

Habitat for Humanity of North Central CT  
Board Meeting- Wyllys Conference Room  
September 5th 5:30-7:30pm

**AGENDA**

- Devotion and Introduction
- Consent Agenda-Anne Hamilton

**Board Committee Updates**

- Governance Update (Bylaws, Conflict of Interest)
- Development Committee
  - Board Member Dashboards
- Work Groups Updates
  - Affordability-Anne Hamilton
  - ReStore-Monica Blanco
  - Serving More Families-Sharon Cheek

**Operations Update**

- Tolland Update from Jim Beland
- Strategic Plan Discussion
- Executive Session

# **CONSENT AGENDA**

HABITAT FOR HUMANITY OF NORTH CENTRAL CONNECTICUT

MEETING OF THE BOARD OF DIRECTORS

JUNE 6, 2023

IN PERSON

5:55 PM

ATTENDANCE:

Blanco, Carabase, Bates, Floyd, Guidry, Hamilton, Hernandez, Palacios, Schilke, Symonette

Staff: Beland, Feola, Gorecky, McKelvie, Moody, Thomas,

Karraine's Summary Report:

We begin the new fiscal year with \$2 million in the bank, and \$1.48 million revenue from ReStore – though next year may not be as profitable. We anticipate \$1.5 million in development funds, including ARPA funds. Ww will have sold eight mortgages to People's Bank and have a soft promise from them to buy the Hartford Five mortgages.

**Budget: Crystal moved, and Jennifer seconded a motion to approve the budget for 2023- 2024. The motion was unanimously approved.**

**Jennifer moved and Crystal seconded a motion to approve the Consent Agenda. The motion was unanimously approved.**

**Crystal moved and Wendy seconded a motion to approve the amendments to Bylaw 6.5. The motion passed unanimously.**

Work Groups:

The Equity group reported on Coastal Fairfield's practice of requiring homeowners to sell their property at the same price at which they bought it, plus any improvements they made. This does not let them participate in the increase in value of their property but does make it easier for the affiliate to maintain lower prices for new owners.

The Restore Group: Reported on the options available on the Bloomfield property, which we have rented for the past 9 ½ years. It is a unique property, and we have a special relationship with the landlord, Mr. Gunderson, who is an older person. It is on a brownfield, and there are environmental clean-up costs associated with it and many unknowns. We have also invested \$800,000 in improvements to the building. The rent is \$6,500 a month. We should renew the

lease for another 10 years. Karraine will try to get the property removed from the state brownfield list. We need to provide a letter of intent to purchase the property, but we do not have a current estimate of the value. We plan to obtain an appraisal that will not include the environmental clean-up costs.

Increasing families served group: the financial literacy classes are the best way to increase the exposure of Habitat to potential clients. Crystal has set up a meeting with future facilitators. The question is, do we offer enough classes to increase our pool and number of successful applicants? In Tolland, there has been a small number of families interested in A Brush with Kindness, but we still need to focus on ways to publicize Habitat in Vernon.

**35<sup>th</sup> anniversary Celebration:** Plans have been completed for the June 16 celebration. There will be parking in two locations, a violinist, and Goodwin University will serve as back-up in case of rain.

#### **Staff Reports:**

Kris said two roofs have been completed for Hartford and East Hartford. He said that explaining our BWK procedures has been difficult in Tolland County. People find it hard to trust us and what we are offering. He has contacted social service directors and others, but the cost of repairs is high, and people don't understand initially that they have to bear the cost of repairs. He is planning on contacting churches to identify families who are in need.

Suzanne: reported that plans are in place for the Golf Tournament, and that foursomes are eager to play at Hartford Golf Club, which is private. So far, 84 golfers have been confirmed. The goal is to fund a home with the tournament proceeds. She also reported on the social gathering on August 19 at the Worthington Vineyard in Somers, which will donate \$1 for every bottle of wine that is sold.

**Nakisha made a motion to adjourn at 8:05, seconded by Anne. The motion was unanimously approved.**

The board met briefly in Executive Session.

Respectfully submitted,

Anne M. Hamilton,  
Board Secretary



# **BOARD RESOLUTION**

CORPORATE RESOLUTIONS TO BORROW FUNDS FROM  
HABITAT FOR HUMANITY INTERNATIONAL, INC.

Legal Name of Affiliate: Hartford Area Habitat for Humanity, Inc. (the "Affiliate")

WHEREAS the Affiliate has participated in the Self-help Homeownership Opportunity Program (SHOP) authorized by the U. S. Department of Housing and Urban Development and administered through Habitat for Humanity International (HFHI) for the past sixteen years, and

WHEREAS HFHI has declared that twenty-five percent (25%) of the SHOP grant received by each affiliate shall be in the form of a loan which must be repaid to HFHI over a four-year period without interest.

NOW THEREFORE, BE IT RESOLVED, that the Affiliate be, and hereby is, authorized and empowered to borrow twenty-five percent (25%) of the value of any SHOP award from HFHI and to execute in connection therewith a Promissory Note in said amount and such other necessary documents and instruments, and it is further

RESOLVED, that the Board Chair of the Affiliate be, and hereby is, authorized, empowered, and directed, in the name and on behalf of the Affiliate, to take any and all actions and to execute, acknowledge, seal, and deliver to HFHI such Promissory Note and any and all other instruments, agreements, certificates, and documents deemed necessary or proper to give effect to the foregoing resolution.

# FY2024 Covenant/Quality Assurance Checklist

Welcome to the annual electronic submission process for the U.S. Affiliated Organization Covenant and the Quality Assurance Checklist. Affiliates are required to complete this process annually. Failure to file the Quality Assurance Checklist on time will result in loss of Good Standing and constitutes a violation of the U.S. Affiliation Agreement.

In response to affiliate feedback, the answers to a few questions in the Quality Assurance Checklist have been prepopulated for you based on information we already have in our records. For example, if our records show that you have served at least one family over the last 12 months through a new home, a rehabilitated home, repaired home, weatherized home, or recycled home, you will see that you don't have to complete that question, and the tool will indicate that our records show you have met that standard. If our records show you have not served a family through one of these types of construction, the tool will indicate that you do not comply with the standard and will offer you only the "No" answer options to choose from. Similar prepopulated questions include those around minimum insurance requirements, qualified loan originator, competent person as well as the ability to bypass any Habitat ReStore questions if our records indicate you do not operate a store.

The U.S. Affiliated Organization Covenant (Covenant) is the foundational document between Habitat for Humanity International and U.S. affiliates. The Covenant continues to be our guiding spiritual and philosophical document. The yearly signing of the online Covenant ensures that, while affiliate leadership may change over time, the mission, mission principles and core tenets of Habitat for Humanity remain intact.

The Quality Assurance Checklist (QA Checklist) contains standards and practices that are expected of each affiliate. As required by the U.S. Affiliation Agreement, affiliates must exercise their best efforts to comply with each of the standards. Failure to meet these standards can potentially affect good standing and result in other disciplinary action.

The QA Checklist is divided into two sections.

Section 1: Core Requirements demonstrate sound, professional business practices and are also essential to one or more of the following:

- A) Protection and stewardship of the Habitat for Humanity brand and national reputation.
- B) Preservation of Habitat for Humanity's reputation and credibility with national, state and local government funders.
- C) Demonstration of practices that are considered critical by insurers.
- D) Demonstration of compliance with core Habitat for Humanity policies or other legal requirements binding on affiliates.

While all of the QA Checklist requirements are critical, non-compliance with a Core Requirement poses a potentially greater risk on the Habitat for Humanity network as a whole.

Section 2: Other Essential Practices include legal requirements binding on all affiliates and demonstrate sound, professional business practices and compliance with core Habitat for Humanity policies.

Please go through each question and provide the most accurate response for your affiliate. When using the submission tool, note that you can choose to "Save and Continue" using the blue button at the bottom center of each page to move onto the next page of questions, or you can choose "Save and Return Later" in the gray bar across the top of your screen to come back to the QA Checklist later. An email will be sent to you with a unique link to return to your QA Checklist where you left off.

The deadline to electronically submit the FY2024 Covenant and Quality Assurance Checklist is Sept. 29, 2023

## Affiliate Info

Affiliate Name

North Central Connecticut, Habitat For Humanity

Affiliate ID

(xxxx-xxxx)

0381-1138

**State**

Connecticut

**GSA**

Very Large

**Submitter Name**

April Hansley

**Submitter Title**

Other

**Submitter Title**

Operations/HR Manager

**Submitter Email**

april@hfhnc.org

**Submitter Phone Number**

(Enter 10 digit # with no other characters)

8605412208

Please stand by...

1) Affiliate is an organization based on Christian principles and as such:

	Yes	No - Policy/procedure in this area is in progress or pending board resolution	No - We understand we are not adhering to the standard and there are no plans to change
A) Adopts the official <u>vision and mission statement</u> of Habitat for Humanity.	X		
B) Affiliate board of directors reads and signs the <u>Covenant</u> annually.	X		
C) Supports Habitat for Humanity's international work through an annual <u>tithe</u> .	X		
D) Adopts and follows the Habitat for Humanity <u>non-proselytizing policy</u> .	X		

2A) Affiliate serves a minimum of one family per year (every 12 months) through one of the following housing interventions: new home, rehabilitated home, repaired home, weatherized home, or recycled home.

Our records indicate you have served a minimum of one family in the past 12 months and therefore meet this standard. Please move to the next question.

2B) Affiliate serves a minimum of one family over a three-year period (every 36 months) through a rehabilitated or new home construction.

Our records indicate you have served a minimum of one family through a rehabilitated or new home construction in the past 36 months and therefore meet this standard. Please move to the next question.

3) Affiliate makes all reasonable efforts to serve families who demonstrate a housing need. Need is evaluated by considering affiliate's service area median income, cost of living index, etc. Household incomes should not exceed 60% AMI and in no case exceed 80% AMI.

Yes

4) Affiliate activities are governed by written, duly adopted bylaws and policies that are enforced and comply with all local, state and federal laws, such as the Fair Housing Act, Equal Credit Opportunity Act, and other fair lending laws, the Fair Credit Reporting Act, privacy and data security laws, flood laws, the Bank Secrecy Act - Anti-Money Laundering, Office of Foreign Assets Control, Real Estate Settlement Procedures Act, Truth in Lending Act, Occupational Safety and Health Administration, etc. Bylaws and policies include but are not limited to:

	Yes	No - Policy/procedure in this area is in progress or pending board resolution	No - We understand we are not adhering to the standard and there are no plans to change	N/A – Not applicable
a) <u>Anti-discrimination</u> .	X			
b) <u>Child labor prohibitions</u> .	X			
c) <u>Conflict of interest</u> .	X			
d) <u>Construction safety</u> .	X			
e) <u>Employment</u> , including grievance.	X			
f) <u>Fiscal safeguards</u> .	X			
g) <u>Mortgage origination</u> , including homeowner selection and house pricing and transfer. Written policies are required of all affiliates, including affiliates that use third-party originators.	X			
h) <u>Mortgage servicing</u> , including escrow fund management. Written policies are required of all affiliates, including affiliates that use third-party servicers.	X			
i) <u>Records retention</u> .	X			
j) <u>Sex offender registration check</u> .	X			
k) <u>Whistleblower</u> .	X			
l) <u>Board member and officer term limits</u> - corporate bylaws limiting the terms for board members to eight consecutive years or less.	X			

5) Affiliate complies with Internal Revenue Service Section 501(c)(3) and with all state and local tax laws. Additionally:

Affiliate annually files the appropriate IRS tax filings - Form 990, 990EZ, 990N and, if applicable, 990T - in a timely manner and in full accordance with IRS regulations and requirements.

Affiliate has adopted or is considering the appropriate IRS Form 990 standardizations recommendations in Policy 5, as outlined in the Sample IRS Form 990 Part III and Schedule O

Affiliate donors receive a timely written receipt documenting their contributions, as required by IRS guidelines.

Yes

Please indicate which of the following financial years represent the two most recently filed affiliate 990s. (Select which two apply.)

FY2022 (or CY2021) - preferred

FY2021 (or CY2020) - preferred

Please indicate what IRS Form 990 type you are submitting for FY2022 (or CY2021)

990

Upload FY2022 (or CY2021) 990 (as filed with the IRS) – PDF file type preferred.

990.pdf

Please indicate what IRS Form 990 type you are submitting for FY2021 (or CY2020)

990

Upload FY2021 (or CY2020) 990 (as filed with the IRS) – PDF file type preferred.

990-2021.pdf

6) Affiliate has the required minimum insurance coverage for all aspects of its operations including general liability, builder's risk, volunteer accidental medical, directors and officers liability, and, if applicable, workers' compensation and auto coverage.

Our records indicate you meet the minimum insurance requirements. Please move to the next question.

7) Affiliate loan originator activities are conducted by at least one loan originator qualified by:  
Making a determination of demonstrated financial responsibility, character, and general fitness based on:

- A) A criminal background check.
- B) A credit check.
- C) Information about any other proceedings.

Ensuring each such staff member or volunteer has completed all required training on federal and state laws that apply to the activities.

All loan originator activities, as defined by federal law, are performed only by a qualified loan originator. QLOs are required of all affiliates, including affiliates that use third-party originators and/or servicers.

Our records indicate you have a Qualified Loan Originator. Please move to the next question.

8) Affiliate uses the HUD Equal Housing logo or equal housing opportunity statement on all applicant-facing materials and web pages and ensures it is posted anywhere applications are submitted and/or provided to applicants.

Yes

9) Affiliate has at minimum one person who has been trained by HFHI as a Competent Person.

Our records indicate you have a trained Competent Person. Please move to the next question.

10) Affiliate has liability waivers signed annually by all volunteers and retains those waivers for at least one year beyond expiration of the statute of limitations.

Yes

11) Affiliate deselection of approved applicants occurs only in the following cases:

- A) Failure to complete requirements set forth in the letter of acceptance or Homeownership Agreement.
- B) Negative change in financial condition which would significantly impact the ability to pay.
- C) Fraud on the application.
- D) Violation of a sexual offender policy.

Yes

12) Affiliates with revenues of more than \$250,000 per year or assets greater than \$500,000 have had financial statements audited by an external auditor within the past 12 months. Affiliate is exempt from audit only if both of the following are true:

Response:

Yes

13) Affiliate has officially adopted authorized adaptations of the global Habitat for Humanity logo and, if applicable, Habitat ReStore identifiers, and uses only authorized adaptations on all materials, following the guidelines established in the Habitat Brand User Guide. Affiliates with registered Habitat logo but no Habitat ReStore should still select "Yes."

Yes

14) Affiliate has and abides by Habitat ReStore and/or retail operation safety standards as set forth in Policy 30, including, but not limited to:

A) Employs no fewer than two paid staff members who are within the facility during business hours for each retail location.

B) Has a safety manual.

C) Has an emergency action plan for each retail location.

D) Has a fire protection plan for each retail location.

E) Has a hazardous communications plan for each retail location.

Yes

15) All affiliate board and staff members and volunteers in leadership positions abide by the standards and requirements of Safeguarding, Policy 34. The affiliate maintains, for all work locations, an environment that is safe, productive, and respectful. It also maintains an environment that prevents and responds to reports of physical/sexual abuse, exploitation, harassment, and/or bullying, of the people in the communities that we serve, especially vulnerable adults and children, and the people with whom we work and partner.

Yes

16) In order to provide consistent communications and access, the affiliate has the following components of Policy 4: Communications and Technology.

	Yes	No - Policy/procedure in this area is in progress or pending board resolution	No - We understand we are not adhering to the standard and there are no plans to change
A) A dedicated, publicly accessible office.	X		
B) A dedicated mailing address. (See "Q16 Details" below)	X		
C) A telephone number dedicated exclusively to affiliate with voice mail capacity, which shall remain the property of affiliate in the event of the individual account holder's departure. (See "Q16 Details" below)	X		
D) An email address exclusive to affiliate which shall remain the property of affiliate in the event of the individual account holder's departure. (See "Q16 Details" below)	X		
E) Ownership of at least one computer with internet access and software for word processing and spreadsheets.	X		
F) A website (or other social media platform) displaying the Habitat for Humanity vision and mission statements and a reference to Habitat for Humanity's non-proselytizing policy. (See "Q16 Details" below)	X		

**NOTE:** If any of the below information is incorrect or missing, you will have an opportunity to correct it towards the end of this form.

**Q16 Details:**

**Mailing Address:**

CT Nonprofit Center 75 Charter Oak Avenue-Bld #2, Suite 205 Hartford Connecticut 06106

**Phone Number:**

(860) 541-2208 \*2207



**Email Address:**

karraine@hfhnc.org

**Website URL**

www.hartfordhabitat.org

17) Affiliate abides by requirements for operating a Habitat ReStore or any other retail/resale operation, including, but not limited to: all first, additional, or relocating stores must complete the registration process for each store location with Habitat for Humanity International.

Yes

18) Affiliate tracks volunteer hours.

Yes

19) Affiliate board annually approves a written budget, which includes projected sources and amounts of income and anticipated expenses. Affiliate and its board review the actual income and expense statements at least quarterly and compare them to the budget.

Yes

20) Affiliate abides by a board-approved Anti-Money Laundering program, ensuring that the following provisions are met:

	Yes	No - Policy/procedure in this area is in progress or pending board resolution	No - We understand we are not adhering to the standard and there are no plans to change
A) Policies and procedures, which include internal controls, are developed and applied consistently.	X		
B) An AML compliance officer is appointed and aware of their responsibilities.	X		
C) Ongoing training is conducted with all applicable staff and volunteers.	X		
D) An independent audit tests the compliance and effectiveness of the AML program.	X		
E) Suspicious Activity Reporting is done properly.	X		

21) Affiliate and its board review the performance of affiliate's mortgage loan portfolio using the delinquency definitions in the Affiliate Statistical Report, comparing the number of delinquencies and amount of arrearages with prior periods, at least quarterly.

Yes

22) Affiliate has designed, implemented, and currently maintains safeguards to keep consumer information confidential and protect it from threats and hazards such as unauthorized access or use of such records.

Yes

23) Affiliate establishes an independent, third-party appraisal for each housing unit. If the Fair Market Value of the affiliate's housing units are more than the sum of (i) the first mortgage, plus (ii) any cash down payment paid by the homebuyer, plus (iii) any third-party subordinate mortgages, then the affiliate must utilize deferred subordinate mortgages (commonly called a "soft" mortgage) to protect equity.

Yes

24) Affiliate sells the housing units it builds and/or rehabs and either finances them with a zero-percent affiliate-originated mortgage loan as described in Policy 23 or allows the homeowner to obtain a third party-originated mortgage that the affiliate determines to be affordable and responsible.

Yes



25) Affiliate provides homeowner pre- and post-support services to all selected families through appointed volunteers, staff, HUD Certified Counselor, or other professionals.

Yes

26) Affiliate complies with all applicable state and local building codes. Where there are no state/local codes, affiliate builds in compliance with the 2006 version of the International Residential Code.

Yes

27) Affiliate builds houses in accordance with the Habitat House Design Criteria.

Yes

28) Affiliate is not overly dependent on any single source of revenue including Habitat ReStore, government funding, or single private donors. As a guideline, affiliate generally has no single source of revenue on a continuing basis that exceeds 40 percent of the annual affiliate operating budget.

Yes

29) Affiliate adheres to U.S. Collaborative Development Handbook.

Yes

30) Affiliate uses all contributions for the purpose expressed by the donor.

Yes

31) Affiliate fundraising personnel, including employees, volunteers, and independent consultants, are not compensated on a percentage of the amount raised or any other commission formula.

Yes

## U.S. Affiliated Organization Covenant

### Preface

Habitat for Humanity U.S. affiliated organizations work to create decent, affordable housing in partnership with those in need and to make shelter a matter of conscience with people everywhere. This Covenant outlines the relationship between Habitat for Humanity International and its affiliated organizations in the United States.

### Mission Vision

A world where everyone has a decent place to live.

### Mission Statement

Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope.

### Mission Principles

(1) Demonstrate the love of Jesus Christ. We undertake our work to demonstrate the love and teachings of Jesus, acting in all ways in accord with the belief that God's love and grace abound for all, and that we must be "hands and feet" of that love and grace in our world. We believe that, through faith, the minuscule can be multiplied to accomplish the magnificent, and that, in faith, respectful relationships can grow among all people.

(2) Focus on shelter. We have chosen, as our means of manifesting God's love, to create opportunities for all people to live in decent, durable shelter. We put faith into action by helping to build, renovate or preserve homes, and by partnering with others to accelerate and broaden access to affordable housing as a foundation for breaking the cycle of poverty.

(3) Advocate for affordable housing. In response to the prophet Micah's call to do justice, to love mercy and to walk humbly with God, we promote decent, affordable housing for all, and we support the global community's commitment to housing as a basic human right. We will advocate for just and fair housing policy to eliminate the constraints that contribute to poverty housing. And, in all of our work, we will seek to put shelter on hearts and minds in such powerful ways that poverty housing becomes socially, politically and religiously unacceptable.

(4) Promote dignity and hope. We believe that no one lives in dignity until everyone can live in dignity. We believe that every person has something to contribute and something to gain from creating communities in

which all people have decent, affordable places to live. We believe that dignity and hope are best achieved through equitable, accountable partnerships.

(5) Support sustainable and transformational development. We view our work as successful when it transforms lives and promotes positive and lasting social, economic and spiritual change within a community; when it is based on mutual trust and fully shared accomplishment; and when it demonstrates responsible stewardship of all resources entrusted to us.

In addition, in recognition of and commitment to the global nature of the Habitat for Humanity mission, each U.S. affiliate is expected to contribute (tithe) at least 10 percent of its undesignated cash contributions to Habitat for Humanity's international work.

#### Agreement to Covenant

In recognition of the Mission Principles stated in this Covenant, Habitat for Humanity International and North Central Connecticut, Habitat For Humanity covenant as follows.

#### Habitat for Humanity International Covenants:

- To support the work of Habitat for Humanity affiliated organizations through program development, communication, learning opportunities, advocacy, and protecting and promoting the good name of Habitat for Humanity.
- To coordinate global fund-raising efforts.
- To create a global movement around the need for decent and affordable housing.
- To administer tithe funds contributed by affiliates in support of the efforts of Habitat for Humanity national organizations and affiliates.

#### North Central Connecticut, Habitat For Humanity Covenants:

- To support the work of Habitat for Humanity affiliated organizations through program development, communication, learning opportunities, advocacy, and protecting and promoting the good name of Habitat for Humanity.
- To comply with the minimum operational standards contained in an annual certification process.
- To conduct its operations within its defined service area.
- To tithe for Habitat for Humanity's housing work outside the United States.
- To reject any support that is conditioned on deviating from the Mission Principles outlined earlier or other approved policies and practices.
- To conduct its operations in a manner that protects and promotes the good name of Habitat for Humanity and contributes to the growth of the Habitat for Humanity movement and is in the best interests of other affiliates and of Habitat for Humanity International including, but not limited to, actions that are specified in this covenant and in Habitat for Humanity policies.

This Covenant is valid upon approval by the affiliate board of directors and a designated representative of Habitat for Humanity International.

## Covenant Signatures

#### Habitat for Humanity International:

By: Mande Butler, Vice President, U.S. Operations  
08/01/2023

**By: North Central Connecticut, Habitat For Humanity:**

08/01/2023

**Covenant Approval by Board of Directors**

**I certify that the Covenant between Habitat for Humanity International and North Central Connecticut, Habitat For Humanity was approved by the board of directors at a meeting held on:**

08/01/2023

**Quality Assurance Checklist Approval by Board of Directors**

**I certify that the Quality Assurance Checklist for North Central Connecticut, Habitat For Humanity was approved by the board of directors at a meeting held on:**

08/01/2023

**Secretary of Board of Directors (name only):**

Anne Hamilton

If any of the below information is incorrect or missing, please take this opportunity to update these fields.

### **Board Secretary Information**

**Name**

Anne Hamilton

**Phone:**

8609163890

**Email:**

ahamilton105@gmail.com

### **Board President Information**

**Name**

Crystal Floyd

**Phone:**

+1 (860) 541-2208 \*101

**Email:**

cfloyd@fairviewcapital.com

### **Board Vice President Information**

**Name**

Steven Hernandez

**Phone:**

(860) 541-2208 \*2207

**Email:**

steven.hernandez@cga.ct.gov

### **Board Treasurer Information**

**Name**

Ellen Below

**Phone:**

(860) 541-2208 \*2207

**Email:**

ellen.below@talcottresolution.com

**Affiliate Contact Information**

Please take a moment to update any blank fields and/or correct any wrong information.

**Name:**

Karraine Moody

**Title:**

Contact Person;ED/CEO

**Phone:**

+1 (860) 541-2208 \*2209

**Email:**

karraine@hfhnc.org

**Affiliate Website URL:**

www.hfhnc.org

**Board Approval and Certification**

	Yes
The affiliate board of directors has reviewed the answers provided on this U.S. Affiliated Organization Covenant and Quality Assurance Checklist, certified them as correct, and approved this submission as an accurate declaration of the affiliate. We understand that failure to submit a timely and accurate Covenant and QA Checklist may result in loss of good standing or other disciplinary action.	X

**Optional QA Checklist Feedback**

Do you have any general feedback about the Covenant and QA Checklist you would like to share with our team? Responses might include feedback about specific questions, items you found confusing, ideas for improvements, or the ease or difficulty of using this survey tool to submit your Covenant and QA Checklist. We review all responses as we look to make adjustments in the future. Thank you!

# **BOARD NOMINATION**



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## Doug Elliot

Financial Accounting and Advisory Services at Marcum LLP

Wethersfield, Connecticut, United States

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Marcum LLP



The University of Connecticut  
School of Business

## About

Experienced Audit and Advisory Senior Manager with a demonstrated history of working in the external audit and financial accounting and advisory services industries. Skilled in Audit, Accounting, Generally Accepted Accounting Principles (GAAP), Internal Controls, and Leadership. Strong accounting professional with a Masters of Science focused in Accounting from The University of Connecticut School of Business.



Today, at RvirtualCFO, we're taking a moment to give a big shoutout to all our incredible non-profit clients. 🍷 To all non-profits out there seeking...

Liked by Doug Elliot

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## Experience



### Financial Accounting and Advisory Services

Marcum LLP

Jan 2021 - Present · 2 years 8 months

Marcum LLP is one of the largest independent public accounting and advisory services firms in the nation, with offices in major business markets throughout the U.S., as well as select international locations. Headquartered in New York City, Marcum provides a full spectrum of traditional tax, accounting, and assurance services; advisory, valuation, and litigation support; managed accounting services; and an extensive portfolio of specialty and niche industry practices. The Firm serves both...

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### Deloitte

3 years 1 month

Audit Senior Manager



### **Audit Manager, CPA**

Jan 2018 - Aug 2020 · 2 years 8 months

Hartford, Connecticut, United States



### **Pratt & Whitney**

1 year 9 months

### **Accounting Manager**

May 2017 - Jan 2018 · 9 months

Assistant Controller - PW1100G-JM Engine Leasing

Accounting Manager - UT Finance/Pratt & Whitney Engine Leasing

### **Accounting Specialist**

May 2016 - May 2017 · 1 year 1 month

East Hartford, CT



### **Audit Senior, CPA**

Deloitte

Sep 2011 - May 2016 · 4 years 9 months

Hartford, Connecticut Area



### **Catcher**

Milwaukee Brewers Baseball Club

Jun 2011 - Aug 2011 · 3 months

Helena, Montana

Minor League Baseball Player

## **Education**



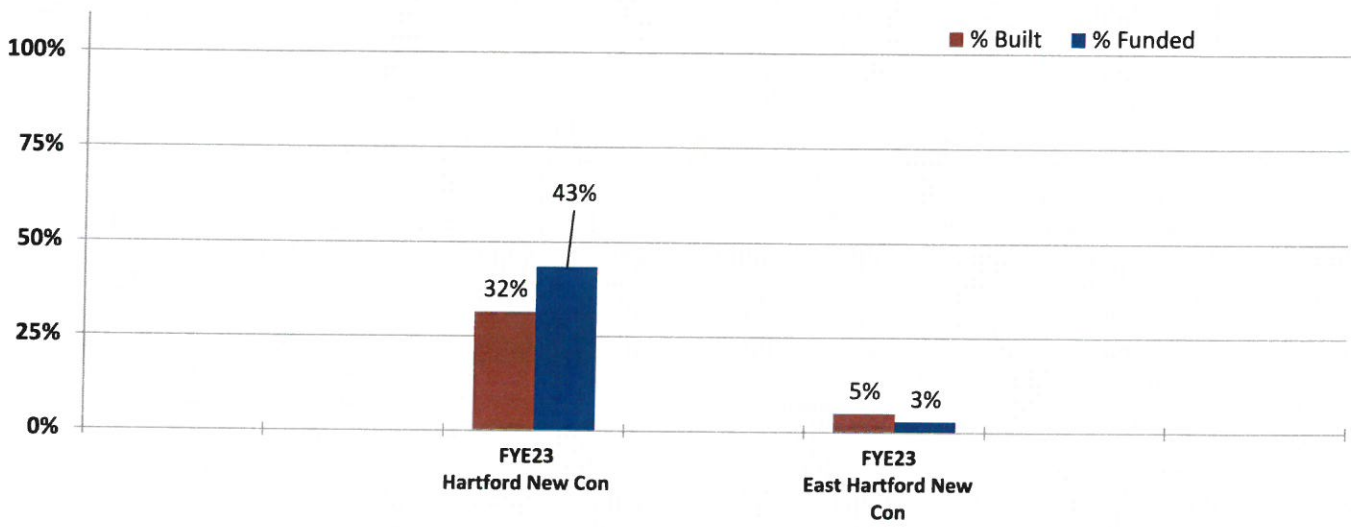
## **FINANCE REPORTS**

**Habitat for Humanity North Central Connecticut, Inc.**  
As of August 22, 2023

Available Cash		Cash Needs	
Checking/Savings		Accounts Payable	
10100 Windsor Federal #74373186	\$96,383.75	20000 Current	\$100,655.66
10101 Windsor Federal Sweep #74373194	\$503,849.97	1-30 Days Past Due	\$1,495.86
10102 Windsor Federal HUD/SHOP #74630429	\$300.00	31-60 Days Past Due	(\$973.67)
10104 Peoples Bank 8593	\$433,000.00	61-90 Days Past Due	\$0.00
10105 M&T Bank 4224	\$100,872.61	91+ Days Past Due	(\$3,205.51)
10201 Liberty Bank #1833645	\$150,919.46		<b>\$97,972.34</b>
10202 Cash Register	\$1,739.11		
<b>Total Checking/Savings</b>	<b>\$1,287,064.90</b>	Credit Cards	
		22000 Webster Credit Card #5734	\$13,731.30
<b>Other Current Assets</b>			<b>\$13,731.30</b>
14999 Undeposited Funds	\$4,419.42		
<b>Total Current Assets</b>	<b>\$4,419.42</b>	Long Term Liabilities	
Accounts Receivable		29010 Assigned Mortgages WFS	\$288,442.19
12000 Current	\$55,450.81	29100 Assigned Mortgages CHFA	\$228,820.83
1-30 Days Past Due	\$7,808.17	29160 Assigned Mortgages Peoples Bank	\$92,014.24
31-90 Days Past Due	\$0.00	29175 Notes Payable SHOP/HUD	\$32,555.54
61-90 Days Past Due	\$13,047.31	29200 Note Payable SBA	\$141,295.00
91+ Days Past Due	\$25,211.94		<b>\$783,127.80</b>
<b>Total Accounts Receivable</b>	<b>\$101,518.23</b>	Total Long Term Liabilities	
<b>Total Available Cash</b>	<b>\$1,393,002.55</b>	Payroll & Taxes	
		Next Pay Date	08/23/23
			<b>\$60,329.26</b>
		<b>Total Cash Needs</b>	<b>\$965,160.70</b>
		Total Available Cash	
		Estimated Payroll Cost	
		Available Cash for Payables	

**HFHNCC - BOARD OF DIRECTORS DASHBOARD**  
**JULY 2023**

**HABITAT HOMES: WORK-IN-PROGRESS BUILT AND FUNDED STATUS**



				5 New Con Northeast Hartford (REFLECTS ALL)		10 New Con East Hartford (Burnside)			
Primary Sponsor				ARPA 1.5MIL IND: CARS, VETERAN CORP: 23GOLF, 24GOLF, CBD NAA, EMP MATCH, BAT FAITH: HOF SPONSOR: PROPERTY BREAKDOWN		IND; WB, PBD, EDU, ESTATE BOARD; BOARD BUILD CORP; PLAYHOUSE HOUSE SPONSORS BELOW			
Amount Funded				\$649,100		\$113,416			

# **AUDIT REVIEW**

# STRATEGIC PLAN DISCUSSION

# Performance Metrics

## OUTCOME PRIORITIES

### PERFORMANCE MEASURES

#### TARGETS

### Strategic Theme 1: Build Community Impact

C1 Increased and sustained affordable homeownership in prioritized neighborhoods, in alignment with the HFHI Housing Program Guiding Principles.

	Year 1: July 1, 2021 – June 30, 2022	Year 2: July 1, 2022 – June 30, 2023	Year 3: July 1, 2023 – June 30, 2024	3 Year Targets
# Homes Completed (new, rehab, recycle)	8	8	10	26
# Critical Home Repair	8	10	10	28
# A Brush with Kindness	14	15	20	49
# Individuals Completing 1+ elective FFC	15	20	20	55
Total Families Served	45	53	60	158
% Surveyed Households reporting Habitat has improved their quality of life. Next survey in 2023.		100%		100%

### Strategic Theme 2: Build Sector Impact

C1 All Habitat stakeholders are meaningfully engaged in support of Habitat's programs and activities.

C2 Green building and Sustainability.

C3 Increase financial literacy towards homeownership in Habitat communities beyond our own homeowners.

The execution of the existing **Marketing & Communications Plan** and **Volunteer Engagement Plan**, each of which includes approaches, measures, and targets tailored to specific stakeholder groups.

Continue to build upon sustainability build model within construction/ homeownership programs.

Reduce carbon footprint across HAH as an organization

Partner with other community based organizations to support affordable housing.

	Quarterly accountability in board meetings	Quarterly accountability in board meetings	Quarterly accountability in board meetings	Quarterly accountability in board meetings
80% Energy star rated homes, repairs, rehabs	80% Energy star rated homes, repairs, rehabs	80% Energy star rated homes, repairs, rehabs	80% Energy star rated homes, repairs, rehabs	80% Energy star rated homes, repairs, rehabs
Establish paper use and recycling baseline	20% reduction of paper, 20% increase in recycling from Year 1	20% reduction of paper, 20% increase in recycling from Year 2	20% reduction of paper, 20% increase in recycling from Year 2	36% reduction in paper and 36% increase in recycling from 2022
Service % increase year over year	Service % increase year over year	Service % increase year over year	Service % increase year over year	Service % increase year over year

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# Performance Metrics (continued)

## OUTCOME PRIORITIES

### PERFORMANCE MEASURES

#### Strategic Theme 3: Build Societal Impact

#### TARGETS

		Year 1: July 1, 2021 – June 30, 2022	Year 2: July 1, 2022 – June 30, 2023	Year 3: July 1, 2023 – June 30, 2024	3 Year Targets
01	Habitat homeowners are engaged in the civic life of their communities.	YOY % Increase	YOY % Increase		
02	Habitat serves as a leading voice in growing awareness of housing as a critical foundation for breaking the cycle of poverty.	YOY % Increase	YOY % Increase	YOY % Increase	
	% Habitat households with 1+ active Habitat Ambassador. Ambassadors attend non-Habitat events and serve as a voice for civic engagement.	YOY % Increase	YOY % Increase		
	# Relevant housing coalitions, campaigns, and conversations (as determined by the Staff and Board) with Habitat representation.				
	Mobilize volunteers as hearts, hands and voices for the cause of adequate, affordable housing				

#### Strategic Theme 4: Build A Sustainable Organization

01	Affiliate activities are monitored to support continuous improvement.	Execution on the Board Governance Checklist.			
		Execution on the Board Accountability Dashboard			
02	A strong financial position is supported by sound financial management.	Departments and activities meeting annual goals. The meeting (or exceeding) of budgetary and other financial goals.	Quarterly accountability in board meetings Quarterly accountability in board meetings 100% 100%	Quarterly accountability in board meetings Quarterly accountability in board meetings 100% 100%	Quarterly accountability in board meetings Quarterly accountability in board meetings 100% 100%
03	Affiliates Revenue Development Plan supports strategic priorities.	The adherence to the Habitat Best Practices and Annual Policy Review – Next one due in 2023 The execution of the 2021-2024 Resource Development Plan that includes approaches, measures, and targets tailored to specific stakeholder groups Development Revenue Goal	Quarterly accountability in board meetings Quarterly accountability in board meetings 100% Adherence 100% Adherence	Quarterly accountability in board meetings Quarterly accountability in board meetings 100% Adherence 100% Adherence	Quarterly accountability in board meetings Quarterly accountability in board meetings 100% Adherence 100% Adherence
		Board of Directors Goal	\$2,025 M	\$2.3M	\$6,925,000
		Board Referrals	\$100,000	\$115,000	\$345,000
		Board Development Activity	Minimum 1	Minimum 1	Minimum 3
		Individual Board Member Giving	100% at 1 or above	100% at 1 or above	100% at 1 or above
		Capital Campaign 2021-2026	3% Increase YOY	3% Increase YOY	9.3% increase over 3 Yrs.
04	The Restore effectively supports the affiliates mission.	Restore net income (Bloomfield)	TBD	TBD	\$5M total by 2026
		Restore net margin (Bloomfield)	211,000	217,800	662,500
			17.60%	18%	18%

HARTFORD AREA HABITAT FOR HUMANITY

STRATEGIC VISION 2021-2024

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# HFHNCC: Habitat 101

*Building Hope and Opportunity with  
Sustainable, Affordable Homes*



# Habitat 101: Who is Habitat for Humanity?

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**Habitat Mission:** *Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope.*

**Habitat Vision:** *A world where everyone has a decent place to live.*

## **Habitat Principles:**

- *Demonstrate the love of Jesus Christ*
- *Focus on shelter*
- *Advocate for affordable housing*
- *Promote dignity and hope*
- *Support sustainable and transformative development*



# Habitat 101: Who is Habitat for Humanity?

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## Habitat Background:

- Habitat International was founded in 1976 by couple Millard and Linda Fuller in Americus, Ga. Headquartered now in Atlanta, Ga.
- A nonprofit organization that helps people throughout the US and around the world build or improve a place they can call home
  - How do we accomplish this?
    - Volunteers and strategic corporate and community partnerships
    - Habitat homeowners help build their own homes and pay an affordable mortgage
  - Programs/Initiatives:
    - Women Build
    - Home Preservation
    - Veterans Build
    - Youth Engagement
    - Cars for Homes
    - AmeriCorps Build A Thon
    - Habitat ReStore
    - Playhouse Build
- It is a Christian organization. Habitat for Humanity and its affiliate organizations will not proselytize. Habitat will not work with entities or individuals who insist on proselytizing as part of their work with the organization

# Habitat 101: Why do we do this?

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## Affordable Housing Crisis

- Nationwide
  - Habitat/Harvard University's annual *State of the Nation's Housing* report key takeaways:
    - More than 1 in 7 households paid over half of their income on housing
    - Cost burdens rose most for those earning between US\$30,000 and US\$45,000, an increase of 4.2 percentage points, and for Black households, up 2.4 percentage points
    - Underbuilding has led to an all-time shortage of for-sale homes as well as too few affordable rentals
    - The U.S. now has a deficit of 3.8 million homes, with the greatest supply shortages at low-income price points
    - Rising prices and spiking interest rates has effectively priced out 4 million renter households that previously could afford a home
- Connecticut
  - - 85,403, shortage of rental homes affordable and available for extremely low-income renters
  - 66 %, percentage of extremely low-income renter households with severe cost burden

# Habitat 101: Why do we do this?

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## Creating Generational Wealth

- Severely cost burdened households are more likely to:
  - Sacrifice necessities like healthy food and healthcare to pay rent and prevent homelessness
    - 33.3% of families are homeless in America
- Financial impacts can be felt for generations
  - A 2018 study found a 4% decrease in adult income for every year a child spent in low-resource neighborhoods before age 23 while
  - Conversely, every childhood year spent in high-resource neighborhoods resulted in a 4% increase in adult income
- Habitat homeowners are given the tools to achieve strength, stability and independence they need to build a better life for themselves and for their families



# Habitat 101: Why do we do this?

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## Neighborhood Revitalization Partner

- Revitalize Urban Communities
  - Neighborhood Beautification
  - Rehab/build on vacant or blighted properties (i.e. North End Hartford)
- Build in Higher Opportunity Neighborhood (HON) Zones
  - HON Zones (i.e. Windsor) have low unemployment, better performing schools, lower crime & greater availability of quality, affordable housing stock
  - Children growing up in these neighborhoods generally have better opportunities for upward economic mobility, as well as better health outcomes and higher educational attainment
- By building in these areas, neighborhoods, towns and cities see:
  - Increase in tax revenues
  - An increased in homeowner occupancy
  - Businesses returning to the area and investing in the community
  - Pride in their communities and renewed interest or attraction to the neighborhood
  - Reduction in crime and vagrancy

# Habitat 101: Why do we do this?

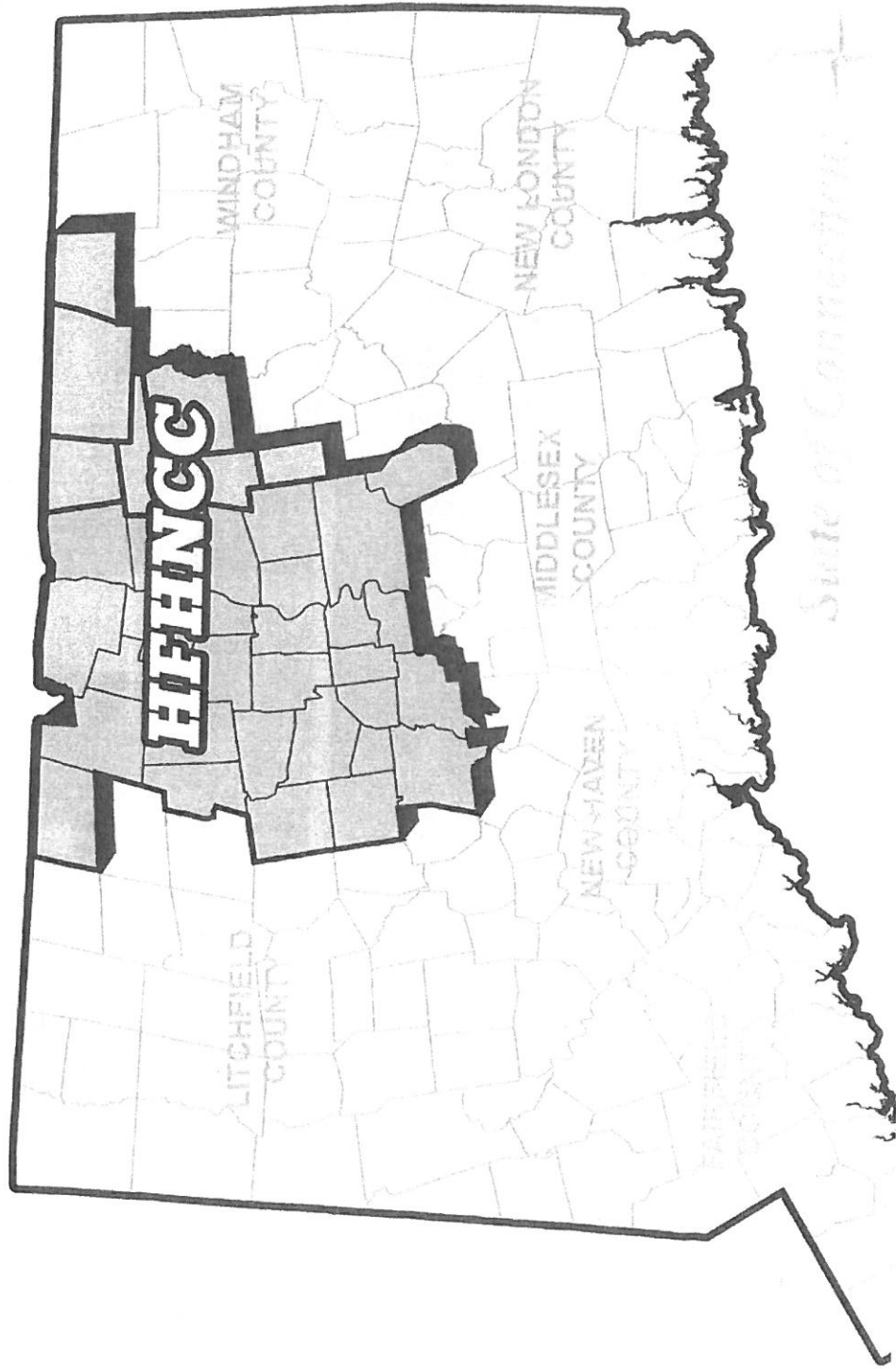
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Building Sustainable Homes = Affordable Homes for a Lifetime

# Habitat 101: Common Misconceptions

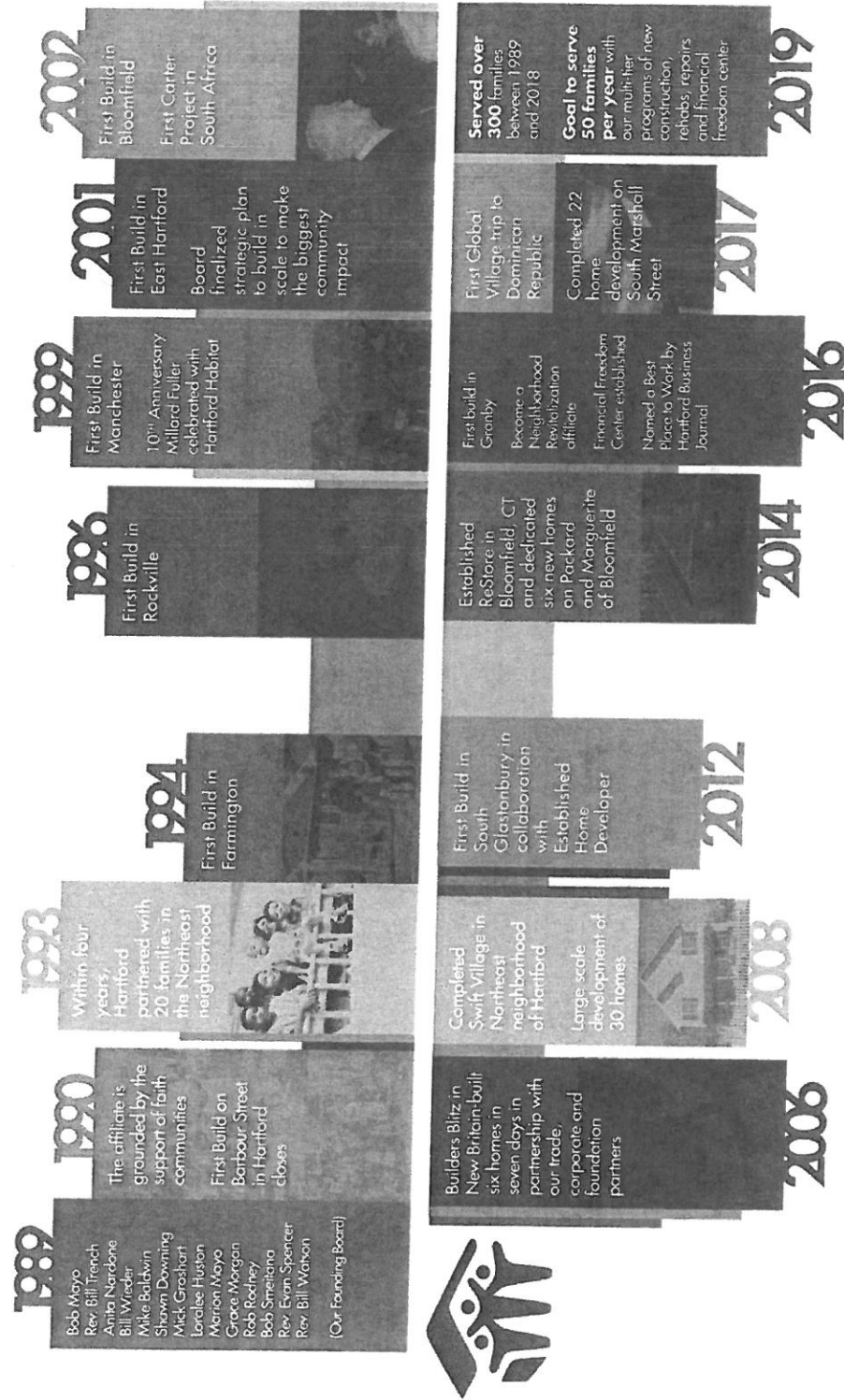
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- An organization that gives away homes – NO!
  - We are “hand up not a handout” organization
    - Prospective homeowners must fulfill
      - 50 hours of financial literacy courses to qualify for a Habitat home
      - 150 hours of sweat equity, building their home alongside volunteers and contractors
      - Pay off their low-income mortgage
- Habitat only builds homes – Nope.
- Habitat homes reduces property values – False.
- Habitat homes are only available to certain types of people – Wrong.
- Habitat homeowners are dependent on government assistance – Incorrect.
- We build inferior, low-quality homes – Absolutely baseless.
- Owning a Habitat home is more expensive than renting – So Not True.





# HFHNCC 101: Our History



# HFHNCC 101: Renewed Strategic Direction

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- A new strategic direction implemented in 2014 initiating transition from home builder to neighborhood revitalization partner
  - Revised focus:
    - Number of families served instead of homes built
    - Revitalize urban neighborhoods
    - Expand its reach to rural communities
- 30<sup>th</sup> Anniversary (2018) – Commitment to build Zero Energy Ready/NetZero Homes
  - First NetZero Energy home built by a Habitat affiliate in Hartford & Connecticut – located on Roosevelt Ave.
- As outlined in its 2021-2024 strategic plan, the organization seeks to:
  - Expand its footprint (regional approach)
  - Deepen community engagement (neighborhood revitalization)





www.hfhnc.org

860-541-2208

# OUR IMPACT

THANKS TO PARTNERS LIKE YOU

Creating a world where everyone has a safe, decent and affordable place to call home...

**10** homes closed in 2022

over **350** families served to date

over **1,500** individuals have a place to call home

**40** towns served

over **4,000** volunteers hosted annually

over **\$40** million dollars added to Greater Hartford Region's tax base

**91%** portion of budget spent on programs and expenses

**150** hours of sweat equity performed by each homeowner

over **50** hours of financial literacy completed by each homeowner

**ReStore**  
Thousands of people feel in their spirit filled with home improvement treasures  
Shop, Donate, Support Our Restores, Locations: Bloomfield & Vernon

**70** years  
**CHARITY NAVIGATOR**  
Four Star Charity

**2ND** Best Places to Work in Connecticut  
ReStore Opened in 2022  
1991-2022 9 YEARS

**84%** homeowners' children graduate high school

Served over **60** families with critical repairs

ALL HOMES **3.0** ENERGY STAR CERTIFIED

our goal is to help **50** families annually

# HFHNCC 101: Tolland County Expansion

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## Why???

- Tolland County Expansion
  - With the housing affordability crisis, HFHNCC saw the opportunity and need to expand our footprint and services to include Tolland County
  - The expansion allows us to serve more families and ensure more opportunities for affordable homeownership are available
- Name Change
  - The new name reflects our connection to Hartford and Tolland counties as well as the International organization
- Vernon ReStore Grand Opening
  - A way for the community to get acquainted with HFHNCC and our services.
  - It also serves as our resource hub in Tolland County



# HFHNCC 101: 2023 – 2024 Goals

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- Serve 50 families a year
- The communities within which we work, and organizations with whom we partner, will see Habitat as a necessary partner in a community based, family centered, catalytic economic strategy

# HFHNCC: In-Progress

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- Build Projects
  - March – Capitol Ave Dedication
  - June – Burnside Hope Development Groundbreaking
  - Hartford Northeast Neighborhood (5 homes)
  - Framing Warehouse
- Tolland County
  - On-going – Community Speaking Engagements & Advertising
  - August – Worthington Vineyard & Winery
  - October – ReStore Anniversary



Build Community Impact		YEAR 1-2022	YEAR 2-2023	YEAR 3-2024	TARGETS
	Increased and sustained affordable homeownership in prioritized neighborhoods, in alignment with the HFHI Housing Program Guiding Principles	# Homes Completed (new, rehab, recycle)	7	8	
		# Critical Home Repair	7	8	
		# A Brush with Kindness	12	7	
	Increased financial literacy of Habitat families and others from prioritized neighborhoods.				
	<b>Total number of families served</b>	0	16		
		27	39		
<b>Build Sector Impact</b>					
	All stakeholders are meaningfully engaged in support of Habitat's programs and activities.				
	Green building and Sustainability	Refer to Ryan	Refer to Ryan		
	Reduce carbon footprint across HAH as an organization	Refer to Kris	Refer to Kris		
		Refer to Karra	Refer to Karra		
	Increase financial literacy towards homeownership in Habitat communities beyond our own homeowners. Partner with other community based organizations to support affordable housing	Worked with 3 Entities	Now working with 5 Advocacy Orgs		
<b>BUILD SOCIETAL IMPACT</b>					
	Habitat homeowners are engaged in the civic life of their communities.	50% engaged in some form of civic or volunteer effort			
	Habitat serves as a leading voice in growing awareness of housing as a critical foundation for breaking the cycle of poverty	Not active	In process		

## Volunteer Services Board Overview (FYE2023)

<u>Number of Volunteer Events Hosted Through FYE2023</u>		
<u>Type</u>	<u>Group</u>	<u>Event Count</u>
<u>ReStore</u>	Daily Recurring	478
	Public Opportunity	174
	Private Reservation	42
	<b>Event Sub-total</b>	<b>694</b>
<u>Construction</u>		
	Crew Leader	241
	Public Opportunity	90
	Private Reservation	133
	<b>Event Sub-total</b>	<b>464</b>
<u>Volunteer Services</u>		
	Virtual Trainings	128
	Ambassador Trainings	6
	Playhouse Trainings	2
	Youth Events/Ops	8
	Adult Youth Support	2
	Community Events	7
	<b>Event Sub-total</b>	<b>153</b>
<u>Development</u>		
	Playhouse Builds	4
	Stuffing Parties	5
	<b>Event Sub-total</b>	<b>9</b>
<u>Family Services</u>		
	FFC Courses	13
	Family Parter Meetings	9
	<b>Event Sub-total</b>	<b>22</b>
	<b>Event Total</b>	<b><u>1342</u></b>



### Volunteer Headcounts (FYE2023)

Total Registrations	6,480 as of 06/05/2023
Total Unique Volunteers	2,700 approx; accounting for waivers and June sign up
Total Hours	30,540 approx; accounting for remaining June events

### Volunteer Survey Metrics FYE2023 (out of 175 total surveys returned)

Overall Volunteer Experience:	98.86%	reported Good or Awesome!
Felt accepted and supported by Habitat staff:	100.00%	reported agree or strongly agree
Habitat was prepared for your service:	96.00%	reported agree or strongly agree
Felt reassured after safety speech:	90.86%	reported agree or strongly agree (all other respondents reported N/A)
I understand the mission:	98.86%	report agree or strongly agree
Would volunteer with us again:	98.86%	reported probably or definitely
Would recommend volunteer to friends/family:	100.00%	reported yes!

### Volunteer Services Programs - In Expansion, Design & Development

Summer Youth Conference	scheduled 07/27/2023
Youth Ambassadors (ages 5+)	soft roll, monthly calendar (virtual & in-person ops)
Youth Engagement (ages 11-18)	developing additional activities & fundraisers
Campus Chapter Program (High School & Collegiate Level)	recruitment/expansion; program update & rollout 09/2022
Habitat Young Professionals (ages 18 - 35)	developing framework & rollout
Ambassador & Specialized Programs	increased training frequency to maximize recruitment & onboarding
Re-entry/Re-integration Program	developing with LGH Quest program
Volunteer Appreciation Event	developing CAL 2024