



**every
one**

deserves a decent
place to live.

Habitat for Humanity Affiliate
Operational Compliance Success
Compliance Solutions - Proactive Conversations
Midwestern Regional Conference
April 2025

Topics of Discussion

- Introductions – who is in the room 😊
- Affiliate Compliance Resources, Tools and Guidance
- Good Standing Compliance – Key Areas to Monitor

Affiliate Compliance Resources, Tools & Guidance





Affiliate Service Center

**Monday through Thursday, 8 a.m. to 8 p.m. and
Friday, 8 a.m. to 6 p.m. EST**

**Have questions or need assistance? Ask the Affiliate Support Center |
USSupportCenter@habitat.org | 1-877-434-4435**

Stay Informed



U.S. Knowledge Center

[All Company](#) [Viva Engage \(Yammer\)](#)

[Report a Problem](#)

☆ Not following

Updates on federal actions and funding - new resources and updates added March 21



Habitat Capital launches new \$82M
Property Acquisition Fund - apply now!



U.S. Council needs you! Submit a
nomination or application through April 21



State Farm Youth Grants now accepting
applications



Comment period for policy revisions
closing on April 10

Your Affiliate's Policy Library

Bylaws:

The bylaws of an affiliate are the governing rules by which the organization operates.

Policies: pertain to the details

Bylaws take precedent over **Policies**

Policies are to be in harmony with the **Bylaws**



Quality Assurance Checklist (QAC)

Standards are based on Core Tenets & Policy Handbook

Core Requirements demonstrate sound, professional business practices and are essential to the following:

- (a) protection and stewardship of the Habitat for Humanity brand and global reputation;
- (b) preservation of Habitat for Humanity's reputation and credibility with global, national, state and local government funders;
- (c) demonstration of practices that are considered critical by insurers; and
- (d) demonstration of compliance with core Habitat for Humanity policies or other legal requirements binding on affiliates.

U.S. Policy Handbook

Covenant & Policies

U.S. Affiliated Organization Covenant

Policy 1, Advocacy

Policy 2, Board of Directors Governance

Policy 3, Collaborative Development

Policy 4, Communications and Technology

Policy 5, Comprehensive Financial

Policy 6, Conflict of Interest

Policy 7, Construction Standards

Policy 8, Donor Intent

Policy 9, Financial Reporting to Habitat for Humanity International

Policy 10, Funding Sources

Policy 11, Homeowner Partner Selection

Policy 12, Liability Waiver Usage

Policy 13, Logo Adoption

Policy 14, Affiliate Restructuring

Policy 15, Minimum Production Standards

Policy 16, Employment and Volunteer Practices

Policy 17, Records Retention

Policy 18, Safety

Policy 19, Sexual Offender Registration Check

Policy 20, Speculative House Sales

Policy 21, Youth Involvement on Habitat Affiliate Work Sites

Policy 22, Sale of the Housing Unit

Policy 23, Mortgage Origination

U.S. Policy Handbook

Covenant & Policies (continued)

Policy 24, Mortgage Loan Servicing

Policy 25, Family Support

Policy 26, Equal Treatment of Habitat Homebuyers

Policy 27, Organizational Compliance

(Retired) Policy 28, Subsidy and Sustainability

Policy 29, Consumer Mortgages Offered by Third-Party Lenders

Policy 30, Habitat for Humanity ReStore Retail Operations Policy

Policy 31, Non-Proselytizing Policy

Policy 32, Habitat 2.0 Fee

Policy 33, Home Repairs

Policy 34, Safeguarding

Key Affiliate Policies

Fiscal Safeguards

Employee Handbook

**Board of Directors,
Governance**

**Homeowner Selection
& Mortgage
Origination**

**Mortgage Servicing /
Delinquency**

**Construction Safety
and Standards**

Safeguarding

**ReStore Operations
Manual**

**Sex Offender / Criminal
Background Check**

**Communications and
technology**

Records retention

Home Repairs

**Volunteer/Community
Service**


Conflict of Interest


**Land Acquisition,
Acceptance**


**Anti Money
Laundering**

MyHabitat


myhabitat.habitat.org


 **MyHabitat** **SharePoint**


 Search across sites


 Knowledge Center All Company Yammer Report a Problem


Resource Library

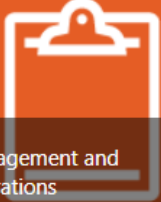

Advocacy



Brand Management



Fundraising


Homeowner and Mortgage Services


Housing and Community Solutions


Management and Operations


Volunteers

 **Habitat for Humanity®**

We build **strength**, **stability** and **self-reliance** through **shelter**.

MyHabitat – Knowledge Center

LEGAL

Guidance Memoranda

Published 3/26/2025

This collection consolidates and categorizes current HFHI Guidance Memoranda into the following categories: Construction and Safety, Family Selection and Homeowners, Financial Controls and IRS, Human Resources and Staffing, Governance, and ReStores.

»» Legal homepage

Since conditions change, please note that only the Guidance Memoranda published via MyHabitat are current.

On this page

»» Guidance Memoranda - Construction and Safety

»» Guidance Memoranda - Family Selection and Homeowners

»» Guidance Memoranda - Financial Controls and I.R.S.

»» Guidance Memoranda - Human Resources and Staffing

»» Guidance Memoranda - Governance

»» Guidance Memoranda - ReStores

Affiliate Operations Manuals (AOM's)



Advocacy



Construction



Financial Policies
& Procedures



Homeowner
Selection



Homeowner
Support



Repairs



Resource
Development



ReStore
Operations



Other Affiliate Operations Manuals (AOM's)



SHOP



Financial Policies & Procedures



Affiliate Sustainability & Growth Guide – Self Assessment



Volunteer Management



Homeowner Support



Construction Safety



Board Governance



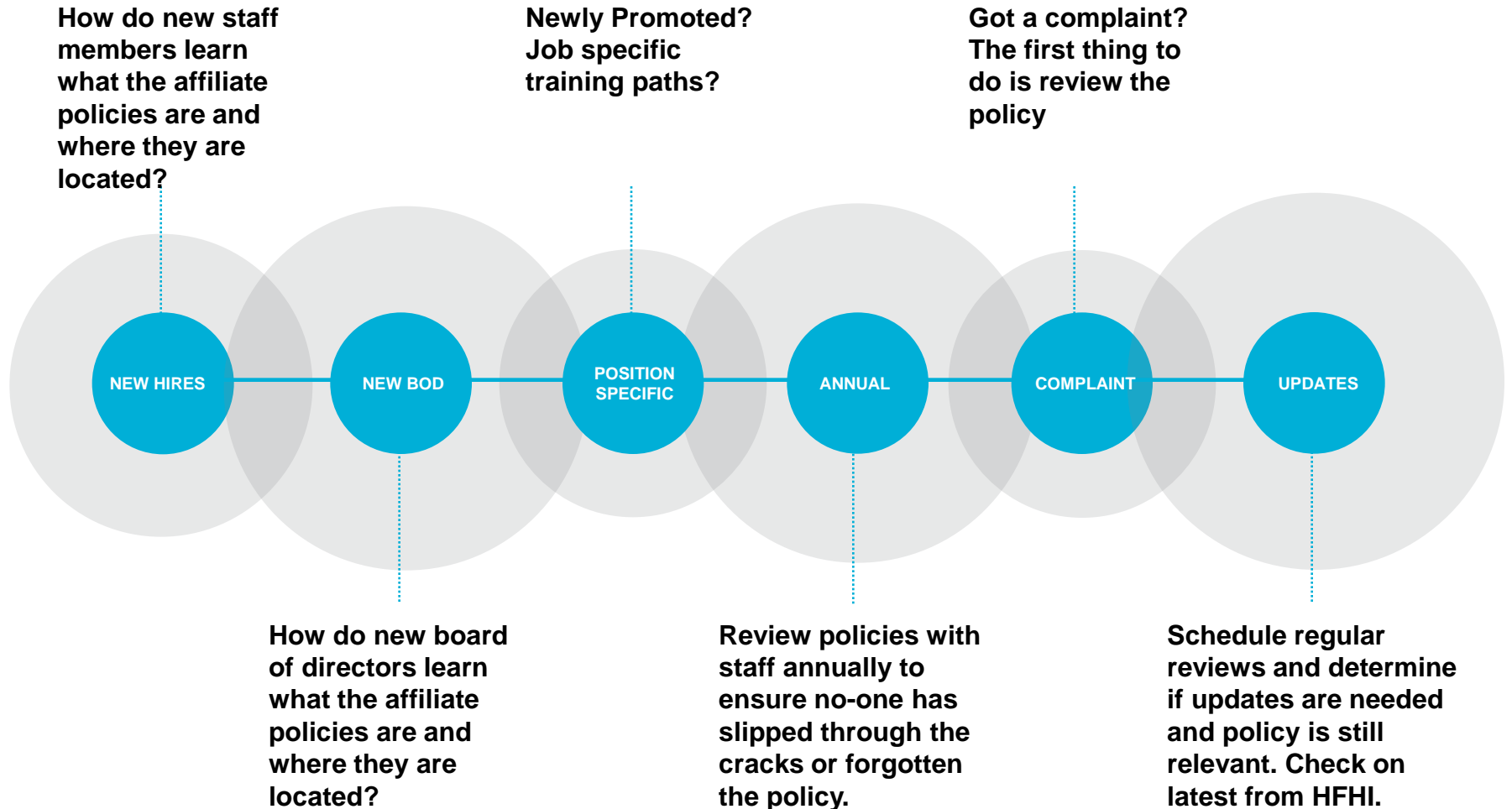
ReStore Safety



Month

- [illegible]

Staff & Board Onboarding/Training

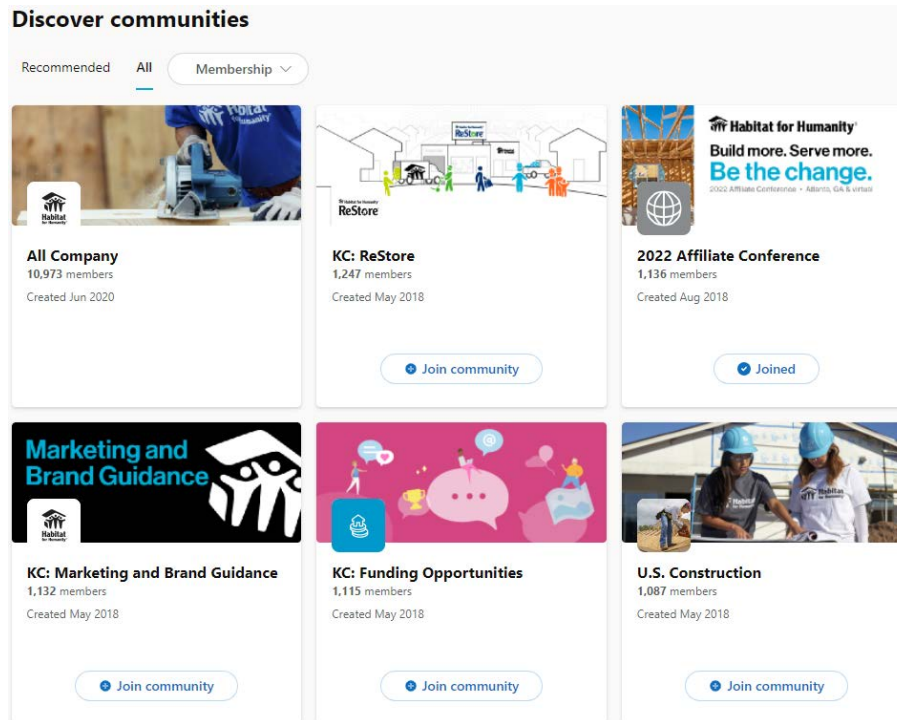




Yammer is a great forum for sharing ideas, process and best practices!



Yammer is not a replacement for the Policy Handbook.



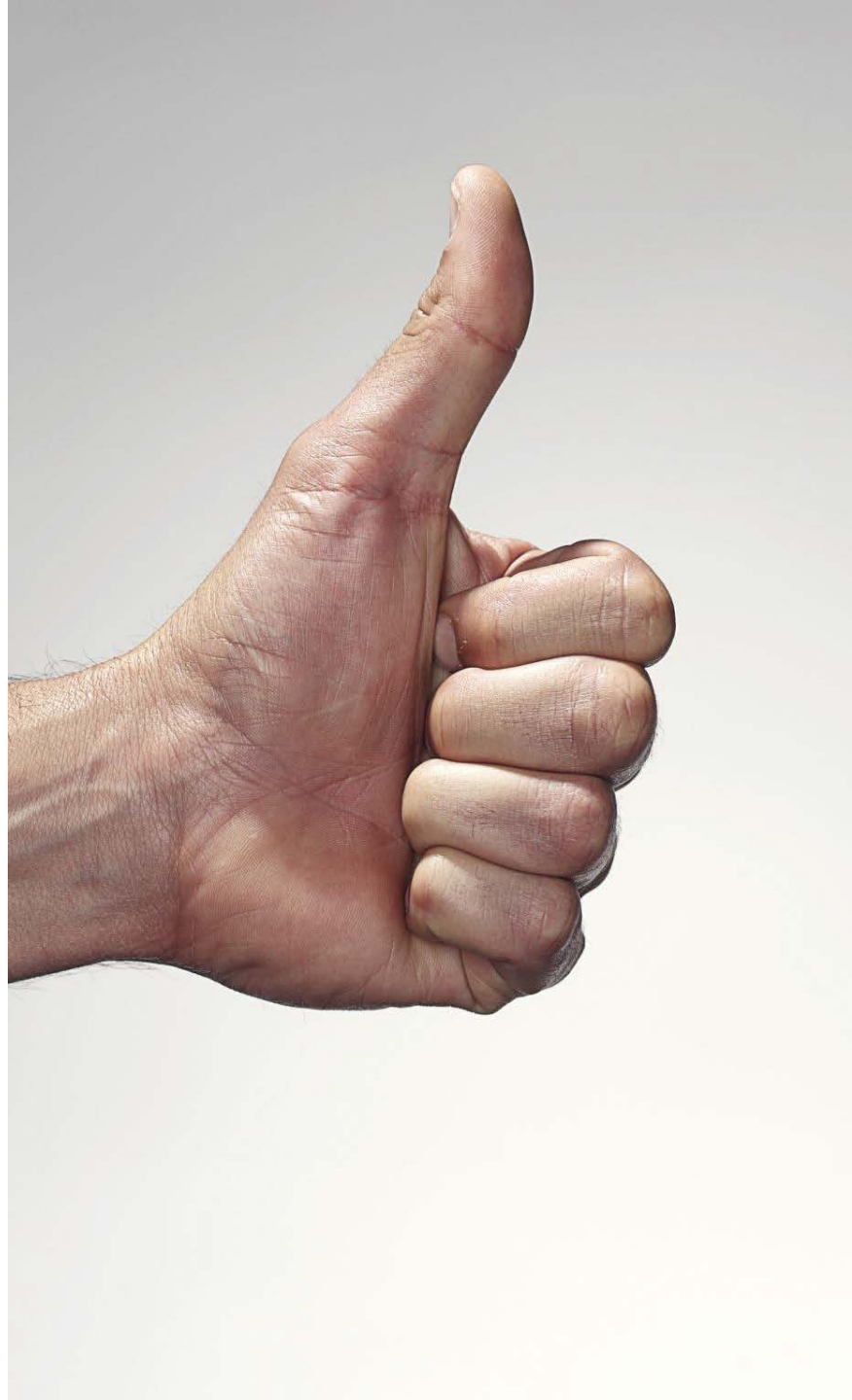
Good Standing Compliance

Key Areas to monitor



Good Standing

- USAA Affiliation Agreement compliance
- Serve 1 Family per year (New/Rehab/Repair/Recycle)
- Complete New or Rehab every 36 months
- Logo Compliance
- Habitat 2.0
- Tithe (annual)
- QAC / Covenant (annual)
- Competent Person (annual)
- QLO (annual)
- Proof of Insurance (annual or semi annual)
- IRS Filing (annual)
- ASR/HPR (quarterly)
- HFHI Grant Funding
- ReStore Registration



Out of Good Standing direct implications to affiliate and community you serve

HFHI Brand Risk

Donated Product

Cars for Homes

Grant Impact

2.0 DM

Habitat Capital



Federal Requirements

501c3 organizations are required to file annual returns. If an organization does not file a required return or files late, the IRS may assess penalties and revoke 501c status. If organization does not file annual return **for three consecutive years** IRS will revoke organizations 501c3 status. IRS revocation is cause for HFHI disciplinary disaffiliation
<https://apps.irs.gov/app/eos/>



State & Local Requirements

- Secretary of State – annual/biannual filing
- State Charitable Status – Attorney General Office (e.g. NY, PA, CO)
- Local Business License to operate – New Construction and Repairs



Insurance

HFHI Minimum insurance requirements

- Lockton Affiliates
- Non Lockton Affiliates
- Insurance cancelled due to non payment
 - what next?
- PreDisaffiliation - +al notice from CS
- Disaffiliation

Practical Tips to make your life easier



Staying current with US Operations - ASC

- Staying current with affiliate's contact email (affiliatehabitat.org) and phone
- Annual Update Board Roster
- Affiliate Document Center
- Affiliate Portal
- Financial audit, if applicable
- By Law & Policy Review



Practical Best Practices for Affiliate Compliance:

- Stay Informed
- Call us with questions/concerns
- Board/Staff Onboarding
- Ongoing training and education
- Open communication and collaboration with your Habitat neighbors/ASO's



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**How can we do
better – we want
to hear from you.**

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