



## Affiliate Policies

### Supplementing the Articles of Incorporation and By-laws

Updated: September 8, 2009

1. To hold meetings of the Board of Directors on the second Tuesday of each month.
2. To change our community (and church) meeting location every six months.
3. To remit our tithes to HFHI at the end of every quarter.
4. To publish a newsletter three or four times a year.
5. To mail the newsletter to people who: contribute financially; make in-kind donations, including food preparation; help on the work site; serve on committees; request the newsletter. If 12 months pass without any of the above happening, our affiliate may at its discretion remove names from the mailing list.
6. To have the newsletter editor serve by appointment of the president, and the editor, by virtue of office, to serve as member of the Public Information Committee.
7. To acknowledge all contributions.
8. To file on time all reports required by the IRS and HFHI.
9. To keep appropriate insurance in force.
10. To grant committee chairpersons standing authorization to:
  - a. Contact persons who have served on their committee previously to see if they are willing to continue for the ensuing year.
  - b. Recruit additional people for their committee at their own discretion.
11. To require financial counseling as a condition of final approval for family partnership.
12. To require youth aged 16 and 17 years old working on construction to have adult supervision (1 supervisor per 4 youth), and to be restricted from using power tools.
13. **Sweat Equity Policy.** To require partner families to complete 500 hours of sweat equity before title is transferred to the new homeowner. Children under the age of 14 may earn one hour of sweat equity for every two hours worked.
14. **House Pricing Policy.** To determine house pricing based on:
  - a. The value of the land
  - b. Actual expenses (materials and labor paid for)
  - c. Value of in-kind contributions (materials donated)
  - d. Closing costs
  - e. First year taxes and insurance
  - f. Administrative costs
15. **Family Selection Policy.** To select partner families based on their need, ability to repay the loan, and willingness to partner without regard to the family's race, creed, color, religion, or national origin in a non-discriminatory manner as per applicable local, state and federal laws.

**16. Construction Safety Policy.**

- a. To provide safe and clean work sites.
- b. To conduct accident investigations, analyze the causes and formulate recommendations for corrective and preventative action.
- c. To maintain accurate records of all accidents.
- d. To conduct on-site safety training for all volunteers.
- e. To begin each work day with prayer.
- f. To appoint the Construction Chairperson as safety supervisor to oversee the affiliate's safety program.

17. To prohibit any action or conduct which may discriminate against, or harass any partner family or applicant for a Habitat home.

**18. Mortgage Delinquency Policy.**

- a. To allow a 10 day grace beyond the payment due date with no penalty.
- b. To assess a \$20 late fee for payments not received by the end of the grace period.
- c. To reach out to the partner family in cases of late payment and to determine a course of action that will bring them out of arrears.
- d. To reserve the right to begin foreclosure proceedings when no payments have been received for 3 months beyond the last due date met with full payment.

**19. Fiscal Safeguard Policy**

- a. All checks, drafts, or other orders for the payment of money issued in the name of Habitat for Humanity of Merced County shall require two authorized signatures. Authorized signatures shall be the President, the Treasurer, the Construction Chairperson and any other person designated by the Board of Directors.
- b. Unbudgeted expenses require the approval of the Board of Directors.
- c. Checks received at the post office box are collected by a member of the Administration Committee. A log of the checks is recorded. A copy of the log is distributed to the President and the Treasurer. The Treasurer will be responsible for depositing the funds.
- d. Two sets of bank statements will be mailed by the bank: one to the post office box and one to the treasurer's home address.
- e. A monthly bank reconciliation and profit and loss statement will be prepared by the Treasurer and presented at the monthly Board meeting.