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COMMONWEALTH OF PENNSYLVANIA
Department of State
Bureau of Corporations and Charitable Organizations
PO Box 8722
Harrisburg, Pennsylvania 17105-8722
ARTICLES OF AMENDMENT - DOMESTIC CORPORATION
Fee: \$70

Pennsylvania Department of State

-FILED-

Amendment #: 0015667203
Date Filed: 7/6/2026

B1096-5631 07/06/2026 6:08 PM Received by Pennsylvania Department of State

DSCB:15-[1915](#)/[2104](#)/[2305](#)/[2704](#)/[2904](#)/[3304](#)/[5915](#)/[7104](#)/[7105](#)/[7106](#)/[7107](#) (rev. 7/2015)

In compliance with the requirements of 15 Pa.C.S. § [1915](#) / § [2104](#) / § [2305](#) / § [2704](#) / § [2904](#) / § [3304](#) / § [5915](#) / § [7104](#) / § [7105](#) / § [7106](#) / § [7107](#) (relating to articles of amendment/election/termination), the undersigned, desiring to amend its articles, hereby states that:

Record Information

File number	0014012256
Current name	Worker's Coverage Inc.
Date of incorporation	11/18/2024
Filing type	Domestic Non-Profit Corporation
Nonprofit filing subtype	Nonprofit Corporation

Business Subtype Change

Change business filing subtype?	I do not want to change the filing subtype of the corporation
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Corporate Name Change

Change Corporation Name?	I want to change the name of the corporation
Nonprofit Corporation name	Community Habitat Programs Inc

Current Registered Office or Commercial Registered Office Provider

Address	56 7TH STREET EXT NEW KENSINGTON, PA 15068-5217 WESTMORELAND
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New Registered Office

I do not want to change the registered office

Stock

The corporation is organized on a nonstock basis
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Nonprofit Purpose	Please see attachment
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Formation Statute

Nonprofit corporation - select one	Nonprofit Corporation Law of 1988
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Effective Date

The filing shall be effective when filed with the Department of State

Amendment adoption statement

Select one of the following	The amendment was adopted by the board of directors pursuant to 15 Pa. C.S. § 1914(c) or § 5914(b).
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Additional changes to the articles, if any

Additional changes	Upload additional changes
Additional changes	Changes to the Articles - Profile.pdf

Restated Articles

☒ The restated Articles of Incorporation supersede the original articles and all amendments thereto.
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Upload Restated Articles		Restated Articles of Incorporation for Community Habitat Programs Inc.pdf
Electronic Signature		
IN TESTIMONY WHEREOF, the undersigned Corporation has caused these Articles of Amendment to be signed by a duly authorized officer.		
<i>Exec. Director</i>	<i>Trevor G McKenzie</i>	<i>07/06/2026</i>
Signer's Capacity	Sign Here	Date

Community Habitat Programs Inc. is a nonprofit housing and neighborhood revitalization organization focused on acquiring abandoned, distressed, vacant, or underutilized residential properties and restoring them for productive community use. Through partnerships with cities, municipalities, property owners, contractors, housing agencies, funders, and community development stakeholders, the organization seeks to reduce blight, stabilize neighborhoods, and expand access to safe, affordable, and sustainable housing. Its model includes property acquisition, rehabilitation, and repurposing through sales, leasing, lease-to-own opportunities, affordable housing placement, and other mission-aligned occupancy strategies. Revenue, grants, donations, and municipal incentives are reinvested to support future housing redevelopment and long-term community impact.

Restated Articles of Incorporation

of

Community Habitat Programs Inc.

A Pennsylvania Nonprofit Corporation

The undersigned incorporator or authorized representative, desiring to form and organize a nonprofit corporation under the laws of the Commonwealth of Pennsylvania, hereby adopts the following Articles of Incorporation.

Article I

Name

The name of the corporation is:

Community Habitat Programs Inc.

Article II

Registered Office

The registered office of the corporation in the Commonwealth of Pennsylvania shall be located at:

56 7th Street Ext

New Kensington PA 15068

Westmoreland

The corporation may maintain additional offices, program locations, project sites, or administrative locations as determined by the Board of Directors.

Article III

Incorporation Authority

The corporation is incorporated as a nonprofit corporation under the applicable provisions of the **Pennsylvania Nonprofit Corporation Law of 1988**, as amended.

The corporation does not contemplate pecuniary gain or profit, incidental or otherwise.

Article IV

Nonprofit and Charitable Purpose

Community Habitat Programs Inc. is organized exclusively for charitable, educational, housing, community development, and neighborhood revitalization purposes within the meaning of **Section 501(c)(3) of the Internal Revenue Code**, or the corresponding section of any future federal tax code.

The corporation's purposes include, but are not limited to:

1. Acquiring abandoned, distressed, vacant, depressed, tax-delinquent, foreclosed, donated, or underutilized residential properties.
 2. Rehabilitating, restoring, repairing, improving, or repurposing residential dwellings so they may be returned to safe, habitable, and productive community use.
 3. Reducing neighborhood blight, improving public safety, stabilizing communities, and supporting long-term neighborhood revitalization.
 4. Expanding access to safe, affordable, attainable, and sustainable housing opportunities for individuals, families, and communities.
 5. Working cooperatively with cities, municipalities, land banks, redevelopment authorities, housing agencies, code enforcement offices, community development departments, contractors, lenders, funders, philanthropic organizations, and other public or private partners.
 6. Seeking grants, subsidies, donations, tax incentives, fee reductions, public-private partnership support, and other lawful resources to advance the corporation's charitable mission.
 7. Selling, leasing, renting, managing, transferring, or otherwise making rehabilitated properties available through mission-aligned housing strategies, including affordable housing, lease-to-own opportunities, transitional housing partnerships, senior housing, veteran housing, workforce housing, or other community benefit uses.
 8. Reinvesting proceeds, revenues, grants, donations, and other resources into future property acquisition, rehabilitation, housing development, community improvement, and charitable programs.
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Article V

Powers

The corporation shall have all powers available to a nonprofit corporation under the laws of the Commonwealth of Pennsylvania, subject to the limitations set forth in these Articles, the corporation's bylaws, and applicable federal and state law.

The corporation may, in furtherance of its charitable purposes:

1. Purchase, receive, hold, lease, manage, sell, transfer, improve, rehabilitate, mortgage, finance, or otherwise deal with real property and personal property.
2. Acquire properties from individual owners, municipal auctions, land banks, city-owned inventories, tax sales, estate situations, lender-owned properties, donations, negotiated transfers, public-private agreements, or other lawful sources.
3. Enter into agreements with municipalities, government agencies, nonprofit organizations, contractors, lenders, developers, housing agencies, philanthropic partners, and community stakeholders.
4. Apply for and receive grants, public funds, donations, gifts, contributions, loans, tax incentives, subsidies, abatements, fee reductions, and other forms of lawful support.
5. Operate housing-related programs, community development programs, property rehabilitation initiatives, homebuyer readiness partnerships, lease-to-own programs, rental housing programs, supportive housing partnerships, and other mission-related activities.
6. Employ staff, engage contractors, retain consultants, appoint officers, create committees, and obtain professional services necessary to carry out the corporation's mission.
7. Conduct any lawful activity consistent with the corporation's nonprofit and charitable purposes.

Article VI

Limitations

Notwithstanding any other provision of these Articles, the corporation shall not carry on any activity not permitted to be carried on:

1. By a corporation exempt from federal income tax under Section 501(c)(3) of the Internal Revenue Code; or
2. By a corporation, contributions to which are deductible under Sections 170(c)(2), 2055, 2106, or 2522 of the Internal Revenue Code, or the corresponding sections of any future federal tax code.

No part of the net earnings of the corporation shall inure to the benefit of, or be distributable to, any director, officer, private individual, incorporator, member, employee, or other person, except that the corporation may pay reasonable compensation for services rendered and may make payments and distributions in furtherance of its charitable purposes.

The IRS states that a Section 501(c)(3) organization must not be organized or operated for the benefit of private interests. ([IRS](#))

Article VII

Political and Legislative Activity

No substantial part of the activities of the corporation shall consist of carrying on propaganda or otherwise attempting to influence legislation, except as permitted by law for organizations exempt under Section 501(c)(3) of the Internal Revenue Code.

The corporation shall not participate in, or intervene in, including by publishing or distributing statements, any political campaign on behalf of or in opposition to any candidate for public office.

Article VIII

Membership

The corporation shall have:

No members.

The management and control of the corporation shall be vested in its Board of Directors, except as otherwise required by law, these Articles, or the bylaws.

Article IX

Nonstock Basis

The corporation is organized on a **nonstock basis**.

The corporation shall not issue shares of stock and shall not distribute dividends or profits to any private person.

Article X

Board of Directors

The affairs of the corporation shall be managed by a Board of Directors.

The number, qualifications, terms, election, removal, duties, powers, and procedures of the Board of Directors shall be established in the corporation's bylaws, provided that such bylaws shall be consistent with these Articles, the Pennsylvania Nonprofit Corporation Law of 1988, and applicable federal tax-exemption requirements.

The Board of Directors shall provide governance, oversight, financial accountability, strategic direction, fundraising support, and community credibility for the corporation. This aligns with the operating structure described in the Community Realty Benefit Program document, which identifies the Board of Directors as responsible for governance, oversight, financial accountability, fundraising support, and community credibility.

Article XI

Officers and Management

The corporation may have officers, employees, contractors, consultants, volunteers, committees, program managers, property managers, and professional advisors as authorized by the Board of Directors.

The corporation may establish leadership positions such as Executive Director, Program Director, Real Estate Acquisition Lead, Construction and Rehabilitation Manager, Grant and Development Manager, Finance and Compliance Manager, Property Management Partner, or similar roles as needed to carry out its mission.

The Community Realty Benefit Program document describes an operational structure that may include leadership for daily operations, partnerships, funding strategy, property

acquisition, rehabilitation oversight, grant development, finance, compliance, and property management.

Article XII

Property Acquisition and Rehabilitation Activities

In furtherance of its charitable purposes, the corporation may identify, evaluate, acquire, rehabilitate, restore, sell, lease, manage, or otherwise repurpose residential properties.

The corporation shall seek to use reasonable due diligence before acquiring property, including review of acquisition cost, rehabilitation cost, neighborhood impact, legal status, title condition, tax status, zoning, environmental concerns, property condition, market feasibility, and long-term mission use.

The corporation may rehabilitate properties to meet applicable building codes, health and safety standards, occupancy requirements, and community development objectives.

Community Habitat Programs Inc aims to engage in property acquisition, due diligence, rehabilitation, code compliance, health and safety improvements, and productive reuse through sale, lease, affordable rental housing, lease-to-own, supportive housing, senior housing, veteran housing, and workforce housing as part of the model.

Article XIII

Municipal and Community Partnerships

The corporation may develop cooperative relationships, agreements, or partnerships with cities, municipalities, land banks, redevelopment authorities, housing departments, public housing authorities, code enforcement offices, planning and zoning departments, economic development agencies, neighborhood associations, foundations, lenders, contractors, workforce development organizations, social service agencies, and other community stakeholders.

The corporation may request, negotiate, receive, and administer municipal support, public funding, discounted property transfers, grant funds, tax incentives, fee waivers, infrastructure support, expedited permitting assistance, code enforcement coordination, public-private redevelopment agreements, or other lawful assistance that supports the corporation's mission.

This provision reflects the Community Habitat Program's stated municipal partnership strategy, which emphasizes relationships with cities and municipalities and potential support such as discounted property transfers, access to city-owned property inventories, rehabilitation grants, tax incentives, permit fee reductions, infrastructure support, and public-private redevelopment agreements.

Article XIV

Revenue and Reinvestment

The corporation may generate revenue through lawful nonprofit activities, including property sales, rental income, lease-to-own programs, grants, public funding, donations, philanthropic support, municipal incentives, development fees, program fees, and other mission-related sources.

All revenues, proceeds, grants, donations, and assets of the corporation shall be used exclusively to further its nonprofit and charitable purposes. No revenue or asset shall be distributed to any private person except as reasonable compensation for services rendered or reimbursement of expenses properly incurred on behalf of the corporation.

The Community Realty Benefit Program document identifies a sustainable nonprofit revenue model that may include property sales, rental income, lease-to-own programs, grants, public funding, donations, philanthropy, municipal incentives, and development or program fees, with proceeds used to fund future acquisition and rehabilitation projects.

Article XV

Dissolution

Upon dissolution of the corporation, the corporation's assets shall be distributed for one or more exempt purposes within the meaning of Section 501(c)(3) of the Internal Revenue Code, or the corresponding section of any future federal tax code, or shall be distributed to the federal government, or to a state or local government, for a public purpose.

Any such assets not disposed of shall be disposed of by a court of competent jurisdiction in the county in which the principal office of the corporation is then located, exclusively for such exempt purposes or to such organization or organizations organized and operated exclusively for such purposes.

The IRS provides similar sample dissolution language for organizations seeking recognition of exemption under Section 501(c)(3). ([IRS](#))

Article XVI

Incorporator

The name and address of the incorporator is:

Name: Trevor G McKenzie

Address: 56 7th Street Ext

City, State, ZIP: New Kensington PA 15068

The incorporator hereby adopts these Articles of Incorporation for the purpose of forming Community Habitat Programs Inc. as a Pennsylvania nonprofit corporation.

Article XVII

Effective Date

These Articles shall be effective upon filing with the Pennsylvania Department of State unless a delayed effective date is stated below:

Effective Date: 7/6/2026

Signature

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation this 7/6/2026 day of **2026**.



Signature of Incorporator

Trevor G McKenzie

Printed Name of Incorporator
