. The names and addresses of the persons who who are to serve as initial directors, who shall serve until the first annual meeting, are:

- (a) Ashby G. Patterson, Rt. 2, Box 53, Bridgewater, Va 22812
- (b) Raymond Summerlin, 305 Broad Street, Bridgewater, Va 22812
- (c) Ina Shank, Rt. 1, Box 65, Mt. Crawford, Va 22841
- (d) Gena Phenix, 127 Rosewood Circle, Bridgewater, Va 22812
- (e) N. Page Will, Rt. 1, Dayton, Va 22821
- (f) Roland Z. Arey, 303 W. Bank St., Bridgewater, Va 22812
- (g) Roscoe Burgess, 604 N. Main St., Bridgewater, Va 22812
- (h) James O. Clough, 209 Sovran Bank Building, Harrisonburg, Va 22801
- (i) Cheryl Fairchilds, 101 N 3rd St. Bridgewater, Va 22812
- (j) Paul Fike, 117 Rosewood Circle, Bridgewater, Va 22812
- (k) William Fuller, 315 W. High St., Bridgewater, Va 22812
- (l) Joyce Fuller, 315 W. High St., Bridgewater, Va 22812
- (m) Alice MacPhail, 304 Broad St., Bridgewater, Va 22812
- (n) Joan Mangum, 104 E Rainbow Dr., Bridgewater, Va 22812
- (o) Dwight E. Miller, 159 S. High St., Harrisonburg, Va 22801
- (p) Jennings L. Morris, Highway 276, Mt. Crawford, Va 22841
- (q) Harry W. Shank, Rt. 1, Box 65, Mt. Crawford, Va 22841
- (r) William L. Stables, Jr., 209 Sovran Bank Building, Harrisonburg, Va 22801
- (s) William R. Swecker, 433 Barbee St., Bridgewater, Va 22812
- (t) Naomi West, 103 E. Rainbow Dr., Bridgewater, Va 22812

The number of directors shall be established by the by-laws. The directors shall be elected by the members.

4. The post office address of the initial registered office, including street and number: 209 Sovran Bank Building, Harrisonburg, Va 22801.
5. The registered office is located in the City of Harrisonburg.
6. The name of the initial registered agent is William L. Stables, Jr., who is a resident of Virginia, a director of the corporation, a member of the Virginia State Bar, and whose business office is identical with the registered office.
7. The corporation is organized for the following purposes:
 - a) To implement the Gospel of Jesus Christ throughout the Central Shenandoah Valley, the United States and around the world by working with economically disadvantaged people to help them create a better human habitat in which to live and work.
 - b) To cooperate with other charitable organizations, through grants and otherwise which are working to develop a better habitat for economically disadvantaged people.
 - c) To communicate the Gospel of Jesus Christ by means of the spoken word, and by distribution of Bibles and other Christian literature.
 - d) To receive, maintain and accept, as assets of the corporation, any property, whether real, personal or mixed, by way of gift, bequest, devise or purchase from any person, firm, trust or corporation, to be held, administered and disposed of in accordance with and pursuant to the provisions of this Charter of Incorporation; but no gift, bequest, devise or purchase of any such property shall be received, accepted, or made 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 purpose other than "charitable purposes" within the respective meanings of such quoted terms as defined in the Internal Revenue Code or which would jeopardize the Federal Income Tax exemption of this corporation pursuant to Section 501 (c)(3) of the Internal Revenue Code, as now in force or acts in amendment thereof or substitution therefor.
 - e) No part of the net earnings of the corporation shall inure to the benefit of any member or officer of the corporation or any private individual (except that reasonable compensation may be paid for services rendered to or for the corporation affecting one or more of its purposes), and no member or officer of the corporation or any private individual shall be entitled to share in the distribution of any of the corporate assets on dissolution of the corporation. 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 (including the publication or distribution of statements) any political campaign on behalf of any candidate for public office.

f) The corporation shall not conduct or carry on any activity not permitted to be conducted or carried on by an organization exempt under Section 501(c)(3) of the Internal Revenue Code and its Regulations as they now exist or as they may hereafter be amended, or by an organization contributions to which are deductible under Section 170(c)(2) of such Code and Regulations as they now exist or as they may hereafter be amended.

g) Upon dissolution of the corporation, the board of directors shall after paying or making provision for paying all liabilities of the corporation, dispose of all of the assets of the corporation exclusively for the charitable purposes of the corporation, or to such organization or organizations organized and operated exclusively for charitable and educational purposes as shall at the time qualify as an exempt organization under Section 501 (c)(3) of the Internal Revenue Code (or the corresponding provision of any future United States Internal Revenue law).

h) If in the event this corporation is in any one year held to be a "private foundation" as defined in Section 509(a) of the Internal Revenue Code, it shall be required to distribute its income for such taxable year at such time and in such manner as not to subject the foundation to tax under Section 4942 of the Code, and further, shall be prohibited from engaging in any act of "self-dealing" as defined in Section 4941(d) of the Code, from retaining "excess business holdings" as defined in Section 4943(c) of the Code, from making any investments in such manner as to subject the corporation to tax under Section 4944 of the Code, and from making any taxable expenditures as defined in Section 4945 of the Code.

8. The power to amend or repeal the corporation's by-laws is reserved exclusively to the board of directors.

Witness the signatures of the incorporators.

Date: December 16, 1987

William L. Stables, Jr.
William L. Stables, Jr.

Date: December 16, 1987

James O. Clough
James O. Clough

Date: December 16, 1987

Ina M. Shank
Ina M. Shank

Date: Dec 18 1987

Roland Z. Arey
Roland Z. Arey

C15090

8 7 1 2 6 0 4 4 0

314261

COMMONWEALTH OF VIRGINIA
STATE CORPORATION COMMISSION
December 23, 1987

CERTIFICATE OF INCORPORATION

The State Corporation Commission has found the accompanying articles submitted on behalf of

Central Valley Habitat for Humanity, Inc.

to comply with the requirements of law, and confirms payment of all related fees.

Therefore, it is ordered that this

CERTIFICATE OF INCORPORATION

be issued, and admitted to record with the articles in this office of the Commission, effective December 23, 1987.

This order and its accompanying articles will be forwarded for filing in the office of the Clerk of the Circuit Court of Rockingham County following admission to the records of the Commission.

STATE CORPORATION COMMISSION

Christopher B. Lacey

By _____
Commissioner

Court Number: 182

01519NEW

**CENTRAL VALLEY HABITAT FOR
HUMANITY, INC.**

FINANCIAL STATEMENTS

June 30, 2020

CENTRAL VALLEY HABITAT FOR HUMANITY, INC.

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INDEPENDENT AUDITOR'S REPORT

To the Board of Directors
Central Valley Habitat for Humanity, Inc.
Bridgewater, Virginia

We have audited the accompanying financial statements of Central Valley Habitat for Humanity, Inc. (a non-profit organization), which comprise the statement of financial position as of June 30, 2020, and the related statements of activities, functional expenses and cash flows for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

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

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

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

Opinion

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

Beachy Arehart PLLC

Harrisonburg, Virginia
November 23, 2020

CENTRAL VALLEY HABITAT FOR HUMANITY, INC.
STATEMENT OF FINANCIAL POSITION
June 30, 2020

ASSETS

CURRENT ASSETS

Cash and cash equivalents	\$ 614,207
Current portion of mortgages receivable, net of unamortized discounts of \$76,271	76,250
Construction in progress and land development costs	<u>541,363</u>
TOTAL CURRENT ASSETS	<u>1,231,820</u>

PROPERTY AND EQUIPMENT

At cost, less accumulated depreciation	<u>58,407</u>
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OTHER ASSETS

Noncurrent portion of mortgages receivable, net of unamortized discounts of \$979,055	<u>1,148,897</u>
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TOTAL ASSETS	<u>\$ 2,439,124</u>
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LIABILITIES

CURRENT LIABILITIES

SBA Paycheck Protection Program loan	\$ 35,400
Accounts payable	4,841
Accrued expenses	6,519
Escrow funds	<u>4,521</u>
TOTAL CURRENT LIABILITIES	<u>51,281</u>

LONG-TERM LIABILITIES, deferred payment loan	<u>450,000</u>
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TOTAL LIABILITIES	<u>501,281</u>
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NET ASSETS

Without donor restrictions	<u>1,937,843</u>
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TOTAL NET ASSETS	<u>1,937,843</u>
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TOTAL LIABILITIES AND NET ASSETS	<u>\$ 2,439,124</u>
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See accompanying notes to financial statements.

CENTRAL VALLEY HABITAT FOR HUMANITY, INC.
STATEMENT OF ACTIVITIES
Year Ended June 30, 2020

	Without Donor Restrictions
SUPPORT AND REVENUE	
Transfers to homeowners	\$ 312,400
Contributions	233,865
Grants (net of funds returned of \$47,750)	47,837
Mortgage loan discount amortization	83,131
Special events (net of direct cost of \$670)	53,006
Rental income	5,000
Other income	1,923
Total Support and Revenue	737,162
 EXPENSES	
Program services	788,422
Supporting services	
Management and general	64,338
Fundraising	20,639
Total Expenses	873,399
 CHANGE IN NET ASSETS	 (136,237)
 NET ASSETS - BEGINNING OF YEAR	 2,074,080
 NET ASSETS - END OF YEAR	 \$ 1,937,843

See accompanying notes to financial statements.

CENTRAL VALLEY HABITAT FOR HUMANITY, INC.
STATEMENT OF FUNCTIONAL EXPENSES
Year Ended June 30, 2020

	Program Service		Supporting Services		Total Expenses
	Family Support	Management and General	Fundraising	Total Supporting Services	
Building materials	\$ 443,156	-	-	-	\$ 443,156
Salaries and benefits	161,132	18,602	17,344	35,946	197,078
Mortgage discounts	162,103	-	-	-	162,103
Insurance	13,698	1,450	-	1,450	15,148
Professional Fees	-	12,140	-	12,140	12,140
Utilities	-	5,982	2,894	8,876	8,876
Office Supplies	-	7,645	401	8,046	8,046
Other	-	7,940	-	7,940	7,940
Annual fee (S.O.S.I.)	-	7,500	-	7,500	7,500
Tithe to Habitat for Humanity International	7,452	-	-	-	7,452
Depreciation	-	2,198	-	2,198	2,198
Printing	881	881	-	881	1,762
	<u>\$ 788,422</u>	<u>\$ 64,338</u>	<u>\$ 20,639</u>	<u>\$ 84,977</u>	<u>\$ 873,399</u>

See accompanying notes to financial statements.

CENTRAL VALLEY HABITAT FOR HUMANITY, INC.
STATEMENT OF CASH FLOWS
Year Ended June 30, 2020

CASH FLOWS FROM OPERATING ACTIVITIES	
Cash received from contributions	\$ 223,507
Cash received from grants	49,879
Cash received from mortgage collections	136,578
Cash received from special events	70,476
Cash received from rental income	5,000
Cash received from other income	1,923
Cash paid to and on behalf of employees	(195,510)
Cash paid to suppliers	<u>(570,461)</u>
NET CASH USED BY OPERATING ACTIVITIES	<u>(278,608)</u>
CASH FLOWS FROM FINANCING ACTIVITIES	
Proceeds from short-term debt	35,400
Proceeds from deferred payment loan	<u>450,000</u>
NET CASH PROVIDED BY FINANCING ACTIVITIES	<u>485,400</u>
NET INCREASE IN CASH	206,792
CASH AT BEGINNING OF YEAR	<u>407,415</u>
CASH AT END OF YEAR	<u>\$ 614,207</u>

See accompanying notes to financial statements.

CENTRAL VALLEY HABITAT FOR HUMANITY, INC.
NOTES TO FINANCIAL STATEMENTS
June 30, 2020

NOTE A – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Nature of Activities

Central Valley Habitat for Humanity, Inc. (the Organization) (a nonprofit corporation) operates in the central portion of the Shenandoah Valley of Virginia. 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. Habitat International assists with information resources, training, publications, prayer support, and in other ways. The Organization is primarily and directly responsible for its own operations.

Basis of Accounting

The financial statements of the Organization have been prepared on the accrual basis of accounting and, accordingly, reflect all significant receivables, payables, and other liabilities.

Financial Statement Presentation

The Organization reports information regarding its financial position and activities according to two classes of net assets that are based upon the existence or absence of restrictions on use that are placed by its donors: net assets without donor restrictions and net assets with donor restrictions.

Net assets with donor restrictions are resources that are subject to donor-imposed restrictions. Some restrictions are temporary in nature, such as those that are restricted by a donor for use for a particular purpose or in a particular future period. Other restrictions may be perpetual in nature, such as those that are restricted by a donor that the resources be maintained in perpetuity.

Recognition of Donor Restrictions

Contributions that are restricted by the donor are reported as increases in net assets without donor restrictions if the restriction expires in the reporting period in which the contribution is recognized. All other donor-restricted contributions are reported as increases in net assets with donor restrictions. When a restriction expires, net assets with donor restrictions are reclassified to net assets without donor restrictions and reported in the Statement of Activities as net assets released from restrictions.

Use of Estimates

Management uses estimates and assumptions in preparing financial statements. Those estimates and assumptions affect the reported amounts of assets and liabilities, the disclosure of contingent liabilities, and the reported revenues and expenses. Actual results could differ from those estimates.

Fair Value Measurements

The Organization applies generally accepted accounting principles (GAAP) for fair value measurements of financial assets that are recognized or disclosed at fair value in the financial statements on a recurring basis. GAAP defines fair value as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. GAAP also establishes a framework for measuring fair value and expands disclosures about fair value measurements (Note B).

Fair Value of Financial Instruments

The Organization's financial instruments consist of cash and cash equivalents, receivables, accounts payable and accrued expenses. These financial instruments are stated at cost, which approximates fair value.

CENTRAL VALLEY HABITAT FOR HUMANITY, INC.
NOTES TO FINANCIAL STATEMENTS
June 30, 2020

NOTE A – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES, continued

Cash and Cash Equivalents

The Organization considers highly liquid investments, including restricted cash, with an original maturity of three months or less to be cash equivalents.

Construction in Progress and Land Development Costs

Costs incurred in conjunction with land development and home construction and repairs are capitalized as incurred. Upon completion, the homes are sold and the capitalized costs are recognized in the Statement of Activities.

If significant in amount, donated materials are recorded at fair market value where objectively measurable.

Allowance for Loan Losses

The Organization's non-interest bearing mortgages are secured by real property sold to the borrowers by the Organization at a cost substantially lower than market value. Due to the large disparity between the beginning loan balance and the market value of the collateral, the mortgages are extremely well collateralized.

Therefore, the possibility of a loan becoming impaired is unlikely, and no allowance for loan losses has been recorded.

Grants receivable

Grants are recognized as revenue and recorded as a receivable when the Organization meets the conditions for revenue recognition. For grants that are reimbursable in nature, the conditions for revenue recognition are deemed to have been met when the Organization incurs expenses under the grant. Based on historical collections, the Organization believes all grants are fully collectible. If an amount becomes uncollectible, it will be charged to operations when that determination is made.

Homes Awaiting Contracts (Net Present Value)

Homes are occupied when they become completed, however, transfer of the property and the resulting mortgage are not completed until the prospective homeowner has completed their contribution to the construction of the home (sweat equity). Upon occupying the home, a rental agreement is negotiated setting the monthly rental fee at the anticipated monthly mortgage and escrow payment. Rent paid will be offset against the home contract price upon transfer of the house. No such rental agreements were negotiated for the year ended June 30, 2020.

Property, Plant and Equipment

These assets are recorded at cost if purchased and fair value if donated. Depreciation is computed using the straight-line method over the estimated useful lives of the assets.

Escrow Funds

The Organization currently services the mortgages on some of the homes it sells. Included in escrow funds are amounts received for insurance and property taxes on such homes.

Expense Allocation

The costs of providing various programs and other activities have been summarized on a functional basis in the Statement of Functional Expenses. Accordingly, certain management and general costs have been allocated to program services and fundraising on the basis of the activity benefited and ratios based on the square footage of office space.

CENTRAL VALLEY HABITAT FOR HUMANITY, INC.
NOTES TO FINANCIAL STATEMENTS
June 30, 2020

NOTE A – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES, continued

Revenue Recognition

Unconditional promises to give are recognized as revenues or gains in the period received and as assets, decreases of liabilities, or expenses depending on the form of the benefits received. Conditional promises to give are recognized only when the conditions on which they depend are substantially met and the promises become unconditional.

Contributed Services

Contributions of services are recognized at fair value if the services received require specialized skills, those specialized skills are provided by individuals possessing those skills, and the services would typically need to be purchased if not provided by donation. For the year ended June 30, 2020, the Organization did not receive any services described above.

The Organization receives a substantial amount of services donated by citizens interested in the Organization's projects. The kinds of services provided by citizens generally involve the contribution of time, but do not require a specialized skill. The value of these services is therefore not reflected in the financial statements.

Program Services

Program services (family support) include construction, support for families, educational efforts and the discount on mortgage originations and homes awaiting contracts.

Income Tax Status

The Organization is exempt from federal income tax under Section 501(c)(3) of the Internal Revenue Code. However, income from certain activities not directly related to the Organization's tax-exempt purpose is subject to taxation as unrelated business income. The Organization believes that it has appropriate support for any tax positions taken, and as such, does not have any uncertain tax positions that are material to the financial statements. In addition, the Organization qualifies for the charitable contribution deduction under Section 170(b)(1)(A) and has been classified as an organization other than a private foundation under Section 509(a)(2).

Date of Management's Review

Management has evaluated subsequent events through November 23, 2020, the date which the financial statements were available to be issued.

CENTRAL VALLEY HABITAT FOR HUMANITY, INC.
NOTES TO FINANCIAL STATEMENTS
June 30, 2020

NOTE B – FAIR VALUE MEASUREMENTS

Generally accepted accounting principles define fair value, establish a framework for measuring fair value, and establish a fair value hierarchy that prioritizes the inputs to valuation techniques. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. A fair value measurement assumes that the transaction to sell the asset or transfer the liability occurs in the principal market for the asset or liability or, in the absence of a principal market, the most advantageous market. Valuation techniques that are consistent with the market, income or cost approach are used to measure fair value.

The fair value hierarchy prioritizes the inputs to valuation techniques used to measure fair value into three broad levels:

- Level 1 inputs are quoted prices (unadjusted) in active markets for identical assets or liabilities the Organization have the ability to access.
- Level 2 inputs are inputs (other than quoted prices included within level 1) that are observable for the asset or liability, either directly or indirectly.
- Level 3 are unobservable inputs for the asset or liability and rely on management's own assumptions about the assumptions that market participants would use in pricing the asset or liability. (The unobservable inputs should be developed based on the best information available in the circumstances and may include the Organization's own data.)

For the year ended June 30, 2020, the application of valuation techniques applied to similar assets and liabilities has been consistent.

The calculation of the fair value of the Organization's non-interest bearing mortgages is described in Note C.

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Organization believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

NOTE C – NON-INTEREST BEARING MORTGAGES (NET PRESENT VALUE)

Transfers to homeowners are initially recorded at the gross amount of payments to be received over the lives of the mortgages (usually 20 years) with a contra account for discounts to represent the net present value. Non-interest bearing mortgages have been discounted at various rates ranging from 7.37% to 8.80% based on prevailing market rates at the inception of the mortgages. Utilizing the effective interest method, this discount will be recognized as interest income over the term of the mortgage. The balances of the mortgages receivables and cumulative discounts are as follows:

Non-interest bearing mortgages	\$ 2,280,474
Discount to present value	<u>(1,055,327)</u>
 Net Present Value	 <u>\$ 1,225,147</u>

The total amount of amortization reported as income was \$83,131 for the year ended June 30, 2020.

CENTRAL VALLEY HABITAT FOR HUMANITY, INC.
NOTES TO FINANCIAL STATEMENTS
June 30, 2020

NOTE D – PROPERTY, PLANT AND EQUIPMENT

Property, plant and equipment at June 30, 2020 consisted of the following:

Land	\$	30,000
Office building		59,814
Office equipment		24,976
Storage shed		2,905
Construction equipment		1,495
Less accumulated depreciation		<u>(60,783)</u>
 Property, plant and equipment - Net	 \$	 <u>58,407</u>

Depreciation is computed using the straight-line method based on the estimated useful life of the assets, ranging between five and forty years.

NOTE E – TRANSACTIONS WITH HABITAT INTERNATIONAL

The Organization annually remits a portion of its contributions (excluding in-kind contributions) to Habitat International. These funds are used to construct homes in economically depressed areas around the world. The Organization contributed \$7,452 to Habitat International for the year ended June 30, 2020.

The Organization is also required to pay Habitat International a U.S. Stewardship & Organizational Sustainability Initiative (SOSI Fee). This fee is based on the affiliate's Geographic Service Area and helps to finance a portion of operational costs incurred by Habitat International. The Organization paid fees of \$7,500 for the year ended June 30, 2020.

NOTE F – CONSTRUCTION IN PROGRESS

Management anticipates construction costs to approximate the revenues for all in homes in progress at June 30, 2020; therefore, no provisions on uncompleted homes for estimated income or loss have been made. Changes in job performance, job conditions and final contract settlements may result in revisions to costs and income and are recognized in the period in which revenues are determined.

The following is a summary of home building activity for the year ended June 30, 2020:

	Construction in Progress	Land Development Costs	Total
Beginning of year	\$ 139,694	\$ 383,528	\$ 523,222
New homes started	403,691	55,408	459,099
Homes completed	<u>(404,524)</u>	<u>(36,434)</u>	<u>(440,958)</u>
End of year	<u>\$ 138,861</u>	<u>\$ 402,502</u>	<u>\$ 541,363</u>

CENTRAL VALLEY HABITAT FOR HUMANITY, INC.
NOTES TO FINANCIAL STATEMENTS
June 30, 2020

NOTE G – LINE OF CREDIT

The Organization has established a line of credit at Park View Federal Credit Union of \$120,000 with interest at the Bank's Prime Rate plus one-half percent. It is secured by a blanket lien on the Organization's deposit accounts as well as real property located on Dry River Road in Bridgewater, Virginia. There was no outstanding balance on the line of credit at June 30, 2020.

NOTE H – DEFINED CONTRIBUTION PLAN

The Organization has a 403(b) plan which covers all employees. Participants may make elective deferrals of their compensation. The Organization may make discretionary contributions. No such contributions were made in the year ended June 30, 2020.

NOTE I – LIQUIDITY AND AVAILABILITY OF FINANCIAL ASSETS

The Organization's financial assets available within one year of the statement of financial position date for general expenditure are as follows:

Financial assets:	
Cash and cash equivalents	\$ 614,207
Mortgages receivable, net	1,225,147
Construction in progress and land development costs	<u>541,363</u>
Total financial assets	<u>2,380,717</u>
Less those unavailable for general expenditure within one year:	
Long-term portion of mortgages receivable	1,148,897
Construction in progress and land development costs	<u>541,363</u>
	<u>1,690,260</u>
Total financial assets available to meet cash needs for general expenditures within one year	<u>\$ 690,457</u>

As part of the Organization's liquidity management, it has a policy to structure its financial assets to be available as its general expenditures, liabilities, and other obligations come due. In the event of an unanticipated liquidity need, the Organization could also draw upon its line of credit.

CENTRAL VALLEY HABITAT FOR HUMANITY, INC.
NOTES TO FINANCIAL STATEMENTS
June 30, 2020

NOTE J – DEFERRED PAYMENT LOAN

In May of 2019, the Organization received approval from the Virginia Department of Housing and Community Development for a Deferred Payment Loan (the "loan") up to a total amount of \$500,000. This loan is funded by the Commonwealth of Virginia and is part of the HOME Investment Partnership Program ("HOME Program"). The proceeds of the loan are to be used for the new construction and development of five units of affordable housing for Habitat Family Partner families who earn below 80% of area median income. Loan proceeds are disbursed in the form of a reimbursement of the cost incurred in the construction of each of the individual properties as requested by the Organization.

If certain affordability, occupancy and expenditure requirements are met, the loan will be forgiven at intervals ranging between 5 and 15 years. The loan will be required to repaid in full should the requirements not be met.

As of June 30, 2020, the table below details the occupancy requirements for each disbursement type, as well as the timeframe Management expects the loans to be forgiven:

	<u>HOME Investment</u>	<u>Occupancy Requirements</u>	<u>Anticipated Year of Forgiveness</u>
226 Kelley Street			
Principal assistance	\$ 100,000	15 Years	2035
232 Kelley Street			
Down payment assistance	10,000	5 Years	2025
Principal assistance	90,000	15 Years	2035
959 Roberts Court			
Down payment assistance	10,000	5 Years	2025
Principal assistance	90,000	15 Years	2035
14740 Daffodil Lane			
Down payment assistance	10,000	5 Years	2025
Principal assistance	<u>90,000</u>	15 Years	2035
Subtotal	400,000		
Disbursements advanced for construction	<u>50,000</u>		
Deferred Payment Loan balance	<u>\$ 450,000</u>		

The Organization will recognize the amount of forgiveness as income in the period forgiven.

In connection with disbursing the Deferred Payment Loan, the Virginia Department of Housing and Community Development executed a Second Deed of Trust on each property, along with a corresponding forgivable promissory note. The terms of this note correlate directly to the terms of forgiveness outlined above.

CENTRAL VALLEY HABITAT FOR HUMANITY, INC.
NOTES TO FINANCIAL STATEMENTS
June 30, 2020

NOTE K – SBA PAYCHECK PROTECTION PROGRAM LOAN

In April of 2020 and in response to the COVID-19 pandemic, the Organization received loan proceeds in the amount of \$35,400 under the Paycheck Protection Program (“PPP”). The PPP, established as part of the Coronavirus Aid, Relief and Economic Security Act (“CARES Act”), provides for loans to qualifying businesses and organizations for amounts up to 2.5 times of the average monthly payroll expenses of the qualifying business or organization. The loans and accrued interest are forgivable after an elected period of eight or 24 weeks as long, as the borrower uses the loan proceeds for eligible purposes, including payroll, benefits, rent and utilities, and maintains its payroll levels. The amount of loan forgiveness will be reduced if the borrower terminates employees or reduces salaries during the covered period, without meeting any of the known exceptions.

The unforgiven portion of the PPP loan is payable over two years at an interest rate of 1%, with a deferral of payments for the first six months. The Organization intends to seek forgiveness for the full amount.

NOTE L – IMPACT OF COVID-19

In December 2019, an outbreak of a novel strain of coronavirus (COVID-19) originated in Wuhan, China and has since spread to other countries, including the U.S. On March 11, 2020, the World Health Organization characterized COVID-19 as a pandemic. The Organization implemented and is following recommendations from the Centers for Disease Control and Prevention and the Virginia Department of Health to minimize risk to those associated with and employed by the Organization. Future potential impacts may include continued disruptions or restrictions on employees' ability to work and impairment of the Organization's ability to obtain contributions and volunteers. The future effects of these issues are unknown.

An estimate of the financial statement impact of COVID-19 cannot be made. Management currently believes that it has adequate liquidity and business plans to continue to operate the business and mitigate the risks associated with COVID-19 for the next 12 months from the date of this report.

Form **990**
(Rev. January 2020)
Department of the Treasury
Internal Revenue Service

Return of Organization Exempt From Income Tax
Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)
◆ Do not enter social security numbers on this form as it may be made public.
◆ Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047
2019
Open to Public Inspection

A For the 2019 calendar year, or tax year beginning 07/01/19, and ending 06/30/20

B Check if applicable:
 Address change
 Name change
 Initial return
 Final return/terminated
 Amended return
 Application pending

C Name of organization: **CENTRAL VALLEY HABITAT FOR HUMANITY**
 Doing business as
 Number and street (or P.O. box if mail is not delivered to street address) Room/suite
P.O. BOX 245
 City or town, state or province, country, and ZIP or foreign postal code
BRIDGEWATER VA 22812

D Employer identification number: **54-1441871**
E Telephone number: **540-828-6288**
G Gross receipts: **737,832**

F Name and address of principal officer:
HILLARY DORZWEILER, CPA
PO BOX 245
BRIDGEWATER VA 22812

H(a) Is this a group return for subordinates? Yes No
H(b) Are all subordinates included? Yes No
 If "No," attach a list. (see instructions)

I Tax-exempt status: 501(c)(3) 501(c) () ◆ (insert no.) 4947(a)(1) or 527

J Website: ◆ **WWW.CENTRALVALLEYHABITAT.ORG** **H(c)** Group exemption number ◆

K Form of organization: Corporation Trust Association Other ◆ **L** Year of formation: **1988** **M** State of legal domicile: **VA**

Part I Summary

Activities & Governance	1 Briefly describe the organization's mission or most significant activities: SEEKING TO PUT GOD'S LOVE INTO ACTION, CENTRAL VALLEY HABITAT FOR HUMANITY, INC BRINGS PEOPLE TOGETHER TO BUILD HOMES, COMMUNITIES AND HOPE.		
	2 Check this box <input type="checkbox"/> if the organization discontinued its operations or disposed of more than 25% of its net assets.		
	3	Number of voting members of the governing body (Part VI, line 1a) 13	
	4	Number of independent voting members of the governing body (Part VI, line 1b) 13	
	5	Total number of individuals employed in calendar year 2019 (Part V, line 2a) 5	
	6	Total number of volunteers (estimate if necessary) 250	
	7a	Total unrelated business revenue from Part VIII, column (C), line 12 0	
7b	Net unrelated business taxable income from Form 990-T, line 39 0		
Revenue	8 Contributions and grants (Part VIII, line 1h)		Prior Year 371,876 Current Year 281,702
	9 Program service revenue (Part VIII, line 2g)		597,013 312,400
	10 Investment income (Part VIII, column (A), lines 3, 4, and 7d)		679 422
	11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)		185,988 142,638
	12 Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12)		1,155,556 737,162
Expenses	13 Grants and similar amounts paid (Part IX, column (A), lines 1-3)		0
	14 Benefits paid to or for members (Part IX, column (A), line 4)		0
	15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)		175,907 197,078
	16a Professional fundraising fees (Part IX, column (A), line 11e)		0
	b Total fundraising expenses (Part IX, column (D), line 25) ◆ 20,639		787,459 676,321
17 Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e)		963,366 873,399	
18 Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25)		192,190 -136,237	
19 Revenue less expenses. Subtract line 18 from line 12		2,108,596 2,439,124	
Net Assets or Fund Balances	20 Total assets (Part X, line 16)		34,516 501,281
	21 Total liabilities (Part X, line 26)		2,074,080 1,937,843
	22 Net assets or fund balances. Subtract line 21 from line 20		

Part II Signature Block

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Sign Here Signature of officer: **HILLARY DORZWEILER, CPA** Date: _____
 Type or print name and title: **TREASURER**

Paid Preparer Use Only
 Print/Type preparer's name: **RYAN H. BOGGS** Preparer's signature: **RYAN H. BOGGS** Date: **11/13/20** Check if PTIN self-employed **P01077392**
 Firm's name: **BEACHY AREHART PLLC** Firm's EIN: **54-1326200**
 Firm's address: **209 N HIGH ST HARRISONBURG, VA 22802** Phone no.: **540-433-2488**

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

Part III Statement of Program Service Accomplishments

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

1 Briefly describe the organization's mission:

SEEKING TO PUT GOD'S LOVE INTO ACTION, CENTRAL VALLEY HABITAT FOR HUMANITY, INC. BRINGS PEOPLE TOGETHER TO BUILD HOMES, COMMUNITIES AND HOPE.

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

If "Yes," describe these new services on Schedule O.

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

If "Yes," describe these changes on Schedule O.

4 Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses. Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported.

4a (Code:) (Expenses \$ **788,422** including grants of \$) (Revenue \$ **312,400**)

TO CREATE AFFORDABLE HOUSING FOR NEEDY PERSONS.

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

N/A

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

N/A

4d Other program services (Describe on Schedule O.)

(Expenses \$ including grants of \$) (Revenue \$)

4e Total program service expenses **788,422**

Part IV Checklist of Required Schedules

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

Part IV Checklist of Required Schedules (continued)

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

Part V Statements Regarding Other IRS Filings and Tax Compliance

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

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

1a	0
1b	0

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

		Yes	No
2a	Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return		
	2a 5		
b	If at least one is reported on line 2a, did the organization file all required federal employment tax returns? Note: If the sum of lines 1a and 2a is greater than 250, you may be required to e-file (see instructions)	X	
3a	Did the organization have unrelated business gross income of \$1,000 or more during the year?		X
b	If "Yes," has it filed a Form 990-T for this year? If "No" to line 3b, provide an explanation on Schedule O		
4a	At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)?		X
b	If "Yes," enter the name of the foreign country See instructions for filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR).		
5a	Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?		X
b	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?		X
c	If "Yes" to line 5a or 5b, did the organization file Form 8886-T?		
6a	Does the organization have annual gross receipts that are normally greater than \$100,000, and did the organization solicit any contributions that were not tax deductible as charitable contributions?		X
b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?		
7	Organizations that may receive deductible contributions under section 170(c).		
a	Did the organization receive a payment in excess of \$75 made partly as a contribution and partly for goods and services provided to the payor?		
b	If "Yes," did the organization notify the donor of the value of the goods or services provided?		
c	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?		
d	If "Yes," indicate the number of Forms 8282 filed during the year		
	7d		
e	Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?		
f	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?		
g	If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required?		
h	If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C?		
8	Sponsoring organizations maintaining donor advised funds. Did a donor advised fund maintained by the sponsoring organization have excess business holdings at any time during the year?		
9	Sponsoring organizations maintaining donor advised funds.		
a	Did the sponsoring organization make any taxable distributions under section 4966?		
b	Did the sponsoring organization make a distribution to a donor, donor advisor, or related person?		
10	Section 501(c)(7) organizations. Enter:		
a	Initiation fees and capital contributions included on Part VIII, line 12	10a	
b	Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities	10b	
11	Section 501(c)(12) organizations. Enter:		
a	Gross income from members or shareholders	11a	
b	Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them.)	11b	
12a	Section 4947(a)(1) non-exempt charitable trusts. Is the organization filing Form 990 in lieu of Form 1041?	12a	
b	If "Yes," enter the amount of tax-exempt interest received or accrued during the year	12b	
13	Section 501(c)(29) qualified nonprofit health insurance issuers.		
a	Is the organization licensed to issue qualified health plans in more than one state? Note: See the instructions for additional information the organization must report on Schedule O.	13a	
b	Enter the amount of reserves the organization is required to maintain by the states in which the organization is licensed to issue qualified health plans	13b	
c	Enter the amount of reserves on hand	13c	
14a	Did the organization receive any payments for indoor tanning services during the tax year?		X
b	If "Yes," has it filed a Form 720 to report these payments? If "No," provide an explanation on Schedule O	14b	
15	Is the organization subject to the section 4960 tax on payment(s) of more than \$1,000,000 in remuneration or excess parachute payment(s) during the year? If "Yes," see instructions and file Form 4720, Schedule N.	15	X
16	Is the organization an educational institution subject to the section 4968 excise tax on net investment income? If "Yes," complete Form 4720, Schedule O.	16	X

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

Section A. Governing Body and Management

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

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

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

Section C. Disclosure

- 17 List the states with which a copy of this Form 990 is required to be filed **◆ NONE**
- 18 Section 6104 requires an organization to make its Forms 1023 (1024 or 1024-A, if applicable), 990, and 990-T (Section 501(c)(3)s only) available for public inspection. Indicate how you made these available. Check all that apply.
 Own website Another's website Upon request Other (explain on Schedule O)
- 19 Describe on Schedule O whether (and if so, how) the organization made its governing documents, conflict of interest policy, and financial statements available to the public during the tax year.
- 20 State the name, address, and telephone number of the person who possesses the organization's books and records **◆**

THE ORGANIZATION
BRIDGEWATER

205 DRY RIVER ROAD

VA 22812

540-828-6288

Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent ContractorsCheck if Schedule O contains a response or note to any line in this Part VII **Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees****1a** Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year.

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

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

(A) Name and title	(B) Average hours per week (list any hours for related organizations below dotted line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former			
(1) DONNA MILLER BOARD CHAIR	2.00 0.00	X		X				0	0	0
(2) GIL COLEMAN VICE CHAIR	2.00 0.00	X		X				0	0	0
(3) HILLARY DORZWEILER, CPA TREASURER	2.00 0.00	X		X				0	0	0
(4) SEAN SMOKER SECRETARY	2.00 0.00	X		X				0	0	0
(5) LARRY BROWN DIRECTOR	2.00 0.00	X						0	0	0
(6) MALCOLM LANE DIRECTOR	2.00 0.00	X						0	0	0
(7) JACQUELINE PAINTER DIRECTOR	2.00 0.00	X						0	0	0
(8) LARRY MARTIN DIRECTOR	2.00 0.00	X						0	0	0
(9) ANITA BECKMAN DIRECTOR	2.00 0.00	X						0	0	0
(10) MARK FACKNITZ DIRECTOR	2.00 0.00	X						0	0	0
(11) SCOTT KLEIST DIRECTOR	2.00 0.00	X						0	0	0

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

(A) Name and title	(B) Average hours per week per week (list any hours for related organizations below dotted line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former			
(12) JOHANN ZIMMERMANN	2.00									
DIRECTOR	0.00	X					0	0	0	
(13) CHARLES D. WENGER	40.00									
EXECUTIVE DIRECTOR	0.00			X			0	0	0	
1b Subtotal										
c Total from continuation sheets to Part VII, Section A										
d Total (add lines 1b and 1c)										

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

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

Section B. Independent Contractors

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

(A) Name and business address	(B) Description of services	(C) Compensation

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

Part VIII Statement of Revenue

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

		(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512-514	
Contributions, Gifts, Grants and Other Similar Amounts	1a Federated campaigns	1a				
	b Membership dues	1b				
	c Fundraising events	1c				
	d Related organizations	1d				
	e Government grants (contributions)	1e	47,837			
	f All other contributions, gifts, grants, and similar amounts not included above	1f	233,865			
	g Noncash contributions included in lines 1a-1f	1g \$				
	h Total. Add lines 1a-1f	◆	281,702			
Program Service Revenue	2a TRANSFERS TO HOMEOWNERS	Business Code	312,400	312,400		
	b					
	c					
	d					
	e					
	f All other program service revenue					
	g Total. Add lines 2a-2f	◆	312,400			
	Other Revenue	3 Investment income (including dividends, interest, and other similar amounts)	◆	422	422	
4 Income from investment of tax-exempt bond proceeds		◆				
5 Royalties		◆				
6a Gross rents		6a	(i) Real	5,000		
		b Less: rental expenses	6b	(ii) Personal		
			6c		5,000	
d Net rental income or (loss)		◆	5,000	5,000		
7a Gross amount from sales of assets other than inventory		7a	(i) Securities			
		b Less: cost or other basis and sales exps.	7b	(ii) Other		
			7c			
d Net gain or (loss)		◆				
8a Gross income from fundraising events (not including \$ of contributions reported on line 1c). See Part IV, line 18		8a		53,676		
		b Less: direct expenses	8b	670		
		c Net income or (loss) from fundraising events	◆	53,006		
9a Gross income from gaming activities. See Part IV, line 19		9a				
	b Less: direct expenses	9b				
	c Net income or (loss) from gaming activities	◆				
10a Gross sales of inventory, less returns and allowances	10a					
	b Less: cost of goods sold	10b				
	c Net income or (loss) from sales of inventory	◆				
Miscellaneous Revenue	11a DISCOUNT AMORTIZATION	Business Code	83,131	83,131		
	b MISCELLANEOUS INCOME		1,501	1,501		
	c					
	d All other revenue					
	e Total. Add lines 11a-11d	◆	84,632			
12 Total revenue. See instructions	◆	737,162	402,454	0	53,006	

Part IX Statement of Functional Expenses

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

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

Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.

	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to domestic organizations and domestic governments. See Part IV, line 21				
2 Grants and other assistance to domestic individuals. See Part IV, line 22				
3 Grants and other assistance to foreign organizations, foreign governments, and foreign individuals. See Part IV, lines 15 and 16				
4 Benefits paid to or for members				
5 Compensation of current officers, directors, trustees, and key employees				
6 Compensation not included above to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)				
7 Other salaries and wages	177,371	145,019	16,742	15,610
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)				
9 Other employee benefits				
10 Payroll taxes	19,707	16,113	1,860	1,734
11 Fees for services (nonemployees):				
a Management				
b Legal				
c Accounting				
d Lobbying				
e Professional fundraising services. See Part IV, line 7				
f Investment management fees				
g Other (if line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Schedule O.)	12,140		12,140	
12 Advertising and promotion				
13 Office expenses	9,808	881	8,526	401
14 Information technology				
15 Royalties				
16 Occupancy	8,876		5,982	2,894
17 Travel				
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings				
20 Interest				
21 Payments to affiliates				
22 Depreciation, depletion, and amortization	2,198		2,198	
23 Insurance	15,148	13,698	1,450	
24 Other expenses. Itemize expenses not covered above (List miscellaneous expenses on line 24e. If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule O.)				
a BUILDING COSTS	443,156	443,156		
b MORTGAGE DISCOUNTS	162,103	162,103		
c OTHER	7,940		7,940	
d SOSI FEE	7,500		7,500	
e All other expenses	7,452	7,452		
25 Total functional expenses. Add lines 1 through 24e	873,399	788,422	64,338	20,639
26 Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation. Check here <input type="checkbox"/> if following SOP 98-2 (ASC 958-720)				

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

		(A) Beginning of year		(B) End of year
Assets	1 Cash—non-interest-bearing	407,416	1	614,207
	2 Savings and temporary cash investments		2	
	3 Pledges and grants receivable, net	2,042	3	
	4 Accounts receivable, net		4	
	5 Loans and other receivables from any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons		5	
	6 Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), and persons described in section 4958(c)(3)(B)		6	
	7 Notes and loans receivable, net	1,115,312	7	1,225,147
	8 Inventories for sale or use		8	
	9 Prepaid expenses and deferred charges		9	
	10a Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D	10a 119,191		
	b Less: accumulated depreciation	10b 60,784	60,604	10c 58,407
	11 Investments—publicly traded securities		11	
	12 Investments—other securities. See Part IV, line 11		12	
	13 Investments—program-related. See Part IV, line 11		13	
	14 Intangible assets		14	
	15 Other assets. See Part IV, line 11	523,222	15	541,363
16 Total assets. Add lines 1 through 15 (must equal line 33)	2,108,596	16	2,439,124	
Liabilities	17 Accounts payable and accrued expenses	32,622	17	11,360
	18 Grants payable		18	
	19 Deferred revenue		19	
	20 Tax-exempt bond liabilities		20	
	21 Escrow or custodial account liability. Complete Part IV of Schedule D	1,894	21	4,521
	22 Loans and other payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons		22	
	23 Secured mortgages and notes payable to unrelated third parties		23	
	24 Unsecured notes and loans payable to unrelated third parties		24	
	25 Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24). Complete Part X of Schedule D		25	485,400
	26 Total liabilities. Add lines 17 through 25	34,516	26	501,281
Net Assets or Fund Balances	Organizations that follow FASB ASC 958, check here <input checked="" type="checkbox"/> and complete lines 27, 28, 32, and 33.			
	27 Net assets without donor restrictions	2,074,080	27	1,937,843
	28 Net assets with donor restrictions		28	
	Organizations that do not follow FASB ASC 958, check here <input type="checkbox"/> and complete lines 29 through 33.			
	29 Capital stock or trust principal, or current funds		29	
	30 Paid-in or capital surplus, or land, building, or equipment fund		30	
	31 Retained earnings, endowment, accumulated income, or other funds		31	
	32 Total net assets or fund balances	2,074,080	32	1,937,843
33 Total liabilities and net assets/fund balances	2,108,596	33	2,439,124	

Part XI Reconciliation of Net Assets

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

1	Total revenue (must equal Part VIII, column (A), line 12)	737,162
2	Total expenses (must equal Part IX, column (A), line 25)	873,399
3	Revenue less expenses. Subtract line 2 from line 1	-136,237
4	Net assets or fund balances at beginning of year (must equal Part X, line 32, column (A))	2,074,080
5	Net unrealized gains (losses) on investments	
6	Donated services and use of facilities	
7	Investment expenses	
8	Prior period adjustments	
9	Other changes in net assets or fund balances (explain on Schedule O)	
10	Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 32, column (B))	1,937,843

Part XII Financial Statements and Reporting

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

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

SCHEDULE A
(Form 990 or 990-EZ)

Public Charity Status and Public Support

OMB No. 1545-0047

2019

Open to Public Inspection

Complete if the organization is a section 501(c)(3) organization or a section 4947(a)(1) nonexempt charitable trust.

◆ Attach to Form 990 or Form 990-EZ.

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

Department of the Treasury
Internal Revenue Service

Name of the organization

CENTRAL VALLEY HABITAT FOR HUMANITY

Employer identification number

54-1441871

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

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

- 1 A church, convention of churches, or association of churches described in **section 170(b)(1)(A)(i)**.
- 2 A school described in **section 170(b)(1)(A)(ii)**. (Attach Schedule E (Form 990 or 990-EZ).)
- 3 A hospital or a cooperative hospital service organization described in **section 170(b)(1)(A)(iii)**.
- 4 A medical research organization operated in conjunction with a hospital described in **section 170(b)(1)(A)(iii)**. Enter the hospital's name, city, and state:
- 5 An organization operated for the benefit of a college or university owned or operated by a governmental unit described in **section 170(b)(1)(A)(iv)**. (Complete Part II.)
- 6 A federal, state, or local government or governmental unit described in **section 170(b)(1)(A)(v)**.
- 7 An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in **section 170(b)(1)(A)(vi)**. (Complete Part II.)
- 8 A community trust described in **section 170(b)(1)(A)(vi)**. (Complete Part II.)
- 9 An agricultural research organization described in **section 170(b)(1)(A)(ix)** operated in conjunction with a land-grant college or university or a non-land-grant college of agriculture (see instructions). Enter the name, city, and state of the college or university:
- 10 An organization that normally receives: (1) more than 33 1/3% of its support from contributions, membership fees, and gross receipts from activities related to its exempt functions—subject to certain exceptions, and (2) no more than 33 1/3% of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975. See **section 509(a)(2)**. (Complete Part III.)
- 11 An organization organized and operated exclusively to test for public safety. See **section 509(a)(4)**.
- 12 An organization organized and operated exclusively for the benefit of, to perform the functions of, or to carry out the purposes of one or more publicly supported organizations described in **section 509(a)(1)** or **section 509(a)(2)**. See **section 509(a)(3)**. Check the box in lines 12a through 12d that describes the type of supporting organization and complete lines 12e, 12f, and 12g.
 - a **Type I.** A supporting organization operated, supervised, or controlled by its supported organization(s), typically by giving the supported organization(s) the power to regularly appoint or elect a majority of the directors or trustees of the supporting organization. **You must complete Part IV, Sections A and B.**
 - b **Type II.** A supporting organization supervised or controlled in connection with its supported organization(s), by having control or management of the supporting organization vested in the same persons that control or manage the supported organization(s). **You must complete Part IV, Sections A and C.**
 - c **Type III functionally integrated.** A supporting organization operated in connection with, and functionally integrated with, its supported organization(s) (see instructions). **You must complete Part IV, Sections A, D, and E.**
 - d **Type III non-functionally integrated.** A supporting organization operated in connection with its supported organization(s) that is not functionally integrated. The organization generally must satisfy a distribution requirement and an attentiveness requirement (see instructions). **You must complete Part IV, Sections A and D, and Part V.**
 - e Check this box if the organization received a written determination from the IRS that it is a Type I, Type II, Type III functionally integrated, or Type III non-functionally integrated supporting organization.
 - f Enter the number of supported organizations
 - g Provide the following information about the supported organization(s).

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

Part II Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)
 (Complete only if you checked the box on line 5, 7, or 8 of Part I or if the organization failed to qualify under Part III. If the organization fails to qualify under the tests listed below, please complete Part III.)

Section A. Public Support

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

Section B. Total Support

Calendar year (or fiscal year beginning in) ◆	(a) 2015	(b) 2016	(c) 2017	(d) 2018	(e) 2019	(f) Total
7 Amounts from line 4						
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources						
9 Net income from unrelated business activities, whether or not the business is regularly carried on						
10 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.)						
11 Total support. Add lines 7 through 10						

12 Gross receipts from related activities, etc. (see instructions) 12

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

Section C. Computation of Public Support Percentage

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

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

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

Section A. Public Support

Calendar year (or fiscal year beginning in) ◆	(a) 2015	(b) 2016	(c) 2017	(d) 2018	(e) 2019	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")	143,478	118,307	149,811	371,876	281,702	1,065,174
2 Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose	26,269	18,824	38,954	67,979	402,454	554,480
3 Gross receipts from activities that are not an unrelated trade or business under section 513					53,676	53,676
4 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
5 The value of services or facilities furnished by a governmental unit to the organization without charge						
6 Total. Add lines 1 through 5	169,747	137,131	188,765	439,855	737,832	1,673,330
7a Amounts included on lines 1, 2, and 3 received from disqualified persons	1,320	1,385	4,100	4,043		10,848
b Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of \$5,000 or 1% of the amount on line 13 for the year						
c Add lines 7a and 7b	1,320	1,385	4,100	4,043		10,848
8 Public support. (Subtract line 7c from line 6.)						1,662,482

Section B. Total Support

Calendar year (or fiscal year beginning in) ◆	(a) 2015	(b) 2016	(c) 2017	(d) 2018	(e) 2019	(f) Total
9 Amounts from line 6	169,747	137,131	188,765	439,855	737,832	1,673,330
10a Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources	6,000	6,214	6,725	6,679		25,618
b Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						
c Add lines 10a and 10b	6,000	6,214	6,725	6,679		25,618
11 Net income from unrelated business activities not included in line 10b, whether or not the business is regularly carried on						
12 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.)	88	5,875	148	14		6,125
13 Total support. (Add lines 9, 10c, 11, and 12.)	175,835	149,220	195,638	446,548	737,832	1,705,073

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

Section C. Computation of Public Support Percentage

15 Public support percentage for 2019 (line 8, column (f), divided by line 13, column (f))	15	97.50 %
16 Public support percentage from 2018 Schedule A, Part III, line 15	16	95.46 %

Section D. Computation of Investment Income Percentage

17 Investment income percentage for 2019 (line 10c, column (f), divided by line 13, column (f))	17	2 %
18 Investment income percentage from 2018 Schedule A, Part III, line 17	18	3 %

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

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

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

Part IV Supporting Organizations

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

Section A. All Supporting Organizations

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

Part IV Supporting Organizations (continued)

- 11 Has the organization accepted a gift or contribution from any of the following persons?
- a A person who directly or indirectly controls, either alone or together with persons described in (b) and (c) below, the governing body of a supported organization?
 - b A family member of a person described in (a) above?
 - c A 35% controlled entity of a person described in (a) or (b) above? If "Yes" to a, b, or c, provide detail in Part VI.

	Yes	No
11a		
11b		
11c		

Section B. Type I Supporting Organizations

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

	Yes	No
1		
2		

Section C. Type II Supporting Organizations

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

	Yes	No
1		

Section D. All Type III Supporting Organizations

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

	Yes	No
1		
2		
3		

Section E. Type III Functionally-Integrated Supporting Organizations

- 1 Check the box next to the method that the organization used to satisfy the Integral Part Test during the year (see instructions).
 - a The organization satisfied the Activities Test. Complete line 2 below.
 - b The organization is the parent of each of its supported organizations. Complete line 3 below.
 - c The organization supported a governmental entity. Describe in Part VI how you supported a government entity (see instructions).

2 Activities Test. Answer (a) and (b) below.

- a Did substantially all of the organization's activities during the tax year directly further the exempt purposes of the supported organization(s) to which the organization was responsive? If "Yes," then in Part VI identify those supported organizations and explain how these activities directly furthered their exempt purposes, how the organization was responsive to those supported organizations, and how the organization determined that these activities constituted substantially all of its activities.
 - b Did the activities described in (a) constitute activities that, but for the organization's involvement, one or more of the organization's supported organization(s) would have been engaged in? If "Yes," explain in Part VI the reasons for the organization's position that its supported organization(s) would have engaged in these activities but for the organization's involvement.
- 3 Parent of Supported Organizations. Answer (a) and (b) below.
- a Did the organization have the power to regularly appoint or elect a majority of the officers, directors, or trustees of each of the supported organizations? Provide details in Part VI.
 - b Did the organization exercise a substantial degree of direction over the policies, programs, and activities of each of its supported organizations? If "Yes," describe in Part VI the role played by the organization in this regard.

	Yes	No
2a		
2b		
3a		
3b		

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

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

Section A - Adjusted Net Income		(A) Prior Year	(B) Current Year (optional)
1	Net short-term capital gain	1	
2	Recoveries of prior-year distributions	2	
3	Other gross income (see instructions)	3	
4	Add lines 1 through 3.	4	
5	Depreciation and depletion	5	
6	Portion of operating expenses paid or incurred for production or collection of gross income or for management, conservation, or maintenance of property held for production of income (see instructions)	6	
7	Other expenses (see instructions)	7	
8	Adjusted Net Income (subtract lines 5, 6, and 7 from line 4)	8	
Section B - Minimum Asset Amount		(A) Prior Year	(B) Current Year (optional)
1 Aggregate fair market value of all non-exempt-use assets (see instructions for short tax year or assets held for part of year):			
a	Average monthly value of securities	1a	
b	Average monthly cash balances	1b	
c	Fair market value of other non-exempt-use assets	1c	
d	Total (add lines 1a, 1b, and 1c)	1d	
e	Discount claimed for blockage or other factors (explain in detail in Part VI):		
2	Acquisition indebtedness applicable to non-exempt-use assets	2	
3	Subtract line 2 from line 1d.	3	
4	Cash deemed held for exempt use. Enter 1-1/2% of line 3 (for greater amount, see instructions).	4	
5	Net value of non-exempt-use assets (subtract line 4 from line 3)	5	
6	Multiply line 5 by .035.	6	
7	Recoveries of prior-year distributions	7	
8	Minimum Asset Amount (add line 7 to line 6)	8	
Section C - Distributable Amount			Current Year
1	Adjusted net income for prior year (from Section A, line 8, Column A)	1	
2	Enter 85% of line 1.	2	
3	Minimum asset amount for prior year (from Section B, line 8, Column A)	3	
4	Enter greater of line 2 or line 3.	4	
5	Income tax imposed in prior year	5	
6	Distributable Amount. Subtract line 5 from line 4, unless subject to emergency temporary reduction (see instructions).	6	
7	<input type="checkbox"/> Check here if the current year is the organization's first as a non-functionally integrated Type III supporting organization (see instructions).		

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

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

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

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

PART III, LINE 12 - OTHER INCOME DETAIL

\$ 6,125

Schedule B
(Form 990, 990-EZ,
or 990-PF)
Department of the Treasury
Internal Revenue Service

Schedule of Contributors

OMB No. 1545-0047
2019

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

Name of the organization: **CENTRAL VALLEY HABITAT FOR HUMANITY**
Employer identification number: **54-1441871**

Organization type (check one):

- Filers of: Section:
- Form 990 or 990-EZ 501(c)(3) (enter number) organization
 - 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation
 - 527 political organization
 - Form 990-PF 501(c)(3) exempt private foundation
 - 4947(a)(1) nonexempt charitable trust treated as a private foundation
 - 501(c)(3) taxable private foundation

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

General Rule

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

Special Rules

- For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of (1) \$5,000; or (2) 2% of the amount on (i) Form 990, Part VIII, line 1h; or (ii) Form 990-EZ, line 1. Complete Parts I and II.
- For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 *exclusively* for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals. Complete Parts I (entering "N/A" in column (b) instead of the contributor name and address), II, and III.
- For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc., purposes, but no such contributions totaled more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Don't complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc., contributions totaling \$5,000 or more during the year ▶ \$

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

Name of organization CENTRAL VALLEY HABITAT FOR HUMANITY	Employer identification number 54-1441871
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Part I Contributors (see instructions). Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1	JOHN H. MONGER III PO BOX 205 MT. CRAWFORD VA 22841	\$ 10,000	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
2	THE COMMUNITY FOUNDATION OF HARRISONBURG & ROCKINGHAM COUNTY 311 S MAIN ST #2 HARRISONBURG VA 22801	\$ 18,137	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
3	JOHN & LINDSAY MONGER 424 MONTICELLO AVE HARRISONBURG VA 22801	\$ 5,000	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
4	CHARLES AND JO ANN WENGER 1491 VIRGINIA AVE APT #417 HARRISONBURG VA 22802	\$ 10,605	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
5	JOHN FLORA 6616 CAM BELL RD BRIDGEWATER VA 22812	\$ 5,000	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
6	BROADWAY TIMBERVILL RURITAN CLUB PO BOX 64 BROADWAY VA 22815	\$ 6,000	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)

Name of organization CENTRAL VALLEY HABITAT FOR HUMANITY	Employer identification number 54-1441871
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Part I Contributors (see instructions). Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
7	LONG'S CONTRACTING, INC 7761 CHRISMAN RD ROCKINGHAM VA 22802	\$ 7,000	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
8	WELLS FARGO FOUNDATION PO BOX 2157 PRINCETON NJ 08543	\$ 21,000	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
9	BRIDGEWATER UNITED METHODIST CHURCH 219 N MAIN ST BRIDGEWATER VA 22812	\$ 20,600	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
10	HARMAN REALTY INC 1741 VIRGINIA AVE #A HARRISONBURG VA 22802	\$ 5,500	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
11	HARRISONBURG MENNONITE CHURCH 1552 S HIGH ST HARRISONBURG VA 22801	\$ 15,325	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
12	KLINE MAY REALTY 1962 EVELYN BYRD AVE HARRISONBURG VA 22801	\$ 10,000	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)

Name of organization **CENTRAL VALLEY HABITAT FOR HUMANITY** Employer identification number **54-1441871**

Part I Contributors (see instructions). Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
13	RIDGEWAY MENNONITE CHURCH 546 FRANKLIN ST HARRISONBURG VA 22801	\$ 14,060	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
.....	\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
.....	\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
.....	\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
.....	\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
.....	\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)

SCHEDULE D (Form 990)

Department of the Treasury Internal Revenue Service

Supplemental Financial Statements

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

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

OMB No. 1545-0047

2019

Open to Public Inspection

Name of the organization

Employer identification number

CENTRAL VALLEY HABITAT FOR HUMANITY

54-1441871

Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts.

Complete if the organization answered "Yes" on Form 990, Part IV, line 6.

Table with 2 columns: (a) Donor advised funds, (b) Funds and other accounts. Rows include: 1 Total number at end of year, 2 Aggregate value of contributions to (during year), 3 Aggregate value of grants from (during year), 4 Aggregate value at end of year, 5 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control?, 6 Did the organization inform all grantees, donors, and donor advisors in writing that grant funds can be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermissible private benefit?

Part II Conservation Easements.

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

Table with 2 columns: Held at the End of the Tax Year. Rows include: 1 Purpose(s) of conservation easements held by the organization (check all that apply), 2 Complete lines 2a through 2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year. (Sub-rows: a Total number of conservation easements, b Total acreage restricted by conservation easements, c Number of conservation easements on a certified historic structure included in (a), d Number of conservation easements included in (c) acquired after 7/25/06, and not on a historic structure listed in the National Register), 3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax year, 4 Number of states where property subject to conservation easement is located, 5 Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds?, 6 Staff and volunteer hours devoted to monitoring, inspecting, handling of violations, and enforcing conservation easements during the year, 7 Amount of expenses incurred in monitoring, inspecting, handling of violations, and enforcing conservation easements during the year, 8 Does each conservation easement reported on line 2(d) above satisfy the requirements of section 170(h)(4)(B)(i) and section 170(h)(4)(B)(ii)?, 9 In Part XIII, describe how the organization reports conservation easements in its revenue and expense statement and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements.

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

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

Table with 2 columns: \$, \$, \$, \$. Rows include: 1a If the organization elected, as permitted under FASB ASC 958, not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide in Part XIII the text of the footnote to its financial statements that describes these items. b If the organization elected, as permitted under FASB ASC 958, to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items: (i) Revenue included on Form 990, Part VIII, line 1, (ii) Assets included in Form 990, Part X, 2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under FASB ASC 958 relating to these items: a Revenue included on Form 990, Part VIII, line 1, b Assets included in Form 990, Part X

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

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

Part IV Escrow and Custodial Arrangements.

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

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

Part V Endowment Funds.

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

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

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

Part VI Land, Buildings, and Equipment.

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

Description of property	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Accumulated depreciation	(d) Book value
1a Land		30,000		30,000
b Buildings		62,719	34,826	27,893
c Leasehold improvements				
d Equipment		26,472	25,958	514
e Other				
Total. Add lines 1a through 1e. (Column (d) must equal Form 990, Part X, column (B), line 10c.)				58,407

Part VII Investments – Other Securities.

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

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

Part VIII Investments – Program Related.

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

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

Part IX Other Assets.

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

(a) Description	(b) Book value
(1) LAND FOR DEVELOPMENT	402,502
(2) CONSTRUCTION IN PROGRESS	138,861
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
Total. (Column (b) must equal Form 990, Part X, col. (B) line 15.)	541,363

Part X Other Liabilities.

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

1. (a) Description of liability	(b) Book value
(1) Federal income taxes	
(2) DEFERRED PAYMENT LOAN	450,000
(3) SBA PPP LOAN	35,400
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
Total. (Column (b) must equal Form 990, Part X, col. (B) line 25.)	485,400

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

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

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

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

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

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

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

Part XIII Supplemental Information.

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

PART IV, LINE 2B - ESCROW LIABILITY ARRANGEMENT EXPLANATION

THE ORGANIZATION HOLDS FUNDS IN ESCROW FOR INDIVIDUALS WHO ARE MAKING PAYMENTS ON MORTGAGE NOTES RECEIVABLE.

**SCHEDULE G
(Form 990 or 990-EZ)**

Supplemental Information Regarding Fundraising or Gaming Activities

OMB No. 1545-0047

2019

Department of the Treasury
Internal Revenue Service

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

◆ Attach to Form 990 or Form 990-EZ.

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

Open to Public Inspection

Name of the organization

CENTRAL VALLEY HABITAT FOR HUMANITY

Employer identification number

54-1441871

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

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

- a Mail solicitations
- b Internet and email solicitations
- c Phone solicitations
- d In-person solicitations
- e Solicitation of non-government grants
- f Solicitation of government grants
- g Special fundraising events

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

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

(i) Name and address of individual or entity (fundraiser)	(ii) Activity	(iii) Did fundraiser have custody or control of contributions?		(iv) Gross receipts from activity	(v) Amount paid to (or retained by) fundraiser listed in col. (i)	(vi) Amount paid to (or retained by) organization
		Yes	No			
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
Total						

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

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

		(a) Event #1	(b) Event #2	(c) Other events	(d) Total events
		FUNDRAISING (event type)	(event type)	NONE (total number)	(add col. (a) through col. (c))
Revenue	1 Gross receipts	53,676			53,676
	2 Less: Contributions ..				
	3 Gross income (line 1 minus line 2)	53,676			53,676
Direct Expenses	4 Cash prizes				
	5 Noncash prizes				
	6 Rent/facility costs				
	7 Food and beverages ..				
	8 Entertainment				
	9 Other direct expenses	670			670
	10 Direct expense summary. Add lines 4 through 9 in column (d)				670
11 Net income summary. Subtract line 10 from line 3, column (d)				53,006	

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

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

9 Enter the state(s) in which the organization conducts gaming activities: Yes No

a Is the organization licensed to conduct gaming activities in each of these states? Yes No

b If "No," explain:

10a Were any of the organization's gaming licenses revoked, suspended, or terminated during the tax year? Yes No

b If "Yes," explain:

11 Does the organization conduct gaming activities with nonmembers? Yes No

12 Is the organization a grantor, beneficiary or trustee of a trust, or a member of a partnership or other entity formed to administer charitable gaming? Yes No

13 Indicate the percentage of gaming activity conducted in:
a The organization's facility

13a	%
13b	%

b An outside facility

14 Enter the name and address of the person who prepares the organization's gaming/special events books and records:

Name ◆

Address ◆

15a Does the organization have a contract with a third party from whom the organization receives gaming revenue? Yes No

b If "Yes," enter the amount of gaming revenue received by the organization ◆ \$ and the amount of gaming revenue retained by the third party ◆ \$

c If "Yes," enter name and address of the third party:

Name ◆

Address ◆

16 Gaming manager information:

Name ◆

Gaming manager compensation ◆ \$

Description of services provided ◆

 Director/officer Employee Independent contractor

17 Mandatory distributions:
a Is the organization required under state law to make charitable distributions from the gaming proceeds to retain the state gaming license? Yes No

b Enter the amount of distributions required under state law to be distributed to other exempt organizations or spent in the organization's own exempt activities during the tax year ◆ \$

Part IV Supplemental Information. Provide the explanations required by Part I, line 2b, columns (iii) and (v); and Part III, lines 9, 9b, 10b, 15b, 15c, 16, and 17b, as applicable. Also provide any additional information. See instructions.
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SCHEDULE O
(Form 990 or 990-EZ)

Supplemental Information to Form 990 or 990-EZ

OMB No. 1545-0047

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

2019

**Open to Public
Inspection**

Department of the Treasury
Internal Revenue Service

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

Name of the organization

CENTRAL VALLEY HABITAT FOR HUMANITY

Employer identification number

54-1441871

FORM 990, PART VI, LINE 11B - ORGANIZATION'S PROCESS TO REVIEW FORM 990
BOARD REVIEW OF 990.

FORM 990, PART VI, LINE 12C - ENFORCEMENT OF CONFLICTS POLICY
ANNUAL BOARD REVIEW AND INQUIRY.

FORM 990, PART VI, LINE 15A - COMPENSATION PROCESS FOR TOP OFFICIAL
BOARD REVIEW OF ALL COMPENSATION ARRANGEMENTS.

FORM 990, PART VI, LINE 15B - COMPENSATION PROCESS FOR OFFICERS
BOARD REVIEW OF ALL COMPENSATION ARRANGEMENTS.

FORM 990, PART VI, LINE 19 - GOVERNING DOCUMENTS DISCLOSURE EXPLANATION
GOVERNING DOCUMENTS ARE PROVIDED UPON REQUEST.