

A Study for
Habitat for Humanity of
Walton County, Florida



Institute for Senior Professionals
at
Northwest Florida State College

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I. INTRODUCTION

In September 2014, the Institute for Senior Professionals (**ISP**), sponsored by Northwest Florida State College, was contacted by Ms. Teresa Imdieke, who is the Executive Director of Habitat for Humanity of Walton County, Florida (**HFHWC**). See Appendix A for the request letter. This report is the response of the ISP team that volunteered for this project. The ISP team members were Jim Marasia, Art Miller and Bill Robinson.

The report addresses the three main areas of investigation that was requested by Ms. Imdieke. The first is the identification and pursuit of grants. The second area is the recruitment and retention of volunteers. The third area is organizational improvements so more can be done more effectively and efficiently.

This report reflects the ISP team's understanding of the information that resulted from interviews conducted with paid employees and volunteers that work for HFHWC. In addition to these interviews, team members communicated verbally or via emails with the executive directors and other members of the Pensacola Florida Habitat for Humanity affiliate, the Okaloosa County Florida Habitat for Humanity affiliate, and the Bay County Florida Habitat for Humanity affiliate. Communications were also conducted with three other local nonprofits regarding software used to communicate with volunteers. These were the Sandestin Owners Association, the Fisher House, and the Destin Charity Wine Auction Foundation. Finally, the team did internet researches to collect information on the various areas of concern.

II. EXECUTIVE SUMMARY

HFHWC is like most nonprofits that must bring together client families, donations and volunteers to fulfill their mission. In the case of HFHWC their mission is to eliminate substandard housing in the county. As stated on their website; “Habitat provides opportunities for the community to show God’s love in action, in partnership with people in need as we break the cycle of poverty by building decent affordable housing and improving the quality of life of our partner families.” HFHWC has made tremendous progress in the last three years to strengthen their organization financially and to regain acceptance by Habitat for Humanity International. There is a strong desire to accelerate HFHWC’s progress to do more for the community.

The report provides many specific recommendations that can help the organization improve their effectiveness, recruit and retain more volunteers and find more funding sources. The team, however, wanted to document here the “vital few” recommended actions for the HFHWC team to consider.

Immediate Tasks

The board and executive director must act to protect their primary function which is to build homes. The constant message that the team heard was that a very small group of key volunteers do all the building with only a single primary leader. Rather than “worry” about the situation, the board and executive director must initiate actions to understand and document the building process so one or more leader can be trained. This action will enable Habitat to build more houses.

The development of a succession plan for board members is also recommended. Individuals need to understand their board responsibilities and others need to be identified as potential board members who can bring the required skills to the board.

Near-Term Tasks

Written documentation is needed to protect and capture the “Institutional Memory” of the HFHWC organization. The processes that need to be documented are volunteer recruitment, volunteer communications, organization policies, and operational procedures. Within the operational procedures, training materials for staff and volunteer assignments are required. This includes the volunteers who are on the board.

HFHWC needs to develop a targeted recruitment program. The team heard often that the volunteers were elderly, volunteers didn’t have the correct skills, and the majority of the volunteers reside in the southern part of Walton County. After defining and documenting the volunteer’s job with required skills, a focused effort must be made to recruit the volunteers. For example, if more volunteers are needed in the Freeport area, then a plan should be made to go to the city offices, local businesses, and schools. Standard presentations should be developed and used to share HFHWC’s needs and how a person can get involved. The Board of Directors and Executive Director should develop these presentations, a short version and a long version, and speakers trained who can make the presentations.

The establishment of a Volunteer Committee made up of Board members should be established to develop an integrated volunteer program.

Long-Term Tasks

Complete the establishment of a HFHWC office on the site of the ReStore with the Executive Director and Administrative Assistant located there. Constant monitoring of the HFHWC phone to assure information is available to callers and prompt phone and email responses occur. With many new residents or part-time residents in the county, HFHWC must not miss any opportunities to recruit volunteers or talk with donors of material. Also, HFHWC needs to fully utilize the power of the internet with their website and by routinely using the MailChimp software that they have for volunteer communications.

The documentation of local by-laws is needed. The Board and Executive Director should review the **U.S. Affiliated Organization Policy Handbook** and determine where specific clarification is needed. The team reviewed some very effective one page documents from other Habitat affiliates. Key areas to be considered include but not limited to the handling of cash, conflict of interest resolution, the hiring process, a process to add Board members, and the procurement of materials.

III. FUNDING SOURCES

Grant Writing

Grant writing for nonprofits in this day and age is almost a requirement of any fundraiser. In conversations with other nonprofits, knowing how to write a grant should be a requirement of any small organization, plus knowing where to look for grants. Grants, for the most part these days will fund a project but not administrative expenses. In other words, funding organizations have a desire to fund improvements to a particular community and not to pay overhead.

There are many sites that offer opportunities for seeking grants. Listed are several organizations in Walton County that should give them a start in the process.

Sources to consider using include the following:

1. **Chronicles of Philanthropy** is a subscription based magazine that offers information about grants, who is giving them/dates due/ etc.
2. **Grants Office** is a free subscription and is the Nation's Leader in Grants Intelligence according to their website. Registering will get you regular updates of what is available and supposedly provides info to Habitat's on a monthly basis.
3. **Grant Writing, Grant Proposal Writing & Grant Research** (www.grantwriters.net) will actually write the grant for them. Once signed up, they will keep Habitat informed at least weekly, if not more often if they find another grant, is like a grant head hunter.
4. **TechSoup** (www.TechSoup.org) provides discounted and donated products, free learning sources, and limited grant resources. Joining is free for non-profits and is a source for computers and software as well as being a connector to other non-profits.
5. **GrantStation** is a membership organization that charges a fee for providing information on grants. They provide an overview of grants as well as offering details as to specific types and sizes of grants in the country.

Okaloosa County Habitat for Humanity had a volunteer research all members of the Okaloosa Economic Development Council to find out who locally has a foundation that they could tap into. Once identified, they made applications to each with some limited success starting with government contractors. Doing the same for Walton County will require a lot of time, but in Okaloosa's case, it was well worth the effort as they created another stream for funding. The ISP team learned that the HFHWC is limited to soliciting funds from businesses in the county and not in adjoining counties.

HFHWC already participates in several governmental grant programs, including the SHIP program and the State of Florida's Community Contribution Tax Credit Program (CCTCP). In addition, grants are available through Habitat for Humanity International. Knowledge of the various federal HUD program gives opportunities as additional resource. The Director of the Walton County Housing program is a current Board member and his knowledge provides an additional source for governmental funding. As such, government grant opportunities are not listed in the report.

There are numerous foundations within Walton County that may be of assistance to Habitat that include:

1. **Wells Fargo:** Grants are offered to help provide affordable housing for low and moderate income individuals. Grants help provide affordable housing for low and moderate income individuals; provide financial education and promote economic empowerment. Grants awarded from \$5,000 up to \$100,000. Grants are normally awarded 90 days after submission. Okaloosa asked for and got a \$15,000 grant this year. Information is at: https://www.wellsfargo.com/about/charitable/fl_guidelines
2. **Publix Super Market Charities:** Grants include administrative, project, and employee matching grants. There is no deadline as they accept grant applications year round. Contact information can be found at www.publix.com/about/community_involvement.do Contact Publix Store Manager Tony Ackridge at South Walton is a plus. He is a supporter of Habitat. Grants are normally \$10,000 or less for 501 (c) (3) organizations.
3. **Gulf Power:** Organizations can apply for funding from our Gulf Power Foundation by completing the grant request form. Trustees of the Foundation meet quarterly in March, June, September and December to approve grants. Requests need to be submitted by Feb. 15, May 15, Aug. 15 and Nov. 15 for the respective quarterly board meetings. They can make a request once in a year. Original form applications are available at the district office on Hollywood Blvd.

Smaller donation requests for \$500 or less can be made from the District Managers. That would be Ed Taylor in the Fort Walton District. Paperwork would need to be turned in asking for the donation and stating the need. Included with the request we will need all of the organization's contact information and their Federal Tax Identification number. The organization will have to be a 501C agency. The District Manager looks over all donations requests and considers whether he can give a donation to that organization or not. He can only grant so many requests so he looks at the needs and how the organization helps the communities in which we live. You can submit requests to: Gulf Power Company, 140 Hollywood Blvd SW, Fort Walton Beach, FL 32548. Sent to Ed Taylor's attention for Okaloosa and Walton Counties.

4. **Wal-Mart:** Wal-Mart has a Community Grant Program to assist the neighborhoods where they live and work. Through the Community Grant program, local Wal-Mart's provide support the needs of local organizations. The application deadline for the 2014 cycle is December 31, 2014. The Community grants program awards grants of \$250 to \$2,500. Applications are filled in online and may be found at the Wal-Mart Local Giving page. Contact to the local store manager in the South Walton store can provide more information and assistance.
5. **FHLBank Atlanta:** Federal Home Loan Bank of Atlanta is a cooperative bank that offers community development grants to assist with providing economic development credits to neighborhoods and communities. Contact information and grant applications can be found at <http://www.fhlbatl.com>. These grants are very time consuming and probably would be better prepared by a professional. A recommended individual that writes grants for hire is Lenore Wilson in Fort Walton Beach. Contact information for her is available should it be desired.
6. **Lowe's Community Partner Grants:** Applications are available March 30 – May 29. Grants up to \$25,000 for building repairs/renovations, safety improvements or for renovating building. <http://responsibility.lowes.com/apply-for-a-grant/>

7. **Bank of America Nonprofit Grant:** Applications were available from April 21 - May 9 in 2014. Grants up to \$10,000 may be used for housing, community development, and financial stability for families. Best to check website beginning January 2015 for updated information: <http://about.bankofamerica.com/en-us/global-impact/charitable-foundation-funding.html#fbid=rvFgByhwFSi>
8. **St. Joe Community Foundation:** The foundation offers grants on an ongoing basis. Their purpose is building healthier communities. Investments are based on building civic infrastructure that provides ongoing improvements to the area (Walton County). These grants are normally in the \$10,000 area. http://www.stjcf.com/grant_guidelines.asp

Dialogue for Grant Proposals

Preparing grant proposals requires knowledge of the organization being proposed. The most recent financial information must be submitted including audits and IRS 990 forms. Developing a description of the needs should include a cover letter that actually will determine how the proposal will be received by the specific person who reads it. In the letter, include a brief summary. In almost all cases, the summary helps the grantor to understand at a glance what you are seeking. It should be no longer than one page, shorter if possible.

When applying for a grant, first read through the entire document, organize your documents that are required for downloading **before** doing anything else. That way preparing and completing the document will take considerable less time. In almost all grant proposals, requirements are listed for names of the Board of Directors, proof of your IRS Status 501(c)(3) document, mission of organization, etc.

Remember, in writing grant proposals, the individual receiving the proposals is to be assumed to know nothing of your organization, so be brief, but factual to convince the funder that what you propose is important and that HFHWC is the one to do it. Always research what the funder does to play to their mission. The ISP team prepared Appendices B & C which contains important data for Walton County: incomes, number of households, monthly rents and other useful information for grant preparations.

It is important to have knowledge of your proposal to the point of being able to give specific results of **outcomes** you expect to accomplish. Be prepared to express how you will achieve the goals and objectives you set out earlier in your description of the project.

All funders want to know what the program's accomplishments will be. Mostly they want to know that their funds actually benefit the community. So you must determine what data you will need to collect to prove the point of your success. If you have received other funds to assist with the project, make sure to mention that, in that many times the funder does not want to be the sole source of funds. Mention in-kind sources as well.

Most funders as stated earlier will want to know those involved in the organization's volunteer leadership and the organizations they represent. Be prepared to give a brief summary of the organization, the population Habitat serves, and in brief, an overview of the organization.

Each proposal will require some budget information. It does not have to be detailed, but show your expenses and income in a brief but factual document.

At this point, prepare the document in a presentation format. Putting it in a fancy cover for the most part is an expense not needed as they will usually throw it away. It does need to be free of errors and personally signed (not with a stamp) by the presenter of the document.

Make sure whatever you do, to keep a printed copy of the document, **before** you submit it to the funder if doing it online. Make sure to read and re-read the document so as to catch small errors. Word's Spell Check function is good to a point, so read and personally make sure grammar is correct.

Recommendations

1. Solicit the services of a volunteer in South Walton through advertising on craigslist or through Constant Contact to write grants. Second choice would be to advertise employment for a grant writer. Their employment cannot be made on the premise of we pay based on their success; rather we pay as an employee with those responsibilities.
2. Solicit the services of a volunteer to work with the Walton County Economic Development Alliance to identify business in the county. Then contact these companies to document all potential grant opportunities.

IV. VOLUNTEERS

General Observations of Current Practices

HFHWC's primary focus of volunteer recruitment has been the need for construction labor. This has been a continuous effort since the local affiliate began in 1996. As a result, there are a large number of individuals on their email distribution lists. The team heard that the distribution list had approximately 500 individuals on it. However, only a small core group of volunteers of 10 consistently, year after year, participate in building homes. Many construction volunteers are recruited for specific homes to help the client family with sweat equity.

The majority of the Board of Directors stated that their major concern for HFHWC is the loss of the construction leader. The loss of the current single leader would drastically alter the organization's ability to build homes efficiently and at the rate currently being experienced. The Board of Directors does not have a volunteer committee to address this and other issues.

The majority of building volunteers and board members is from the southern part of Walton County. This causes issues because most of the homes have been built and continue to be built north of the Choctawhatchee Bay. The travel time to construction sites becomes a barrier to continued volunteer service. Carpooling is routinely used to help overcome this situation.

Most volunteers who are local residents are "Seniors". This causes both positive and negative issues for HFHWC.. On the positive side, the volunteers are reliable, have plenty of free time, and bring a wealth of life-long experiences in varied areas. On the negative side, the volunteers are not as strong or agile as they once were, so their ability to lift, climb and work long hours are limited. Even with carpooling, the long drives to the construction site prevent some from volunteering. Finally, our winter season snowbirds add to the number of elderly volunteers for HFHWC. Except for the concerted, recent effort to recruit ReStore volunteers, there has been only limited recruitment for other volunteer opportunities for seniors.

Recruitment of younger volunteers has been spotty at best. During the Spring Break weeks college students have volunteered from two universities. These young volunteers have been very productive over the last few years. Contacts with military commanders in the area have proved a good source of younger volunteers. Military volunteers make excellent building volunteers. Occasionally high school volunteers and volunteers from the Walton County Career Center in DeFuniak Springs have worked on building sites. Their attendance at building sites has been inconsistent. The team heard a few times that the lack of volunteer consistency slows the construction work.

Minimum recognition of volunteers was identified. Tee shirts, food and drink at building sites, and an occasional food celebration were what the ISP team heard about. No routine volunteer recognition program was identified that assure all volunteers are thanked and recognized for their work.

In 2014 there has been a successful effort to recruit volunteers for the ReStore operation. This was led by a volunteer couple who took a personalized approach of calling people, speaking to community

groups and using local church bulletins to request assistance. Also, a specific amount of time (one 4 hour shift per week) and an orientation has resulted in about 10 new volunteers. More volunteers are still needed to cover all shifts during the ReStore operating hours.

One recent positive faith community based project was the sponsoring of a house by St. Rita's Catholic Church located in Santa Rosa Beach three years ago. St. Rita raised \$65,000 for a home for one of their parishioners. Funds were raised by dinners at local restaurants, bake sales, bunko parties and other traditional fund raisers. Also, monetary donations were given by parishioners. St. Rita parishioners also worked at the building site. The entire process took about 3 years. The good leadership provided by parishioners was vital to the success of the project.

Building volunteers peak during the cooler months of the year in Walton County. This is due to fewer volunteers being in the southern part of the county during hot weather. Many volunteers who are seniors travel to cooler climates. It is also affected by snowbird volunteers returning to their permanent homes. This can restrict the number of homes built during a calendar year.

There is no systematic documentation of tasks for volunteer workers and board members. Recruitment is made more difficult when there isn't a consistent message of what is expected of the volunteer. It is recognized that information is provided for building volunteers with specific work skills as each building project proceeds. Except for the ReStore recruitment effort, no specific definition of other jobs was found. There are many routine tasks that go undone due to lack of workers.

The northern portion of the county has provided few volunteers in the past. Some have come from the Career Center and high school and the team even heard that prisoners have been used. There isn't a systematic attempt to raise more awareness for Habitat in the northern part of the county. With the majority of the homes that have been built in the north, this should be leveraged.

No staffing process is in place to train backups for key volunteers on the board and in the actual construction operations. Habitat risks the loss of its "institutional memory" by not having backups and a succession plan. The team was told that there is now local affiliate handbook of policies and practices.

Identified Best Practices

The main source of the items in this section resulted from searching the internet for information on volunteers. The key sources are in the Reference Appendix Q. The team interviewed individuals at the Bay County, Okaloosa County and Pensacola Habitat affiliates. When an item originates from one of these affiliates, it has been noted. The life blood of any nonprofit organization is the use of the talents of volunteers from the Board of Directors to individuals who are working to accomplish the mission of the organization on a day to day basis. Individuals volunteer for many motivational reasons which leaders of the organization must fulfill or the volunteer will be lost. Volunteers back off, quit, or spend time grumbling to other volunteers when not having their motivational reasons satisfied by the organization. In fact, some volunteer organizations, in unconscious ways, sabotage the value that their volunteers bring to the table. This could be the result of poor communications, bad organization management or the inability to acknowledge their efforts.

1. **Identify Staffing Needs:** An organization needs to know what tasks volunteers can do to make the organization function. There may be some tasks that require a paid employee to perform due to their complexity, risks, or financial responsibilities. Also, a routine review of the staffing plan needs to be made by the Board and Executive Director. Some existing positions might not be needed or beneficial while new ones may develop as the organization matures and changes over time. The Bay County affiliate has a Personnel Committee to focus on their volunteer and paid staffing needs. This helped this affiliate get more volunteers consistently for projects.
2. **Defining Volunteer Assignments:** Volunteers want to succeed. This is especially true of individual who are currently working or those that are retired from work. Compared to younger volunteers, individuals that have work experience have experienced successes and failures at job assignments. So clearly defining the assignment is needed. It also should be written and provided to the volunteer for future reference. The organization must ensure that volunteers know exactly what's expected of them. The Pensacola affiliate has a Director of Volunteer Services that has this responsibility to assure volunteers fill needed jobs.
3. **Volunteer Recruitment:** The key in recruiting volunteers is to ask! How the request is made is very important. Is the content of the message correct? Is the request consistent? Is the request constant? All these questions are short but can be answered in numerous ways. Each organization must determine what works best to fulfill their volunteer needs. Also, a designated volunteer coordinator is important for successful recruiting.
 - a. **Content:** The organization must craft their message with the appropriate content that will motivate an individual to volunteer. This should include the organization's expectations for a volunteer. This could include task descriptions, time commitments, dress code, and other items unique to the organization. Also, each message should state what the mission is of the organization. In the case of Habitat stating the vision to provide affordable housing should be included in each message. On the Pensacola affiliate's website, there is a Frequently Asked Question section which provides answers to many of the questions that an individual who is considering volunteering might have.
 - b. **Consistent:** Volunteer recruitment requests must be consistently delivered. The organization's leadership must know what openings exist. Having all leadership recruiters delivering the same message provides a unified message which individuals can recognize. Sending mixed messages can confuse potential volunteers that result in individuals losing interest in the organization.
 - c. **Constant Communication:** The organization must get their recruitment request out on a routine basis. The organization must be patient and persistent. It is imperative to use the power of internet to accomplished many communications in an effective and efficient way. However, personal "face to face" communications with individuals and groups continues to be a necessary recruitment method. The key is to have a unified message.
4. **Communicate Progress:** Volunteers need to see that their efforts are having an impact. In the case of Habitat for Humanity the building of a house from the ground up is a natural focal point for communications about the organizations' accomplishments and needs. The Pensacola affiliate has a HabiChat newsletter sent out periodically and available on their website.

5. **Respond Promptly:** Volunteers come from varied backgrounds and view many things from their unique perspective. When a question is asked or feedback is requested, the appropriate board member or staff should respond directly and promptly. Don't leave people hanging.
6. **Delegation:** Volunteers in leadership positions must be taught to delegate. When a volunteer with experience or a special skill set assumes a leadership role, the organization must train the volunteer to delegate. If this doesn't occur the organization can develop an "indispensable, non-replaceable" volunteer. In the long term this can lead to organizational problems when, for whatever reason, the volunteer leaves the organization. Periodic volunteer performance appraisals can help the organization encourage and recognize successful delegation of work. Having one or more capable backup for key volunteer assignments is important to the continuing success of an organization. The paid staff of the organization must also delegate appropriate duties to volunteers so that the staff can work on more important tasks.
7. **Share Your Learnings:** Volunteers need to be encouraged to share what they learn with other volunteers and staff. This needs to be communicated by many means. A project brief can be used for all projects to define the project, what went well and what didn't go so well. This will capture learnings that can identify best practices and areas for improvement. Documenting in writing the "best practices" allows the organization to expand the use of "best practices."
8. **Volunteering Needs to be Convenient:** Organizations that use volunteers must recognize that each volunteer is an individual with different motivations, skills, and limitations. With young and old volunteers, transportation can be a consideration also. The volunteer coordinator must have within their define job opportunities the amount of time required or expected. To say that each volunteer must work 4 hours per assignment, an organization could exclude a person who could work two 2 hour periods. The Pensacola affiliate has volunteer applications available on their website for individuals to complete.
9. **Provide Appreciation and Recognition:** Each volunteer wants to know that he or she is making a difference and advancing the cause. It's the organization's job to make sure the volunteer knows this, for example by:
 - a. Saying thank you, early and often
 - b. Planning some organized volunteer appreciation activities
 - c. Holding an annual volunteer party
 - d. Invite volunteers to your nonprofit's other events, such as holiday party, lecture, or annual dinner
 - e. Giving little speeches at events saying how much particular volunteers have done for you organization, and accompanying this with awards, certificates, or small plaques.

Pensacola's Habitat volunteer recognition program involves a point of contact for each calendar quarter. In the spring and autumn, recognition events are held. In the summer and winter, mailings are sent. The mail outs have been Valentine cards or appreciation coupons for ice cream, appetizer, etc. at a local restaurant. Additionally their bi-monthly HabiChat Newsletter recognizes two volunteers. Their program is led by a designated volunteer coordinator.

Sacred Heart Hospital on the Emerald Coast's Volunteer Guild uses a quarterly newsletter to profile a volunteer and holds an annual luncheon. At the luncheon a small gift is provided and a certificate that recognizes every volunteer with their donated hours. Their program is led by a designated volunteer coordinator

- 10. Target your Recruitment Efforts:** Identify the specific community agencies, institutions, and other groups that are most likely to connect with the organization's mission. It takes time to develop relationships with the most promising agencies and institutions. Ask the appropriate staff members on the best way to publicize your project within a specific group. One way to get them actively involved is to obtain commitments to provide a certain number of volunteers and to publically identify them as partners. A good example of this the recent build project that St. Rita's Catholic Church and Habitat worked together on. Pensacola's Habitat has found that partnering with church communities for volunteers and funds has been very effective and used a number of times. In fact, the board of directors for the Pensacola Habitat includes many members from many different faith communities. This leads to a natural opportunity to more often include the faith community for recruiting.

Other targeting efforts could be based on geography, age (high schools, colleges and senior centers), skills, or business type. The organization should make sure that cooperation is obtained from the group before any meetings or mailings occur.

Recommendations

- 1. Develop volunteer staffing needs & programs:** The Board and the Executive Director need to define what their staffing needs are. An active Volunteer Committee needs to be formed to focus on this critical issue. However, a single individual, either a paid staff member or a volunteer should be designated as the volunteer coordinator to execute the programs developed by the committee. The ISP team heard from the majority of the Board that their primary concern was losing a key member who leads Habitat's building effort. Also, it heard that the Board would like to increase the number of homes built per year. A clear vision of how to increase the number of building volunteers is needed. Adding members to the board from the faith community is an area needing attention. Included in volunteer needs, the appropriate skills and age should be defined. Finally, additional volunteer jobs to facilitate the proper functioning of the ReStore, manning various Destin Charity Wine Auction Foundation events, doing clerical tasks, doing recruitment communications and presentations.
- 2. Develop volunteer communication program:** HFHWC must define clearly who is responsible for various communications to their volunteers. Multiple people can be involved but defining who is to do each communication is required. The development and maintenance of specific email distribution lists are critical for the successful spread of information to the targeted set of volunteers. The one area that is controlled specifically by one volunteer is the request for building volunteer. This communication is made via normal email.

HFHWC currently has access to the online software MailChimp. It is similar to the online software, ConstantContact, used by other nonprofits. The ISP team contacted users of both to identify the ease of use and how messaging occurs. The team talked to individuals at the Fisher House and Destin Charity Wine Auction Foundation who use ConstantContact; and an individual at the Sandestin Owners Association who uses MailChimp. The comments indicated that both software packages are easy to use and critical to their communication efforts. Another great feature of both is that an individual can unsubscribe whenever the individual chooses to do so. This feature will keep distribution lists clean. The ISP team was told that after a few hours of training and practice, an individual can successfully use either software.

A standard template for HFHWC was developed some time ago. It should be reviewed and updated as necessary. Before messages can be sent some new distribution lists need be developed. The only current regularly used distribution list is for construction volunteers. Others that should be developed are the following:

- a. Individual donor list
- b. Business donor list
- c. HOA/Condo Association donor list
- d. Construction company donor list
- e. Construction company sales list
- f. Faith Community volunteer list
- g. Business/School volunteer list
- h. ReStore customer list

Finally, MailChimp should be linked to the HFHWC website. This would enable people to sign up for a particular distribution list and general newsletter mailings. It also would give HFHWC the chance to add other distribution lists and make them available to people who might want to join. HFHWC needs to have an active webmaster who can properly maintain the website and link it to MailChimp. Both might be areas for HFHWC to try to recruit a high school or college volunteer to manage both items.

- 3. Develop Volunteer recognition program:** Once an organization recruits a volunteer, the next challenge is to keep them working with the organization. According to the Corporation for National & Community Service nonprofit organizations have only a 64% retention rate. It is recommended that a formal program be developed, it would include many of the things already done by HFHWC; feeding volunteers at a building site, T-shirts and personal recognition. One key trigger for recognition is the amount of hours worked by the volunteers. This would require a disciplined approach to document the hours worked. This can be accomplished in a simple fashion by doing it the old manual way. A sign in and sign out sheet is the simplest. It also puts the responsibility on the volunteer to document the time. Then a staff member or another volunteer can tabulate the hours. This will enable Habitat to issue certificates of appreciation or other tokens for hours worked.

Like the Pensacola affiliate, it is recommended that a recognition program be established for year round coverage. Holiday greetings are one of the easiest tools to use, especially if done via the internet. A single individual is responsible for this program. The volunteer coordinator should administer this program but may be able to execute its execution to a dependable volunteer.

- 4. Promote the Walton County Habitat Brand:** In our county, there are many nonprofits that are competing not only for the same funding but for the same volunteers. HFHWC needs to be willing to use all the potential communication media that are available: TV, magazines, newspapers, the web, and social media. The logo for HFHWC should be used consistently on all media items. A novel item that the ISP team has seen is business cards for all board members and staff using the logo as a key item on the card. This would allow the business cards to be given out when talking about HFHWC and its mission. It is recommended that a communication committee be formed to develop publicity plans that can then be executed by an individual volunteer.

Even if HFHWC has to pay for advertisements in one of the county's newspapers; Walton Sun, DeFuniak Springs Herald, Beach Breeze and the Freeport Star News, it should be done. In November 2014, the Okaloosa County affiliate ran a half page advertisement in the Northwest Florida Daily News to thank sponsors and volunteers for their successful 3 Day Blitz Build. Check awards, completion of a home, and reports of successful events should be always submitted to newspapers. The Northwest Florida Daily News has a section called NEIGBORS and FRIENDS which has daily photos of charities receiving checks or documenting successes. Email photos and other information should be sent to Friends & Neighbors at friends@nwfdailynews.com. An individual or committee should be given direct responsibility for publicity with a set plan of action.

- 5. Develop a Volunteer Recruitment Committee:** HFHWC needs to answer the question "Who recruits for us?" A volunteer committee of board members is a must. This committee can plan for expanded or new volunteer needs need for the future. A single staff member or volunteer should be assigned as the volunteer coordinator. In addition to ReStore and construction volunteers, defining other volunteers must be developed. The organization should itemize what is needed and then set out to fulfill their volunteer needs. The volunteer coordinator can delegate recruitment of specific volunteers in certain areas.
- 6. Document Volunteer Jobs and Training Materials:** Many websites and articles that were reviewed by the ISP team state the need to have jobs documented in writing. Most volunteers want to make a positive contribution to the nonprofit, so they want to know what their job will be, how it is to be done, and when they know they have been successful. Also, many volunteers may not be ready to commit to volunteering during their initial investigation. So having written material will allow the individual to take the information with them for further study.

Every volunteer will need training. The training required and the time required will vary for each job. The key is to have the training done in a professional manner by whoever is assigned to do the training. To have this accomplished the training material should be written so it is consistently delivered. This material can then be used to develop a training manual for the affiliate. This can be improved over time and also captures the “organizational culture” for future members.

- 7. Develop Standardized Presentations for Recruitment:** Volunteer recruitment needs to be a joint effort of the paid staff, the Board of Director members and existing, experienced volunteers. Prepared written presentations should be developed as standardized tools for recruitment that can be given by staff, board members and volunteers after adequate training. There should be one for 5 minutes, 15 minutes and 30 minutes. Paper handouts and PowerPoint slides should be made. Individuals should be trained to do the presentation so delivering the presentation is done well. The content might be customized based on who the audience is; a faith community, high school students, construction contractors or business organizations.

- 8. Establish Target Recruitment Area:** The ISP heard often that most volunteers for Habitat are from southern Walton County and most are elderly. HFHWC must develop a plan to recruit volunteers that balance their workforce. It is recommended that HFHWC start focusing on high school students, vocational school students and college students by actively working with Walton County schools. Also, an active, systematic recruiting program needs to be executed in northern Walton County. Since the majority of the HFHWC homes have been in the DeFuniak Spings area, this area should be the primary recruitment target with the Freeport area as secondary target. It is recommended that the mayors of each city be approached and also the local faith communities. Finally, since volunteers from the construction industry would be desirable, a program to solicit volunteers from these areas is also needed.

V. Management Policies and Practices

The basic policies of the organization are spelled out in the Habitat for Humanity International U.S. Affiliated Policy Handbook (Schedule G, Revised January 2014). An outline of topics covered is listed in Appendix D. Policy 3, Collaborative Development details the guiding principles for fund raising, collaborative development, and cost recovery of funds that are raised.

This section of the report recommends that, in addition to the prescribed policies officially mandated by Habitat for Humanity International, certain management practices that would improve the effectiveness and efficiency of the HFHWC. The team was told that there currently is no policy HFHWC handbook.

In preparing this information, the ISP team talked with members of the Habitat for Humanity organizations in Bay, Okaloosa and Escambia counties in order to learn some of their best practices. Written policies were found at the other Habitat affiliates that the ISP team interviewed. Some sample policies for HFHWC to consider are provided in the Appendices E to P.

Based on what the ISP team learned and on sound management practices, we encourage the Board of Directors of HFHWC to consider the following:

RESPONSIBILITIES OF THE BOARD OF DIRECTORS

The Board of Directors

1. formulates policies and strategies
2. approves major decisions
3. raises funds and make a personal contribution
4. oversees management and employees actions
5. evaluates performance and risk
6. protects assets of the organization
7. provides guidance and advice
8. identifies and selects board members
9. elects officers
10. establishes the executive committee and other committees
11. recruits volunteers

In addition to the board's collective responsibilities, all board members should be encouraged to commit themselves to a specific task(s), such as volunteer recruitment, board recruitment, administrative oversight, fund raising, etc. The board member(s) who accept responsibility for a specific task(s) should report to the full board on a regular basis.

SIZE AND COMPOSITION OF THE BOARD

HFHWC currently has 13 board members. The board has only three existing committees: Construction, Executive and Family Selection.

One Habitat for Humanity board in Northwest Florida has 21 members (and has been as high as 24). They have professional representation in accounting, banking, law, religion and construction. They have a CPA on the board -- as does HFHWC -- to assure all financial reporting is done correctly. They stress having faith community board members, including Catholic, Protestant Evangelical. They have also sought out a representative of the Jewish faith.

Board members are recruited mostly by word of mouth, or by searching for individuals with a specific skill set that the board needs. Most people have worked a few years with Habitat on a committee or job site before being asked to join the board.

This other board has six working committees: Executive, Governance (policy, procedure, and nominations), Finance, Full Family Services (client selection & coaching), ReStore, and Construction.

Another neighboring Habitat chapter has committees for Construction, ReStore, Personnel, Fund Raising (also does 5K run and auction), Church, Mortgage delinquencies, Public Relations, Family Selection/Family Support.

Several other executive directors stated that the "ideal" board should include people with the talent and desire to take on one or more of the following tasks: fund raising, finance, builders, resource gatherers, legal, real estate, administration, volunteer recruitment, understanding community needs, marketing and communications, community spokesperson, networking, and religious community connections.

SELECTION OF BOARD MEMBERS

The selection of board members is crucial to the ongoing success of the organization. New members should be chosen for their skills, experiences, integrity, motivation, team orientation, and willingness to serve. In addition, a consideration of personal styles that will compliment and support one other helps to build a stronger team.

Questions a potential board member should be asked as part of the application process:

- a. How can I contribute?
- b. How much time can I give/is expected?
- c. What committee/role is best suited for my skills/interests?
- d. What orientation will I receive?

Prospective board members should be sought for the expertise and desire to contribute to HFHWC's mission. It is highly desirable, but not a requirement, that prospective board members have a record of service to Habitat before receiving an invitation to become a board member.

It is recommended that the board select a nominating committee, made up of two or three current board members, to develop an application process, to interview prospective board members and to make a recommendation to the board. Written documentation of the entire process should be an output also of this committee.

It is advisable that the Habitat make it a goal to recruit at least three new board members annually, and that there be term limits for board members. The terms should expire in a staggered fashion to maintain board continuity.

ORIENTATION OF NEW BOARD MEMBERS

A written outline of what is expected should be available for board candidates. A BroadSource publication, **Thinking About Joining A Nonprofit Board**, provides key questions a candidate should ask when considering joining a nonprofit organization. HFHWC should provide these questions to board candidates.

New board members should receive a one-on-one orientation by the Executive Director and receive copy of:

- a. Habitat for Humanity By-laws
- b. Recent financial statements
- c. Mission Statement
- d. Board policies and practices
- e. Meeting schedules

CONDUCT OF BOARD MEETINGS

The Chairman rather than the Executive Director is responsible for conducting board meetings. The Executive Director's role is to report to the board on agenda items and, when necessary, obtain the approval of the board.

Among the recommended key practices that make for effective board meetings are:

- a. Ensure minutes and actions are taken
- b. Effective meeting practices
- c. Good facilitation
- d. Good time management
- e. Base decisions on collaboration and for the good of the organization
- f. Allow adequate time to discuss issues
- g. Foster an environment of trust, respect and participation
- h. Set and enforce policies on attendance and term limits
- i. Develop succession plans
- j. Develop an recruitment, application and election process for board members

ANNUAL REVIEW OF BOARD MEMBERS

An annual meeting of all board members is recommended. The purpose is to evaluate the board performance against its predetermined goals. In addition, it is a time for each board member to address key questions:

- a. What will my commitment be to Habitat for the coming year?
- b. What do I want to get from Habitat in the coming year?
- c. How can I personally elevate the performance of Habitat in the coming year?

SATISFACTION OF SERVING

Among the factors that promote board member satisfaction are: proper documentation of policies and practices, enforcing attendance policies; fostering an environment that builds trust and respect, ensuring financial oversight, and organizational success.

Board members need to have a passionate belief in the organization and a willingness to share their passion with others.

The ISP team has found that many board members who resign from non-profit boards do so because they feel they are not making a personal contribution, or that their service is not appreciated or needed. It is important that the board make an effort to have an inclusive approach to all board members, and to treat everyone's suggestions and efforts with respect.

REMOVAL OF BOARD MEMBERS

According to the BoardSource publication, **Board Leadership**, "Bylaws should spell out the process for board officer removal. Removal is necessary when a major disagreement cannot be solved by other methods. Reasons for removal could include not fulfilling board requirements or inappropriate behavior." An attendance requirement should be established, such as 60% on an annual basis.

The Executive Committee should review the facts of the situation, and recommend action to the entire board. The entire board should vote by secret ballot.

EXECUTIVE DIRECTOR

We received feedback that the Executive Director has made great strides in the last few years in improving the effectiveness of the HFHWC, however it was indicated that more progress needs to be made. Specific areas that were identified include: delegation, managing priorities, communication, responsiveness, recruitment of volunteers, and new board member orientation.

JOB DESCRIPTIONS

The Board of Directors should develop written job descriptions and decision making authority for each position, both paid and volunteer positions. For paid positions, compensation ranges for each position should be documented and updated annually.

The job description should include the minimum required knowledge, skills and personal characteristics a candidate should possess in order to be considered for the position.

For the Executive Director's position, in addition to the knowledge, skills and personal characteristics, the job description should include the Board's expectations regarding:

- a. Performance criteria
- b. Setting priorities
- c. Public and community relation responsibilities
- d. Financial authority and responsibilities
- e. Leadership
- f. Code of conduct

The Board should provide the Executive Director with a measurable set of goals to be achieved.

DEVELOPING A MISSION STATEMENT

The HFHWC board should develop a clear mission statement. Once a strategy is determined, the board should determine their goals and key performance indicators.

GOALS AND KEY PERFORMANCE INDICATORS

In addition to a mission statement, the board should develop a set of goals and objectives.

The goals need to be based on a commonly accepted method of goal setting, such as the S.M.A.R.T. approach, which means goals should be:

- Specific
- Measurable
- Achievable
- Relevant and Realistic
- Time bound (a completion date)

Goals should be clearly defined using the S.M.A.R.T. approach, and activities selected to support those goals. Metrics should be determined, wherever possible

Each board member in HFHWC should also have a clear set of personal goals. For example, goal #1 might be to raise \$25,000 the next 12 months. Since activities are not the same as goals, once the goals are established, a list of activities is needed to help achieve that goal. Each goal should have activities that will help achieve the stated goal.

Goals should be established for many areas, such as number of new board members, new volunteers, number of volunteer work days, etc.

It is important that each board member commit to helping achieve one or more of the stated goals.

FISCAL POLICY

Any nonprofit organization has a critical responsibility to manage their funds. A sample fiscal policy statement used in another affiliate is attached in Appendix L.

ORGANIZATIONAL OBSERVATIONS AND RECOMMENDATIONS

Among the comments expressed by board members regarding organizational performance were:

- the need for more consistency in the Habitat for Humanity message
- the need to communicate better
- the need for the Executive Director to delegate more
- the ability for people to contact HFHWC more easily
- better response time and follow up
- more volunteers to support ReStore, manage events, and do public relations
- better definition of what is needed in the way of volunteers
- better communication with area churches
- more volunteers to do work not connected with manual labor – to do clerical work, grant writing, etc.
- board members need to take on more responsibility, not just attend board meetings
- the need for a permanent office and assistant to help take some of the load off
- the need to train the volunteers to go out to the community and market to different companies: Home Depot, furniture stores, etc.
- more volunteers are needed to work at the ReStore and to build houses.
- The need to recognize board members publicly for their contributions
- the need to recognize volunteers
- board meetings are too long
- board meetings should be conducted by the Chairman, not the Executive Director
- increased donor recruitment; need to tap into corporate donors and small business donors as well as more local residents who give charitable contributions
- better computer expertise -- critical need is to have the ability to link interest for volunteering, to provide donations (goods and money), and calendar events.
- computer expertise to help with inventory management and ReStore organization
- HFHWC should have specific quarterly goals
- individual board members need to make quarterly commitments regarding what they are going to contribute.
- board members need to be asked to do more than just attend meetings
- the need to become more active with local area religious organizations and houses of worship

VI. WRAP UP

The ISP team would like to thank the board of directors, staff members and volunteers of the HFHWC for their time and contributions to this report. There is a lot to do and the team recognizes that Habitat has and is addressing many important tasks, but like most non-profit organizations, it has limited means to

tackle all their needs. The team thinks it is important to follow the prioritized list that is presented in the Executive Summary to make the best use of available resources.

The ISP team appreciated the opportunity to be of service to HFHWC. Team members may be available through the normal request process if there are additional contributions that ISP could make to help HFHWC achieve its goals.

VII. APPENDICES



APPENDIX A

*Now More Than Ever.
Help Build It!*

September 3, 2014

The Institute for Senior Professionals

Northwest Florida State College

100 College Boulevard

Niceville, FL 32578

Attention: Ms. Becky Tislow

Dear Ms. Tislow:

I am writing to the Institute for Senior Professionals for the purpose of asking for your help for Habitat for Humanity of Walton County, FL, Inc.

As the Executive Director of this not-for-profit organization, I am responsible for all aspects of Habitat's activities. Our business model enables people to buy homes built by Habitat volunteers and themselves at no profit. The new homeowners become self-sufficient, and, in many cases, are no longer dependent on the social welfare system.

I believe ISP can be of great help to Habitat by teaching us to identify and pursue grants, offering recommendations on how to organize our activities, and providing us with suggestions to encourage more volunteers. I am not asking ISP to raise funds for us.

We are blessed with having many suppliers who donate building materials. However, we have three times as many projects as we are able to handle. The experienced professionals of ISP could be of enormous help to us in making HFH in Walton County more effective and efficient.

I have great respect for the work ISP members have done in Walton County, and look forward to having them share their experience and knowledge with us.

I would be most grateful for your approval of this project.

Sincerely yours,

A handwritten signature in black ink, appearing to read "Teresa Imdieke".

Teresa Imdieke

Executive Director

Post Office Box 506, Freeport, FL 32439

APPENDIX B

Walton County Data & Demographics (As of July 1, 2014)

	Walton			DeFuniak	Miramar
	<u>County</u>	<u>Paxton</u>	<u>Freeport</u>	<u>Springs</u>	<u>Beach*</u>
POPULATION					
Total	58,034	645	2,190	5,275	7,152
In Households	55,980	645	2,190	4,956	7,085
In Families	43,763	524	1,785	3,882	5,095
In Group Quarters	2,054	0	0	319	67
HOUSING					
Total Housing Units(HU)	48,232	314	1,138	2,785	13,421
Owner Occupied HU	16,326	206	601	1,363	2,283
Renter Occupied HU	7,189	53	264	836	114
Vacant HU	24,717	55	273	586	9,997
Median Home Value	\$144,560	\$88,487	\$151,266	\$90,039	\$289,889
Average Home Value	\$224,534	\$116,546	\$184,250	\$129,545	\$403,121
Total Households	23,515	259	865	2,199	3,424
INCOME					
Median Household	\$44,138	\$35,715	\$41,614	\$27,347	\$59,286
Average Household	\$58,892	\$44,755	\$53,324	\$38,982	\$77,068
Per Capita	\$23,931	\$18,346	\$21,337	\$15,687	\$36,043

Nov. 22, 2014

Reference

<http://florida.hometownlocator.com/fl/walton/>

* Miramar Beach is unincorporated.

APPENDIX C
Walton County Data 2012

			DeFuniak	Walton
	Paxton	Freeport	Springs	County
Population, 2012 est.	673	1,863	5,487	57,582
Median Household 2012 Income	\$36,041	\$34,001	\$19,690	\$44,254
Per Capita Income 2012	\$14,085	\$19,658	\$15,054	\$26,454
Median House/Condo Price 2012	\$77,050	\$138,742	\$101,172	\$164,200
Mean Prices all Units 2012	\$112,218	\$119,461	\$196,046	
Mean Prices detached homes 2012	\$117,216	\$249,684	\$189,314	
Mean Prices mobile homes 2012	\$93,045	\$124,541	\$76,683	
Median Gross Rent 2012, \$/mo	\$613	\$836	\$748	
March 2012 Cost of Index (US avg=100)	81.9	82.6	82.4	84.1
Mean Property Tax with Mortgage 2012	\$199	\$1,121	\$526	
Mean Property Tax w/o Mortgage 2012	\$345	\$360	\$432	
Below Poverty Level 2012				16.4%

Notes

1. Walton county in 2012 was 37% urban and 63% rural.
2. Walton County residents with income below 50% of poverty level was 6.1%.

References

1. www.city-data.com
2. www.quickfacts.census.gov/qfd

21-Nov-14

APPENDIX D

The Habitat for Humanity U.S. Affiliated Organization Policy Handbook addresses the following topics:

1. Board of directors governance
2. Collaborative development
3. Communications and technology
4. Comprehensive financial
5. Conflict of interest
6. Construction standards
7. Donor intent
8. Financial reporting to HFHI
9. Government funds
10. Homeowner partner selection
11. Liability waiver usage
12. Logo adoption
13. Affiliate restructuring
14. Minimum protection standards
15. Employment and volunteer practices
16. Records retention
17. Safety
18. Sexual offender registration
19. Speculative house sales
20. Youth involvement on HFH work sites
21. Closing and servicing
22. House pricing

23. Mortgage
24. Family support
25. Equal treatment of Habitat homebuyers
26. Organizational compliance
27. Subsidy and sustainability
28. Authorized financing options
29. ReStore
30. Non-proselytizing
31. US stewardship and organizational sustainability initiative

APPENDIX E

Sample Gift Acceptance Policy

1. Cash and marketable securities (i.e., securities traded on an exchange) will be accepted without review by the Executive Committee. Securities will be sold immediately upon receipt and the resulting funds deposited in the general fund or Habitat's investment account.

2. The final decision to accept or reject any gift which falls outside the general guidelines in this policy rests with the Board of Directors, following consideration and recommendation by the Executive Committee. In the event of urgency, the Board of Directors empowers the Executive Committee to act on its behalf.

Gifts other than cash or marketable securities must have proper due diligence determined and executed prior to acceptance by the Executive Committee. The responsibility for due diligence rests with the Executive Director.

3. Funds will be managed by those fiduciary agents appointed by the Finance Committee and approved by the Board of Directors.

4. Gifts of real property will be accepted only after the Site Selection Committee has reviewed the property, including a physical inspection/site visit, to insure its acceptability. A title search and title insurance will be obtained on each property gifted. Properties may be accepted without review of the Executive Committee or Board except in circumstances where there are back taxes or liens/assessments on the property exceeding \$500. Phase I Environmental Reviews will be conducted as appropriate.

5. A qualified appraisal necessary to establish the fair market value of gifted assets will be the financial responsibility of the donor.

6. If requested by donor, gift arrangements will be kept in confidence.

7. Sponsored homes: We shall have at least \$20K of funds received by a sponsor before beginning a home, or must have the commitment of funds in writing. (This is to avoid the possibility that a company/organization gets publicity or credit for sponsoring a home and then does not follow through on funding.)

8. Habitat for Humanity will not engage in a "fund-raising" venture where Habitat acts as a "salesman" for a product, such as, but not limited to, purchasing items through a link from the website, purchasing telephones services, contracting for long-term services with a kick-back to the affiliate.

SPECIFIC POLICIES

The following policies are intended to provide the Habitat staff with the authority to accept a range of gifts without Executive Committee approval. These policies apply to gift annuities and charitable remainder trusts where Habitat agrees to serve as trustee. Exceptions to these policies will be evaluated by the Executive Committee and then submitted to the Board of Directors with a formal

recommendation. The Executive Committee shall represent the Board of Directors in making decisions concerning the extraordinary business affairs of the corporation.

CHARITABLE GIFT ANNUITIES

1. A minimum gift of \$5,000 is required for each gift annuity.
2. The minimum age for annuitants is 50. However, there is no minimum age for establishing a deferred gift annuity with payments deferred until the donor reaches 50 years of age.
3. Payout rates will match the Council on Gift Annuities' recommended rate schedule.
4. Gifts to the annuity program will be maintained in a unitized fund until named annuitants are deceased.
5. Habitat will not reinsure gift annuities.
6. Habitat will not charge trustee's fees.

CHARITABLE REMAINDER UNITRUST

1. A minimum age of 50 and a minimum gift of \$50,000 are required to establish a unitrust.
2. Habitat will act as trustee of a unitrust even though Habitat is not the only beneficiary, so long as the minimum gift to Habitat is met and one-half of the remainder is irrevocably assigned to Habitat.

CHARITABLE REMAINDER ANNUITY TRUST

1. A minimum age of 50 and a minimum gift of \$50,000 are required to establish an annuity trust.
2. Habitat will act as a trustee of an annuity trust even though Habitat is not the only beneficiary, so long as the minimum gift to Habitat is met and one-half of the remainder is irrevocably assigned to Habitat.

LIFE INSURANCE

1. Habitat will accept gifts of life insurance when Habitat is the owner and beneficiary regardless of whether or not the policy is paid up.
2. Habitat will consider on a case-by-case basis whether to continue making premium payments in instances where the policy is not paid up.

APPENDIX F

Sample Conflict of Interest Policy

This Conflict of Interest Policy for the Walton County Habitat for Humanity:

1. defines conflicts of interest
2. identifies classes of individuals within Habitat for Humanity covered by this policy
3. facilitates disclosure of information that may help identify conflicts of interest
4. specifies procedures to manage conflicts of interest.

1. Definition of conflicts of interest:

A conflict of interest arises when a person in a position of authority over Habitat for Humanity may benefit financially from a decision he or she could make in that capacity, including indirect benefits such as to family members or businesses with which the person is closely associated. This policy is focused upon material financial interest of, or benefit to, such persons.

2. Individuals covered:

Persons covered by this policy are Habitat for Humanity's officers, directors, chief employed executive, and chief employed finance executive.

3. Facilitation of disclosure:

Persons covered by this policy will annually disclose or update to the Chairman of the Board of Directors on a form provided by the Organization their interest that could give rise to conflicts of interest, such as a list of family members, substantial business or investment holdings, and other transactions or affiliations with businesses and other organizations or those of family members.

4. Procedures to manage conflict of interest:

For each interest disclosed to the Chairman of the Board of Directors, the Chairman will determine whether to: (a) take no action; (b) assure full disclosure to the Board of Directors and other individuals covered by this policy; (c) ask the person to recuse from participation in related discussions or decisions within Habitat; or (d) ask the person to resign from his or her position in Habitat for Humanity or, if the person refuses to resign, become subject to possible removal in accordance with Habitat for Humanity's removal procedures. Habitat for Humanity chief employed executive and chief employed finance executive will monitor proposed or ongoing transactions for conflicts of interest and disclose them to the Chairman of the Board of Directors in order to deal with potential or actual conflicts, whether discovered before or after the transaction has occurred.

APPENDIX G

Sample Construction Safety and Training Policy

Children at the Work Site:

Construction is a hazardous occupation. Under Federal wage and hour laws, children under the age of 16 are not allowed to work at an active construction site, and children under the age of 18 are not allowed to engage in hazardous activities such as roofing. Children between the ages of 14 – 16 are limited to activities such as clearing lots, painting and landscaping. Children under the age of 14 are not be allowed on the actual construction site, but will be allowed to participate in the Habitat project by helping with such tasks as preparing food, watching younger children, etc. only on non-construction days.

Volunteer Safety:

Safety is everybody's concern and is always an important consideration at any construction site. Building construction can be one of the most dangerous occupations. Since Habitat work crews normally have a high proportion of inexperienced people, everyone must pay particular attention to safety. Be conscious of the safety of others as well as yourself. An observer can often see danger better than the worker involved in the project. Be cautious at all times and ask questions. Do not go ahead with a task if you are uncertain how it is done, or if you are unable to do it.

Safety is based on knowledge, skill and an attitude of care and concern. Supervisors will instruct each worker about the correct and proper procedures for performing each task. This will familiarize the worker with the potential hazards of doing the tasks and advise him or her as to how such hazards can be minimized or eliminated.

1. Wear appropriate protective equipment for the job, including hearing protection, gloves and foot protection, such as toe guards. Workers shall wear work boots or thick-soled shoes at all times when on a construction site. Any worker wearing sandals or other types of inappropriate footwear shall not be permitted to remain at a construction site.
2. Proper clothing is as essential to safety as the proper selection and use of tools. Wear clothes and gloves that are appropriate for the work and weather conditions. Loose clothing is dangerous around power tools.
3. Obtain updated vaccinations such as tetanus shots.
4. Use tools only for their intended purpose.
5. A worker must wear protective glasses any time he or she is operating a power tool or when instructed by a supervisor.
6. If unfamiliar with a tool's use, ask for assistance and take time to practice using the tool.
7. Do not operate power tools without approval or supervision. Do not operate a tool if you have not been trained to use it.
8. Do not use broken or malfunctioning tools, especially those with electrical problems.
9. Don't over exert yourself or the tool; this can lead to slips or strains.
10. Place yourself in a good body position—most hand tool accidents result from being struck by the tool.

11. Store tools out of the way.
12. Disconnect power source when moving or repairing tool.
13. Do not use the electric cord to lift or lower the tool.
14. Never use worn or frayed electrical cords.
15. Avoid stepping on electrical power cords, especially in wet locations.
16. Keep electrical power cords off the ground as much as possible.
17. Make sure that ground fault circuit interrupter (GFCI) is in place before plugging in electrical power cords.
18. Do not fasten extension cords with staples, hang from nails or suspend by wire.
19. Wear ear plugs in high noise areas
20. Make sure blade guards are in place when operating power saws.
21. Do not use aluminum ladders around electrical power lines.
22. Report any condition that looks unsafe.

Hand and Power Tool Safety:

The affiliate will provide participants with tools that are safe to use. If volunteers bring their own equipment to the job site, the affiliate should ensure that it is safe. Do NOT assume that because the volunteer is using his or her own equipment, the affiliate would not be liable for any injury.

A power tool should not be used without proper instruction on its use and on what can happen if the tool is not used properly. The instruction should be done by a qualified person and should be given to all workers; even experienced “do-it-yourselfers” should receive instruction. The trainee should use the power tool in the presence of the instructor, until the instructor is satisfied that the trainee knows how to use the power tool properly.

1. Maintain tools in safe condition. Keep blades sharp. Make sure wooden handles of tools do not have splinters or cracks. Regularly check foot handles and inspect tools for loose or chipped heads.
2. Regularly inspect power tools. Do not take power tools to the site without first inspecting them to ensure that they are in safe condition (this includes tools supplied by volunteers).
3. Ensure that there are appropriate guards on tools and that they meet minimum OSHA requirements. Tools designed to accommodate guards should be equipped with guards while in use.
4. Ground electric power-operated equipment by means of a separate ground wire or use the double-insulated type tools. Ground plug should NOT be cut off.
5. Plug electrical equipment into a ground fault circuit interrupter.
6. Tag unsafe tools to prevent their use.

Ladder Safety:

1. Inspect a ladder before you use it. If the ladder is unsafe, don't use it. Look for wear and tear, loose rungs and defects.
2. Use a ladder that will reach the work. An extension ladder should reach three feet above the work level. Move your ladder with your work. If both of your shoulders are extended outside the ladder while you are working, you are reaching too far. When using an extension ladder, use the "4-to-1" rule: for every four feet of height, move the bottom of the ladder one foot away from the wall. A ladder is pitched at the proper, safe angle if you can grasp a rung at shoulder height.
3. Place your ladder on solid footing. If there is a danger of the ladder moving while you work, tie it down. If there is a danger that the ladder will be hit, barricade it. If the feet of the ladder are not level, dig the ground out under one foot with the claw of a hammer rather than raise one foot with blocks.
4. Never use an aluminum ladder in the vicinity of electrical lines and never use a ladder outdoors during inclement weather or on very windy days.
5. Carry tools and materials in proper carrying devices and keep your hands free for climbing. When climbing, always face the ladder.
6. Volunteers over the age of 70 may not use a ladder

Clean Work Site Safety:

1. A clean work place is a safe work place. This refers to the neatness and good order of the construction site. Maintaining good housekeeping contributes to the efficiency of the worker and is important in preventing accidents.
2. Position building materials and supplies in carefully laid out piles to allow adequate aisles and walkways. Clean up all rubbish and scrap materials on a daily basis. Do not permit blocks of wood, nails, bolts, empty cans, pipe, wire or other materials to accumulate on the work site. They interfere with work and can constitute a hazard. Keep tools and equipment that are not being used in chests, panels or tool boxes. This protects the tools and the workers. Never leave a work site unguarded unless all tools and materials have been properly secured.

First Aid—Emergency Response

If someone is injured on the job, contact the job site manager immediately and summon any needed medical help. You also should use the supplies located in the first-aid kit to stabilize the injury as much as possible until medical help arrives. Insurance forms necessary to obtain emergency medical care are located in the admin office.

All on-site Construction Supervisors have affiliate cell phones in case of an emergency. If an incident occurs on the job-site proper protocol is to first call 911 to provide immediate assistance to the injured individual. A second call should be made to the EXECUTIVE DIRECTOR of Habitat to inform her of the injury and request that they come on-site to have the Accident Report Form completed by the injured party. Similar to Workman's Compensation Laws, we require that the EXECUTIVE DIRECTOR of Habitat

be informed of any injury on the job-site. It is required that the injured individual fill out the Accident Report Form for any injury, critical or minor.

Accident Report Form

Name _____ DOB _____

Address _____

City _____ State _____ Zip _____

Position: Volunteer ____ Staff ____

Date of injury _____ Time of injury _____

Place of injury _____

Who was present at the time of the injury? _____

How did the injury occur? _____

Describe the injury in detail. _____

Was first aid administered at the time of the injury? _____ If so, describe. _____

Was professional medical treatment sought? _____ If so, give name and address of treating practitioner/hospital. _____

Describe treatment. _____

Signature _____ Date _____

APPENDIX H

Sample Construction Material Purchasing Policy

Purchasing Requirements:

1. Purchases in excess of \$2,000 in total cost are to be handled in the approved form. Lists of requested materials are to be submitted to a member of the Okaloosa Habitat staff. Upon receipt of the list, the requested materials are submitted to a minimum of three outside vendors to provide price quotes. Upon receipt of all quotes a determination of which vendor is selected will be based on over-all price savings.

2. Purchases below \$2,000 in total cost are left to the discretion of the Construction Site Supervisor to purchase. For items that are rented or utilized on a monthly basis (dumpster, etc.) are to be re-quoted from competing vendors annually to ensure lowest price is being utilized.

3. Receipt of Construction Materials:
Upon delivery of new construction materials a member of Habitat staff will ensure that all ordered items are listed on delivery receipt. Any discrepancies of received items and backordered items will be noted on the invoice/shipping receipt prior to signature. Construction Supervisor's will double-check all material received and contact Habitat staff if concerns regarding materials arise.

APPENDIX I

Sample Volunteer Statement of Confidentiality

It is essential that anyone affiliated with the Walton County Habitat for Humanity (employees, board members, committee members) have a commitment to preserve confidential information regarding our chosen family partners (homeowners) and/or applicants to our service. This involves respecting the partner's/applicant's right to privacy and creating a level of trust so partners/applicants may receive services in a respectful manner.

1. Do not disclose to anyone outside the organization the name or identity of partners or applicants unless a signed release.
2. Do not share confidential or identifying information with your family or friends.
3. Do not discuss a partner/applicant situation openly in front of others. Share only with persons who have a need to know to provide a definite service.
4. Do not handle inquiries from outsiders regarding partners/applications in an appropriate manner by referring them to the President, Committee Chair, or Executive Director.

Therefore, I understand and will agree to hold all information obtained in the course of my service to the Walton County Habitat for Humanity to be held in the strictest confidence. I will respect the right to privacy of family partners/applicants. I will not disclose or discuss any information regarding family partner/applicants inappropriately. Violation of this policy will result in dismissal from the Walton County Habitat for Humanity.

Name (Print) _____

Signature _____

Title/Committee _____

Date _____

APPENDIX J

Sample Policy for Control of Identity Theft

Purpose:

To implement guidelines to maintain an identity theft program in accordance with the Federal Trade Commission (FTC) and Fair and Accurate Credit Transactions Act (FACTA).

Definition:

Identity Theft is fraud committed or attempted using a person's identifying information without authority.

Covered Accounts are accounts that are used primarily for personal, family, household or business purposes that involve or are designed to permit multiple payments or transactions. Any account where there is a reasonably foreseeable risk to members or the safety and soundness of the Walton County Habitat for Humanity. Covered Accounts include, but are not limited to, mortgage loans.

Responsibility:

The Walton County Habitat for Humanity Board of Directors will approve the written program and approve any material changes. The Executive Director will oversee the development, implementation and administration, ensuring that staff is trained and oversee service provider arrangements.

Administration methods for the program will include:

1. Training staff members on specific responsibility for the program.
2. Prepare and deliver to the board of directors an annual report regarding compliance with the Red Flag rules. (This report should address matters related to the program and issues, such as the effectiveness of the policies and procedures that address the risk of identity theft in connection with the opening of covered accounts or existing covered accounts, service provider arrangements, significant incidents of identity theft and management's response to these incidents, and recommendations for material changes to the program.)
3. Providing guidance for the board of directors to approve changes to the program.

Requirements:

If service providers are used in connection with covered accounts, Habitat for Humanity in Okaloosa County, Inc. will ensure that the activities of service providers are conducted pursuant to reasonable policies and procedures that comply with the rules.

Habitat for Humanity will implement procedures to:

1. Identify relevant red flags for covered accounts
2. Detect red flags

3. Respond appropriately to red flags to prevent and mitigate identity theft in connection with the opening of certain accounts or certain existing accounts.
4. Ensure policy and procedures are updated periodically to reflect changes in risks to members and Habitat for Humanity.

Habitat for Humanity will identify relevant red flags and conduct a risk assessment that includes financial, operations, compliance, reputation, and litigation; and determine whether it offers or maintains covered accounts taking into consideration:

1. Types of covered accounts offered or maintained
2. Methods provided to open accounts
3. Methods provided to access accounts
4. Previous experiences with identity theft
5. Methods used to reflect changes in identity theft

Habitat for Humanity will address the detection of red flags: (1) by obtaining identifying information about and verifying the identity of the partner family members, (2) monitoring monthly mortgage payments, and (3) verifying the validity of change of address requests.

Possible sources used for detecting red flags include:

1. Alerts, notifications or other warnings received from consumer reporting agencies or service providers, such as fraud detection services
2. Presentation of suspicious or altered documents
3. Presentation of suspicious, inconsistent or altered personal identifying information such as a suspicious address change
4. Attempts to access an account by unauthorized users
5. Unusual use of or other suspicious activity related to a covered account
6. Notice from members, victims of identity theft, law enforcement authorities or other persons regarding possible identity theft in connection with covered accounts

Response Program:

The Walton County Habitat for Humanity will provide appropriate responses for preventing and mitigating identity theft. These responses will consider factors that may heighten the risk such as a data security breach; notification that a partner family member has provided account information to someone claiming to represent Habitat for Humanity. has provided information on a fraudulent website. These responses may include:

1. Monitoring a covered account for evidence of identity theft
2. Contacting the partner family
3. Changing any passwords, security codes, or other security device that permit access to a covered account
4. Reopening a covered account with a new account number

5. Not opening a new covered account
6. Closing an existing covered account
7. Not attempting to collect on a covered account or not selling a covering account to a debt collector
8. Notifying law enforcement
9. Determining that no response is warranted under the particular circumstances

Updates:

The policy and procedures will be updated periodically to reflect and respond to:

1. Experiences with identity theft
2. Changes in methods of identity theft
3. Changes in methods to detect, prevent, and mitigate identity theft
4. Changes in the business arrangements of Habitat for Humanity including mergers, acquisitions, alliances, joint ventures, and service provider arrangements

APPENDIX K

Sample Policy for Unlawful Discrimination or Harassment

PURPOSE:

Policy outlines the affiliate's position on aspects of prohibited discrimination directed at employees, volunteers, current partner families or potential partner families and reporting procedures for each complaint.

POLICY:

The Walton County Habitat for Humanity expects all staff, board and volunteers to behave in a way that reinforces the mission and founding principles of the organization.

The Walton County Habitat for Humanity therefore prohibits any action or conduct that may discriminate against or harass other employees, harass any partner family or applicant for a Habitat home. Habitat does not tolerate any actions, words, jokes, or comments based on an individual's sex, sexual orientation, race, ethnic background, age, religion, physical condition, or other legally protected characteristic.

Any comments or actions that demean or are hurtful to people of a certain sex, sexual orientation, race, ethnic background, age, religion or certain physical condition are prohibited. Any such conduct may result in disciplinary action, including immediate discharge for employees. Volunteers exhibiting this behavior may be asked to end their volunteer relationship with the organization.

If an individual believes he/she is being harassed or discriminated against, he/she should immediately report the perceived harassment according your supervisor (for employees), the executive director or the Chairman of the board (for volunteers/families). This procedure does not require reports to be made to your supervisor or to anyone who you believe is participating in the conduct.

All reports of alleged harassment or retaliation will be investigated. Under no condition will the investigation be conducted by or under the direction of the person reported to have engaged in the alleged harassment or retaliation.

Retaliation against employees who report perceived unlawful harassment, or who participate in investigations as witnesses or in other capacities, also violates the law and our policy. Such retaliation is prohibited and will not be tolerated.

Supervisors and managers who become aware of perceived harassment or retaliation must immediately report such matters to the executive director or the board Chairman. Disciplinary action up to and including termination of employment may result against supervisors and managers who fail to respond immediately and appropriately to the allegations.

BOARD APPROVED: _____ Date: _____

APPENDIX L

Sample Fiscal Policy

1. Fiscal Year Budget will be approved by the Board of Directors annually. Budget revisions that occur must be approved by the Board of Directors.
2. Monthly Financial Statements must be approved by the Executive Board monthly, included in the financials are revenues, expenses and balance sheets.
3. Check signing -- Board members approved as authorized check signers must complete signature cards annually. Signature cards will be on file at (BANK'S NAME). Board members are not authorized to sign checks without the additional signature of the Executive Director. The Executive Director may sign checks up to \$3,000 with a single signature. Checks over that amount must have two signatures, of which one must be the Executive Director's.
4. Bank reconciliation will performed by Board approved CPA.
5. Annual audits of the Fiscal Year Financials will be performed by a Board approved CPA.
6. Petty cash will be closed out on a monthly basis. The general ledger is to reflect the disbursement of petty cash. Funds will be properly recorded with all receipts attached to the respective ledger and filed with monthly financials. All Petty cash disbursement checks will be required to have a staff signature requesting the petty cash.
7. Construction loans policy and procedure must be approved by the Executive Board. Finance department is responsible to ensure loan funds are properly recorded and payments made when due.
8. Board approved Payroll service will handle all payroll, deductions and taxes.
9. Staff and volunteer reimbursements requests requires supporting documentation and must be approved by the Executive Director.
10. Mortgage Receivable – Walton County Habitat for Humanity directly services all the mortgage loans each issued as a zero-interest loan to the buyer.
11. Corporate Credit Card -- Authorized buyers will be issued a Company Credit Card for supplies needed. Finance department will review invoices, attach receipts and submit to Executive Director for payment approval.
12. Escrow Management -- The Finance Department maintains, analyzes and adjusts the Homeowners Escrow Accounts and will receive a statement of tax, insurance and pest control expenses annually.

As part of the Homeowners mortgage payment, the amount set forth at the beginning of each year by Habitat for Humanity to each homeowner will be deposited on a monthly basis into a non-interest-bearing bank account for escrow funds to pay property taxes, homeowners insurance and pest control expenses as agreed upon with the homeowners.

The purpose of the Escrow Account shall be to provide for the payment of property taxes, insurance and pest control. It is understood and agreed that Escrow Funds shall be used only for the payment of expenses. If funds are being allocated for the purpose of escrow deposits such as down payments, these shall be deposited in the escrow account and credited to the homeowner.

13. Donor Contributions -- All contributions received will require two copies of receipts. All checks received will also require having 2 copies made of the check itself. Thank you letters must be sent within 14 days of receipt. All letters must be filed and labeled by fiscal year and retained for 7 years.
14. Accounts Receivable -- Accounts Receivable cash and checks must be deposited within five days of receipt. All receipts and checks must have two copies made; one copy will be filed in a locked area at the Habitat for Humanity office; the other copy will be submitted to the CPA. Copies of all checks and cash received will be attached to the respective deposit ticket and filed with monthly financials.
15. Accounts Payable -- Checks are pre-numbered and issued in numerical order. All accounts payables must have invoice and receipts attached. is required to approve before invoice payment can be made. Checks will be written by the finance office only. All checks must be signed by Executive Director and accompanied with an invoice and receipts. Payables over \$3,000 must have two signatures, Executive Director and an authorized Board Member. Any check that is voided must be attached to the check book and not destroyed. Reason for the void must be written on the check. Checks that are re-issued for reasons such as "the vendor never received the payment" must have a notation on the stub that a substitute check was issued to the vendor. As a last resort, Habitat will pay for the "stop payment" request at the bank.
16. Purchasing -- A complete list of construction supplies must be submitted to three separate suppliers for quotes. Authorized buyer will purchase supplies from company with the lowest quote. All supplies must be submitted and approved by Executive Director.

APPENDIX M

Sample Document Retention and Destruction Policy

This Document Retention and Destruction Policy identifies the record retention responsibilities of staff, volunteers, members, of the Board of Directors, and outsiders for maintaining and documenting the storage and destruction of Habitat for Humanity's documents and records.

1. Habitat for Humanity staff, volunteers, members of the Board of Directors and outsiders (such as independent contractors via agreements with them) are required to honor these rules:
 - A. Paper or electronic documents indicated under the terms for retention below will be transferred and maintained by the Human Resources, Legal or Administrative staff/departments or their equivalents;
 - B. All other paper documents will be destroyed after three years;
 - C. All other electronic documents will be deleted from all individual computers, data bases, networks, and back-up storage after one year; and
 - D. No paper or electronic documents will be destroyed or deleted pertinent to any ongoing or anticipated government investigation or proceeding or private litigation.

2. Retain Permanently:
 - A. Charter and amendments, By Laws, other organizational documents, governing board and board committee minutes, and all electronic correspondence on Board actions
 - B. Filed state and federal tax returns/reports and supporting records, tax exemption determination letter and related correspondence, files related to tax audits
 - C. Intellectual property records. Copyright and trademark registrations and samples of protected works
 - D. Financial records -- Audited financial statements, attorney contingent liability letters
 - E. Homeowners' financial documentation pertaining to mortgages
 - F. Homeowners' construction and home files
 - G. Applications for Homeownership with personal information deleted

3. Retain for Ten Years:
 - A. Pension and benefit records -- pension (ERISA) plan participant/beneficiary records, related correspondence with government agencies, and supporting records
 - B. Government relations records – state and federal lobbying and political contributions reports and supporting records

Retain for Three Years:

- A. Employee/employment records – employee names, addresses, social security numbers, dates of birth, INS Form I-9, resume/application materials, job descriptions, dates of hire and termination/separation, evaluations, compensation information, promotions, transfers, disciplinary matters, time/payroll records, leave/comp time/FMLA, engagement and discharge correspondence, documentation of basis for independent contractor status (retain for all current employees and independent contractors and for three years after departure of each individual)

- B. Lease, insurance, and contract/license records – software license agreements, vendor, hotel, and service agreements, independent contractor agreements, employment agreements, and all other agreements (retain during the term of the agreement and for three years after the termination, expiration, non-renewal of each agreement)
- 4. Retain for one year:
 - A. All other electronic records, documents and files – correspondence files, past budgets, bank statements publications, employee manuals/policies and procedures, survey information
- 5. Exceptions to these rules and terms for retention may be granted only by Habitat for Humanity's Executive Director or Chairman of the Board
- 6. Destruction of all documents shall be done by in-house or commercial shredding

APPENDIX N

Sample Partner De-Selection Policy

Families that have been accepted to the Habitat for Humanity home construction program may be de-selected at any time prior to closing of the home for the following reasons:

1. Demonstrated fraud on the application
2. Failure to complete requirements set forth in the letter of acceptance
3. Negative change in financial condition which would significantly impact the ability to pay
4. Presence on a sexual offender database

Families will be given the policies in writing at the time of signing the affiliate agreement. A package for family support initiation containing these documents must be signed by each adult family member.

APPENDIX O

Sample Policy for Sex Offenders Database Checks

Walton County Habitat for Humanity will screen all housing applicants, board members, staff and key volunteers against the State of Florida's Sex Offender's database.

Should one of the above groups show a presence on the Sex Offender's database, the Board of Directors may remove a board member or staff.

Should a key volunteer appear on the Sex Offender's registry, the Executive Director, in consultation with the Executive Committee, may remove the volunteer.

Should a partner family applying for a home appear on the Sex Offender's list; the family will be evaluated by the Family Selection Committee and consulted with the Executive Director for approval or disapproval?

Additionally the affiliate may choose to deselect a homeowner if they become registered in the Florida sexual offender database during the time of construction and prior to the home being dedicated. This de-selection will be voted on by the Board of Directors.

APPENDIX P

Sample Family Selection Policy

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1.0 PARTNERSHIP

A successful partnership between Walton County Habitat for Humanity (HFH) and Partner Families (PF) requires meaningful communication and an acknowledgement of the rights and responsibilities of each partner.

The responsibilities of the Partner Family include:

1. Acceptance and signing of a “Partnership Agreement” which outlines the mutual understanding of both parties regarding the terms of the partnership;
2. Making regular deposits of “earnest money” into an escrow account with the expectation that, by the time of the Sale, they will have saved enough to cover any shortages in the escrow account.
3. Complete Sweat Equity (SE) requirements, with emphasis on spending as much time as possible building their own homes; and
4. Keeping HFH staff informed of any changes in economic circumstances; in particular, the PF will refrain from assuming any additional debt without first contacting HFH.

The responsibilities of HFH include:

1. Ensuring that houses are built in compliance with appropriate building codes and inspected by county and/or municipal building inspectors throughout the construction process;
2. Being good stewards of donated time, materials and volunteer labor in order to keep the price of homes affordable;
3. Completing construction on the home in a timely manner;
4. Selling the home to the PF at no profit to HFH; and
5. Ensuring that the purchase price is financed with a zero-interest mortgage.

The partnership between HFH Walton County and the PF continues beyond the Sale.

After the Sale, the PF shall:

1. Make timely mortgage payments;
2. Maintain the home and property upon which it is built;
3. Continue community development efforts to improve the neighborhood; and
4. Continue to support Walton County’s HFH mission to build homes for more Partner Families.

HFH will continue to be involved in the neighborhoods and communities where Partner Families live.

HOMEOWNER FILES

The staff shall maintain files for homebuyer applicants and selected partner families. Denied homeowner applications will be kept for 25 months, based on HFHI policy. After 25 months, denied applicant files can be destroyed.

All conversations with partner families regarding sweat equity, lot assignment, or anything concerning the partnership responsibilities of either HFH or the PF should be documented in writing and placed in the family file.

APPLICATION PROCESS

Persons interested in applying to partner with HFH must complete a pre-qualifying form and mail that form to HFH. Upon receipt, HFH will evaluate the eligibility of the applicant. Once the PF is pre-qualified a full version of the application will be mailed to the family. This application, along with all necessary supporting documentation will be turned over to the HFH Family Selection Committee. All applications received will be reviewed by the HFH Selection Committee. All final determinations regarding the selection or denial of Partner Families will be made by HFH.

4.0 FAMILY SELECTION

4.1 Selection criteria:

- Housing need
- Ability to pay for the home
- Willingness to partner

Housing Need

The foremost consideration in selecting a PF is the lack of adequate housing and the inability to access adequate housing through conventional means. This is identified by the following:

1. Substandard conditions in current housing which may include, but are not limited to:
2. Structural problems;
3. Problems with plumbing, sewage, or electrical systems;
4. Unsafe heating system or no formal heating system;
5. Lack of air conditioning;
6. Little or no insulation;
7. Lack of functioning entrance and exit points (front and back doors);
8. Unhealthy conditions including, but not limited to, mold due to roof leaks or pest infestation due to structural cracks and crevices;
9. Unsuitable neighborhood (unsafe or unsanitary);
10. Inoperable kitchen or bathroom;
11. Overcrowding (determined by number of persons, their ages, and gender);
12. Cost-burdened (cost of rent plus utilities - excluding phone – is greater than 35% of family's monthly income);

13. Homelessness (living with friends or relatives or in temporary housing);
14. Family has been denied conventional or government assisted financing; or
15. Living in government subsidized housing.
16. Family income is not more than 80% of the area median income (AMI).

The HFHI Covenant Standard for the upper limit of affiliate income guidelines is 60% of the AMI. This limit may be adjusted according to the circumstances of the affiliate and Board of Directors vote.

Ability to Pay

As part of our partnership with HFH, the Selection Committee should ensure that all applicants have income within our approved range. The HFH Selection Committee will review all applications to determine whether they satisfy standard “Ability to Pay” requirements.

Those requirements help identify very low-income families who cannot obtain conventional financing, and who have sufficient income to afford the monthly mortgage payments and other costs associated with HFH Walton County homeownership.

Evidence of “Ability to Pay” may include, but is not limited to, documented proof of the following:

1. Stable source of income of which a projected HFH housing monthly cost will not exceed 40% of monthly gross;
2. A debt load that will not prevent the applicant from meeting normal cost of living expenses each month (including the projected mortgage payment);
3. The absence of judgments or liens;
4. Demonstrated ability to make regular payments for rent, utilities, etc. in current housing; and
5. The absence of excessive collection items on the applicant’s credit report.

Willingness to Partner

The third criterion to consider in the family selection process is the family’s willingness to meaningfully participate as a partner with HFH.

1. Examples of objective criteria for assessing willingness to partner include, but are not limited to, the following:
2. The family makes ‘earnest money’ deposits to their escrow account
3. The family is willing to complete HFH Walton Sweat Equity (SE) requirements in a timely manner;
4. The family agrees to avoid new consumer debt during this process;
5. The family must be willing to move where the affiliate has land on which to build;
6. The family notifies the affiliate of any change in family composition;
7. The family notifies the affiliate of negative changes in economic circumstances, including any reduction in income;
8. The family promptly notifies the affiliate of any changes in contact information;
9. The family agrees to maintain the home and property after purchase; and
10. The family agrees to pay the mortgage regularly and on time after purchase.

4.2 Legal Issues

Habitat must also operate in accordance with the Fair Housing Act (FHA), the Equal Credit Opportunity Act (ECOA), and the Americans with Disabilities Act (ADA).

1. The FHA makes it unlawful to discriminate against any person in the sale, rental, advertising, or financing of housing on the basis of race, color, religion, sex, handicap, familial status, or national origin.
2. The ECOA makes it unlawful for any creditor to discriminate against any applicant, with respect to any aspect of a credit transaction, on the basis of race, color, religion, national origin, sex or marital status, age (provided the applicant is old enough to enter into a contract), source of income (such as public assistance) or because the applicant has in good faith exercised any right under the federal consumer credit laws.
3. The ECOA defines a creditor as a person who, in the ordinary course of business, regularly participates in the decision of whether or not to extend credit. Our affiliate does this when our board reviews the Family Selection Committee's recommendations. The affiliate is also a creditor because it makes loans to the families who become HFH homebuyers.
4. The ADA prohibits discrimination based on physical disability in most areas, including housing.

Other Issues

4.3.1 Residency Status -- There shall be no residency requirements with regard to citizenship status.

4.3.2 Judgments & Liens – The Executive Director is responsible for ensuring that a PF is not encumbered with judgments or liens before that family is presented to the Family Selection Committee.

After a PF is selected and before the PF goes to Closing, the Executive Director will check again for judgments and liens. If a PF has acquired a judgment or lien, the closing will be postponed and the PF will be referred to credit counseling.

4.3.4 Bankruptcy

In general, applicants must wait three years after a bankruptcy and show good credit in the time since the bankruptcy is discharged. This time period may be waived if the bankruptcy was due to extraordinary circumstances beyond the family's control (e.g. death, serious illness, fire, natural disaster, etc.).

4.3.5 Marital Status of Applicants

1. HFH does not discriminate in its selection process on the basis of marital status. However, there are legal issues which make information regarding the marital status of applicants relevant to the application process.
2. Spouses or fiancés of applicants must be included as co-applicants on the application.
3. HFH must be able to safeguard its security interest in the homes it sells. All married spouses will own the home (homestead) jointly.

4. An Applicant who is found to have provided materially false information about his or her marital status at any point either prior to or after selection shall be subject to de-selection in accordance with Section 8 of these policies and procedures.

4.4 Family Selection Committee

The Family Selection Committee (FSC) is comprised of no less than 5, nor more than 20 members who are residents of Florida. The committee will:

1. Meet when needed with meetings cancelled or added as necessary;
2. Conduct a unified review process of each application;
3. Visit the homes of applicants for the purpose of determining the applicant's suitability for the HFH's homeownership program.

4.5 Family Selection Procedures

Once the documents necessary to properly evaluate an application are in hand, information on qualifying applicants is presented to the FSC for review at a FSC meeting.

1. The committee is given an Application Information Sheet (AIS) that contains but is not limited to:
 - A. General information – name, address, phone numbers, number in household (adults, children, relationships), and date of birth; Verified income, debt and monthly expenses;
 - B. Description of current living conditions (renting – rent amount; own – house payments) and explanation of why applicant is in need of housing;
 - C. Information regarding whether the family owns land on which it wishes HFH Walton County to build;
 - D. Copy of Credit Report; and
 - E. Other application materials requested by the FSC as appropriate.
2. If the FSC determines that a home visit is appropriate, applicants are then assigned to no less than two FSC members who will conduct the visit.
3. Home visitors report on the visit at the next committee meeting.
4. Once the information from the home visit is reported, the FSC votes on whether to recommend the applicant to the Executive Board of Directors for final approval.
5. Pertinent information regarding the three criteria is presented to EBOD at their next monthly meeting. The EBOD reviews the information presented for each application and makes the final decision on selecting or denying the applicant.
6. Denial at any point in the process results in a letter informing the family of the denial, the reason(s) for the denial, and includes suggestions for remediation and other possible housing options, along with an invitation to re-apply once any problem issues have been remedied.
7. Selected families receive a call to inform them of their acceptance, followed by a letter giving the date of the next orientation meeting.

This formally ends the Family Selection process. Families then enter the Family Support phase.

5.0 ORIENTATION

Newly selected Partner Families are required to attend an orientation meeting with the President/CEO. The purpose of this meeting is to educate new homebuyers about the responsibilities of both the family and HFH during this phase of the process. All pertinent issues from Sweat Equity (SE) through the closing and beyond are addressed. PF's sign their "Partnership Agreement" at this time, as well as documents explaining each of the required aspects of becoming a Habitat family. Once these steps are complete, the family may begin working SE.

6.0 DEPOSITS IN ESCROW ACCOUNT

At the time of closing, HFH will pay the cost of their Homeowner's, taxes, Insurance for the first twelve months. HFH is also responsible for paying closing costs. PF's are required to deposit a minimum of \$500 by the closing date.

After the Act of Sale (Closing) the mortgage loan/escrow account is opened.

7.0 SWEAT EQUITY

Sweat Equity (SE) is the time and physical involvement that the entire Partner Family devotes to:

1. The construction of their future home;
2. The construction of other HFH homes;
3. Developing skills for successful homeownership through participation in education programs made available through HFH

7.1 Sweat Equity Hours

Partner Families will complete 300 SE hours per adult.

SE hours will be completed in specific categories – construction, education, and community building. All PF's will be required to earn a minimum number of hours in the "Core" areas of construction and education. "Core" hours may only be earned by members of the PF and may not be donated. The balance of required hours may be earned through any combination of the categories listed below.

Core Requirements:

1. Construction: Families must meaningfully participate in the construction of their own home, as well as the homes of other HFH families.
2. PF's are expected to continue assisting with the construction of their own home until the home is completed, even if this causes them to exceed their minimum requirement of construction hours.
3. Construction hours earned in excess of the core requirement may be counted as non-core hours.
4. Education Classes: Participants must attend required classes. The President/CEO will notify homebuyers of the required curriculum and schedules for required classes. Curriculum may include components covering the following topics:

Donated Construction Hours: (Maximum # of construction hours that may be donated to the PF. Any donated construction hours are in addition to the minimum # required of the PF.)

No more than 50

No more than 100

7.2 Sweat Equity Hours - Monthly Requirement

From the time of signing an "Invitation to Partner," Partner Families are required to start working towards their SE hours.

7.3 Sweat Equity Hours - Requirement for Lot Selection

Upon completion of 100 SE hours per adult, a PF will be eligible for a lot assignment. PF's who have donated their own land to HFH will become eligible for the beginning of construction upon the completion of 100 SE hours per adult.

7.4 Sweat Equity Procedures

Tracking -- Sweat Equity Journal - Each family will be given a Sweat Equity voucher pack with which to track SE hours earned. The SE vouchers must be signed by either the construction manager at the job site or the person in charge of the event where the PF is doing sweat equity. It is the responsibility of the partner family to take an active role in ensuring the accuracy of the hours and to turn them in at the affiliate office for recording. Each time SE is worked, a voucher should be completed for each person who works.

Who can sign? The sheet should be carefully, accurately completed and presented to an authorized person for signature.

Persons authorized to sign SE Journal sheets –

1. Construction – the HFH staff/volunteer member who supervised the work performed.
2. Education – the course instructor or HFH representatives present at the class.
3. Outside Volunteer Work – the person designated on the outside volunteer work proposal submitted to and approved by HFH.
4. HFH Walton County Meetings and Activities – Any HFH representative present at the meeting or activity.

Construction Hours

Scheduling – A Partner Family must schedule all construction hours, in advance, through the affiliate by calling the Habitat Office

Please note the following guidelines for scheduling:

1. Individual should identify themselves as a Partner Family
2. Individual should advise the affiliate which day(s) they wish to work and how many people they will be bringing with them.

3. A Partner Family may register to work as far in advance as they would like.
4. Everyone must sign-up in advance. Only those who register will be allowed work.

Cancellations

1. If a Partner Family, or anyone registered to donate hours on the family's behalf, is unable to work on a day they have registered to work, the Partner Family member must call and cancel the reservation as soon as possible. This will enable the affiliate to accommodate others who wish to work.
2. If a Partner Family is registered to work on a Saturday and find it necessary to cancel the reservation, the cancellation must be done no later than Thursday of that week.
3. When signing up for construction work, the family will be required to indicate whether they will be working a full or half day.
4. A family must be at the construction site for the Morning Circle and should plan to arrive at 7:00 am.

Affiliate Procedures for Sign-in Sheets/Sweat Equity Journals

1. Partner Families must sign in at Morning Circle and sign out when they leave.
2. Construction will return the sign-in list to the affiliate.
3. Volunteer and Family Services will address consequences with families who do not honor their reservation.
4. Sweat Equity vouchers must be signed.

Job Site Rules – Any person wishing to work SE on a HFH construction site, whether they are a member of a Partner Family, or someone wishing to donate construction hours to a Partner Family, must abide by the following rules:

1. Minimum Age – No one under the age of 18 is allowed on the construction site. Please do not bring children to the site. Construction sites are dangerous places for children and you will be too busy to properly supervise them. Any Partner Family member, or someone donating construction hours to a Partner Family, who is age 16 or 17 must be accompanied by an adult member of the Partner Family at all times. In addition, anyone age 16 or 17 may not use power tools or ladders at any time.
2. Arrive on time – Work begins at 7:00 am. Anyone who wishes to work on a given day must be on site, ready to start work, at 7:00. Important information pertaining to safety and construction methods is discussed at the beginning of each day. If you do not arrive on time, you will miss this important information. Those arriving late may be turned away by HFH construction staff.
3. Report in – when you arrive report directly to one of the construction supervisors. They will note the time of your arrival.

4. Dress appropriately – Wear appropriate clothing to the work site. Do not wear baggy clothes, open toed-shoes, or jewelry, as all of these items can create safety hazards on the job site. If you wear any of these items to the job site, the supervisor may ask you to leave.
5. Ask Questions! – If you feel uncomfortable with any aspect of a task that you are given, please ask for help. If you do not know how to use the tools necessary to do a task, ask a supervisor for assistance. Habitat homes are built almost entirely by volunteers with varying levels of construction experience. Our supervisors are ready and willing to teach you anything you need to know!
6. Keep an open mind and a willing attitude! – Sweat equity is about more than just showing up. It is about actively participating in the construction of your home and the homes of others. Building a home alongside other partner families and volunteers from all around the country can be an amazing and rewarding experience. People will get the most out of this experience, and become a more skilled and prepared homeowner, if they are willing to try new things!
7. Cell Phones – Please do not use cell phones on site unless there is an emergency. You are there to work on either your own or someone else’s home. This requires the full attention of everyone on site.
8. Get your SE voucher signed
9. Only the supervisor that supervised your work may sign your SE voucher. Please do not ask a supervisor who has not seen you all day to sign your Journal. It is not fair to ask them to sign something they cannot confirm.
10. SE vouchers will only be signed the day that you worked. Please be sure to take it with you each and every time that you work. Do not ask supervisors to sign your sheet at a later date, it will not be done. If you arrive on site and realize that you do not have your journal, stay and listen to the safety talk and any other important information, then inform the supervisor you will leave to get your vouchers and at what time you will return.
11. Donated Hours – Partner Families may earn a portion of their SE hours through “donated” hours. Friends, colleagues, church members, extended family members, etc., may earn SE hours for a partner family by volunteering at HFH construction sites. It is the PF’s responsibility to coordinate donated hours. All donated hours must be scheduled with the Affiliate in advance according to the rules state above. Partner Families may not solicit volunteers already on site to donate hours. Those working donated hours are subject to all the same rules stated above.

Education Hours

1. Education hours may only be earned by members of the Partner Family.
2. All adult members (18 years of age or older) of the PF are expected to earn education hours.
3. You must contact the affiliate to get a schedule of the available classes.
4. Participants must arrive at education classes on time. If you are more than 15 minutes late, please do not interrupt the class. You will not be given credit for attendance.
5. SE vouchers may only be signed by the course instructor or a representative of HFH Walton County present at the class.
6. SE vouchers must be signed on the date the class occurs.

Other HFH Events and Meetings

Partner Families will be able to earn SE for attending HFH meetings or helping out at HFH events. Please refer to the calendar for information on how to sign up for these events. Families will be allowed to sign up for these events on a first come, first served basis. If you sign up to participate in an event or meeting, please be sure to attend. If you must cancel, please notify HFH in advance.

Outside Volunteer Work

A certain number of SE hours may be earned through other volunteer work in the community. All such volunteer work must be pre-approved by the Executive Director. To request approval, the PF must submit, in writing, the following information:

1. The organization through which the community service will be performed;
2. The date(s) during which the work will be performed;
3. The location at which the work will be performed;
4. The type of work which will be performed;
5. Estimated number of hours which will be worked;
6. Name, phone number, title, and signature of the person who will be supervising the volunteer work.

Once the proposal is received by the Executive Director, the PF will be notified of whether or not their proposed service work may be counted as Sweat Equity. In order to be approved as SE, the proposed work must be 1) performed through an organization which is not-for-profit and charitable or service-oriented in nature, 2) for the benefit of members of the community other than the PF or members of the PF's extended family, and 3) Home improvement courses are allowed.

1. Volunteer work performed prior to selection by HFH will not be counted as SE.
2. Work for which PF's receive any kind of financial benefit will not be counted as SE.
3. Work performed for members of the PF's extended family will not be counted as SE.
4. Children may be involved in earning SE for the family. Youngsters old enough to actively participate in a community service project can earn hours for community service, subject to the same pre-approval requirement stated above.

7.5 Sweat Equity (SE) Break Policy

1. A temporary disability or serious family problems may interfere with timely completion of SE. When this occurs, the family may take a break from SE.
2. A break can last up to 6 months.
3. At 6 months the situation will be reassessed and new income information must be provided. If the situation does not allow the family to return, or if the income has changed significantly, the family may be de-selected in accordance with the procedures in Section 8.
4. If de-selected, and otherwise eligible, the family may reapply after six months from the date of de-selection.

5. In either case any SE that earned will be kept for one year beyond the end date of the six month break.
6. If the family was assigned a lot prior to taking a break, the lot will not be held. On returning, the family may select another lot from those available.

8.0 PARTNER FAMILY DE-SELECTION

According to Habitat for Humanity International, de-selection is defined as “terminating the partnership between the time of board approval and the closing/occupancy of the home.”

Grounds for De-Selection:

The only grounds for de-selection of a Partner Family are as follows:

1. Fraud or misrepresentation of material facts or information during the application process or after selection.
2. “Failure to partner” by failing to complete the requirements of the “partnership agreement” and SE policy as explained in the Policies and Procedures.
3. Negative changes in economic circumstances which affect the applicant’s ability to meet the monthly payment beyond foreseeable remedy.

8.1. De-Selection Procedure:

Fraud or Misrepresentation:

1. Fraud or Misrepresentation on the Application undermines the integrity and fairness of the HFH Family Selection Process, which is wholly dependent upon access to complete and accurate information from each applicant. Each Applicant’s obligation to provide complete and accurate information extends to the entire application process. This includes completion of the paper application, as well as an obligation to respond honestly and completely to subsequent inquiries from HFH Family Services and/or Selection Committee members.
2. Examples of fraud or misrepresentation include, but are not limited to, supplying inflated income information, omitting debt information on the application, or supplying inaccurate information about household size or composition.
3. Fraud or misrepresentation constitute grounds for de-selection regardless of at what point in the process they are discovered.
4. After selection, a Partner Family’s obligation to be honest and forthright with HFH continues. Misrepresentations regarding the completion of SE hours or other Partner Family obligations under our partnership constitute both fraud and a failure to partner. Suspected misrepresentations of SE will be addressed according to the same procedures outlined in this section.

Procedure when fraud or misrepresentation is suspected:

1. The matter will be investigated by HFH’s Executive Director. All methods and findings of this investigation will be documented in the Partner Family’s file. This investigation

must include a meeting with the family during which the Partner Family is allowed to respond to the suspected fraud or misrepresentation.

2. Findings of the investigation of HFH, including any explanations offered by the Partner Family, are presented to the Executive Committee for review.
3. If the Executive Committee determines that fraud or deliberate misrepresentation took place, the Partner Family shall be de-selected immediately.
4. A letter shall be sent to the family informing them of the Executive Committee's decision.

A Partner Family that is de-selected for fraud or misrepresentation is not eligible to reapply at a later date.

Failure to Partner:

Circumstances under which a Partner Family may be found to have failed to partner include, but are not limited to, the following:

1. Failure to comply with the terms of the partnership agreement signed at the time of orientation;
2. Violation of the Policies and Procedures provided at the time of orientation; or
3. Failure to complete SE in a timely manner.
4. Each Partner Family's commitment to work the required amount of SE in accordance with established Policies and Procedures is at the heart of its partnership with HFH. HFH will make every reasonable effort to assist families through the SE process. However, if a Partner Family does not complete its SE obligations in a timely manner it risks being deselected for failure to partner.

Procedure when a Partner Family's "Failure to Partner" is unrelated to completion of SE:

1. All failures to partner must be documented by HFH in writing and maintained in the Partner Family file. Records of any remedial efforts made by either party, as well as any explanation offered by the Partner Family must also be maintained in the family file.
2. If the purported failure to partner warrants de-selection, all relevant information will be presented to the Executive Committee for review.
3. If the Executive Committee votes to de-select, a letter will be sent to the Partner Family informing it of the de-selection.

Procedure when "Failure to Partner" is related to failure to complete SE in a timely manner:

1. Any actions taken or agreements made under the SE "Failure to Partner" Sanctions will be documented in the Partner Family file.
2. Should the procedures outlined in the "SE Failure to Partner Sanctions Policy" fail to bring a family into compliance with HFH SE policies, the case will be brought before the Executive Committee for review.

3. The Partner Family will be informed of this action and offered the option of placing its own statement in the file for review by the Executive Committee.
4. If the Executive Committee determines that the Partner Family has failed to partner, the Partner Family will be de-selected.
5. A letter will be sent to the Partner Family informing it of the de-selection.

A Partner Family de-selected for failure to partner will be eligible to reapply after a period of one year from the date of de-selection.

Negative Change in Economic Circumstances:

1. Negative change in economic circumstances can set the Partner Family up for failure by placing them in a home that they may not be able to afford. It will be the policy of HFH, however, to work with the Partner Family to the fullest possible extent. De-selection on this ground is a last resort.
2. Other changes in the family (i.e. size) should not be considered as reason for de-selection. In fact, the dignity and self-esteem that comes from approval and the homeownership opportunity can function as catalysts that improve other situations in their lives as well. For this they should not be penalized.
3. The Partner Family must notify HFH of any such change in economic circumstances in a timely manner.

Procedure when a negative change in economic circumstances threatens the Partner Family's ability to pay:

Prior to Lot Assignment

1. If the negative change occurs prior to lot assignment, the family will be allowed to continue working the minimum number of SE hours per month while they endeavor to improve their financial situation.
2. Lot assignment will be postponed until such time as HFH Family Services can determine the Partner Family has improved its financial situation sufficiently to proceed.
3. Where appropriate, the Partner Family may opt to take a SE "Break" in accordance with SE Section 7.5 of these policies and procedures. If the Partner Family is unable to demonstrate sufficient improvement of economic circumstances within three months, a SE "Break" may also be initiated by HFH.

After Lot Assignment

1. The affiliate's first option should be to postpone the closing, if possible, until the problem has been corrected. The timeframe must be specifically defined and must take into account when the home is planned for completion. For instance, the affiliate should allow an applicant to secure new employment if a job is lost before closing. The feasibility of other alternatives such as restructuring the loan will be considered, where appropriate, subject to approval of the Executive Committee.
2. The maximum length of time HFH will postpone closing on a completed home is three months.

3. If the Partner Family is unable to improve its economic circumstances sufficiently within that period, the affiliate may reassign the family to a different house. This reassignment may be postponed until such time that HFH Family Services can determine that the Partner Family has improved its economic circumstances sufficiently to proceed.
4. Where appropriate, the Partner Family may opt to take a SE “Break” in accordance with SE Section 7.5 of these policies and procedures. If the Partner Family is unable to demonstrate sufficient improvement of economic circumstances within three months, a SE “Break” may also be initiated by HFH Family Services.
5. If, after the maximum “Break” period (as defined in Section 7.5) has elapsed, the Partner Family is still unable to document sufficient improvement in economic circumstances, the matter will be brought before the Executive Committee for review. If the Executive Committee determines that the Partner Family is still unable to afford a HFH home, it may de-select.
6. A meeting will be held with the Partner Family to discuss the decision of the Executive Committee. If de-selected, the Partner Family will be eligible to reapply in accordance with Section 7.5.

Additional policies are available for:

4. Volunteer grievance
5. Delinquency
6. Fall protection
7. Escrow policy
8. Compensation
9. Whistleblower protection

APPENDIX Q

REFERENCES USED IN PREPARATION OF THIS REPORT

Grants

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2. The Grants Office, LLC www.grantsoffice.com
3. Resource Associates www.grantwriters.net
4. TechSoup.org, The Place for Nonprofits and Libraries www.techsoup.org
5. GrantStation www.grantstation.com

Volunteers

1. **The 27 Best Practices of High Performing Volunteer Organizations**, Mitch Ditkoff, 2/6/013;
www.huffingtonpost.com/mitch-ditkoff
2. Best Practices for Volunteer Management Professionals
<http://www.idealists.org/info/VolunteerMgmt/Best>
3. **16 Tips in Recruiting Adult Volunteers** www.worldvolunteerweb.org
4. **Nonprofit Volunteers: Top Five Tips to Keep them Coming**
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5. Corporation for National & Community Service, **Volunteering in America 2011**
<http://www.nationalservice.gov/about/volunteering/index.asp>
6. Articles on Volunteer Recognition
<http://www.energizeinc.com/art/subj/recogn.html#.VF0J-IOxnBk.email>
7. Articles on Volunteer Recruitment
<http://www.energizeinc.com/art/subj/recruit.html#.VF0KFcETus4.email>

Management Policy and Practices

1. **Board Leadership** www.BoardSource.org
2. **What Organizations Need From Board Members** www.BoardSource.org
3. **Thinking About Joining A Nonprofit Board** www.BoardSource.org
4. **Board Action Calendar** www.BoardSource.org
5. **Board Orientation** www.BoardSource.org
6. **Assessing Board Performance** www.BoardSource.org