

Habitat for Humanity of North Central CT
Board Meeting- Wyllys Conference Room
October 3rd 5:30-7:30pm

AGENDA

- Devotion-Crystal Floyd
- Consent Agenda-Anne Hamilton

Board Committee Updates

- Governance Update- Jennifer Guidry
 - Bylaws, Conflict of Interest
 - Board Nominations
- Development Committee-Don Bates
- Work Groups will present ***at the November meeting***

Operations Update-Karraine Moody

- Tolland Update- Jim Beland
- Development and Finance Outlook
- One Habitat
- 2024 Calendar and Milestones

- Executive Session

CONSENT AGENDA

HABITAT FOR HUMANITY OF NORTH CENTRAL CONNECTICUT

MEETING OF THE BOARD OF DIRECTORS

SEPTEMBER 5, 2023

BY ZOOM

5:30 PM

ATTENDANCE:

Board Members: Bates, Below, Floyd, Hamilton, Hernandez, Farquharson, Schilke

Staff: Beland, Hansley, Moody

**A MOTION TO ACCEPT THE MINUTES AND THE BOARD RESOLUTION
REFERENCING THE SHOP LOAN WAS MADE AND SECONDED AND APPROVED.**

The Governance report and discussion were postponed.

Karraine discussed the Resolution regarding the SHOP loan. It is a grant/loan from Habitat International (given by HUD) that consists of a 75% grant and a 25% loan based on the number of houses completed. For the Hartford Five, we will receive \$15,000 per house; for Burnside, it will be \$25,000 per house.

The vote on nominations of new board members was postponed until October.

The Development Committee:

The committee is asking for input on the Participation Dashboard -- how to make it easier to use and understand. Anyone with suggestions should call Crystal.

Golf Committee:

The tournament was very successful, with many participants pleased with the new venue at the Hartford Golf Club. So far, we have grossed \$127,000, with \$4,000-\$5,000 in pledges outstanding, with expenses of +/- \$27,000. This will result in less than our anticipated goal of \$100,000.

Now that David has left the board, we are searching for a new chairman of the golf committee. M&T Bank and Pinnacle and a construction company are interested in being sponsors in 2024.

WORKING GROUPS:

Affordability: no report

ReStore: We are waiting to hear from the State of Connecticut whether it is content with the reduction of pollution on the Bloomfield site and will take us off the list of brownfields. We are also waiting for an up-to-date appraisal. We have renewed our existing 10-year lease.

Serving More Families: We continue to make new contacts in Tolland County and have a presence at a Stafford Speedway event and at the 4 Town Fair.

The current Hartford Business Journal has a feature on Karraine. We have had several Brush With Kindness projects in Tolland so far this year. (Homeowners have four years to repay the cost of repairs, which are done by contractors. We do not put a lien on delinquent projects unless the amount of repairs exceeds \$15,000, but we have had no defaults to date.) This project requires a lot of tact from our staff, as many older residents are embarrassed by the disrepair to their houses, and their pride is easily hurt.

OPERATIONS:

Jim thanked board members for their attendance at the Wine Tasting in Somers. The winery donated \$156, based on a \$1 donation for every bottle of wine sold.

On September 28, he will lead a bus tour of town officials and faith leaders from Tolland County. Volunteers are also invited. The goal is to have 25 participants; 16 have RSVP'd already. He reports that the Chamber of Commerce is very supportive of our mission, and he continues to educate people about our plans, which include moving slowly before we propose building a house.

CEO's REPORT

Karraine reminded board members that many facts about Habitat are contained in the Habitat 101, which is included in this month's meeting package. Karraine asked the board to engage with volunteers and others at branded events. In the future, she would like to deploy board members to events in order to have representation at key community/corporate/donor meetings.

The current Strategic Plan calls for us to reach 50 families a year. We have increased our number from 27 to 37 families this year, based in part on participation in the Financial Freedom Center. There were 240 households who attended this year's AIM meeting (introducing potential new homeowners to the basics and handing out application information.) This is an increase from last year, and it is evident that the need and desire for affordable housing is high. The would-be applicants who did not qualify financially were referred to the FFC in order to help them qualify when their credit improves. We sometimes refer applicants to other lenders, either conventional banks or other non-profit companies, like SINA, NACA or NINA, or to a budget coach.

The FAQs on the website pertaining to applications will be revised, and new information about Section 8 and who should be on the mortgage will be included.

We need a new survey of community engagement (the last one was done in 2018 and reported that 50% of the homeowners were engaged in one way or another.)

Karraine discussed the idea of homeownership as a way to reduce poverty, and the dual paths of advocacy and action. Though we do not have a lobbyist at the Capitol, we have asked homeowners to testify or deliver statements, and HFHNCC is a member of several organizations working on the policy level to increase homeownership opportunities. Steve noted that the more we play a role within these organizations, the more we will have a voice in the community. Karraine said she will send out the names and websites of organizations concentrating on housing.

A MOTION TO ADJOURN WAS MADE BY ELLEN AND SECONDED BY DON. IT WAS UNANIMOUSLY APPROVED.

The meeting adjourned to Executive Session at 7 pm

Respectfully submitted,

Anne M. Hamilton,
Board Secretary

FINANCE REPORTS

Habitat for Humanity North Central Connecticut, Inc.
As of September 26, 2023

Available Cash

Checking/Savings		
10100	Windsor Federal #74373186	\$108,332.34
10101	Windsor Federal Sweep #74373194	\$694,187.68
10102	Windsor Federal HUD/SHOP #74630429	\$300.00
10103	Windsor Federal 2168	\$200.00
10104	Peoples Bank 8593	\$133,000.00
10105	M&T Bank 4224	\$104,995.10
10201	Liberty Bank #1833645	\$177,281.16
10202	Cash Register	\$1,739.11
Total Checking/Savings		<u>\$1,220,035.39</u>
Other Current Assets		
14999	Undeposited Funds	\$1,811.58
Total Current Assets		<u>\$1,811.58</u>
Accounts Receivable		
12000	Current	\$11,669.89
	1-30 Days Past Due	\$54,233.63
	31-90 Days Past Due	\$7,141.51
	61-90 Days Past Due	\$0.00
	91+ Days Past Due	\$37,042.29
Total Accounts Receivable		<u>\$110,087.32</u>
Total Available Cash		<u>\$1,331,934.29</u>

Cash Needs

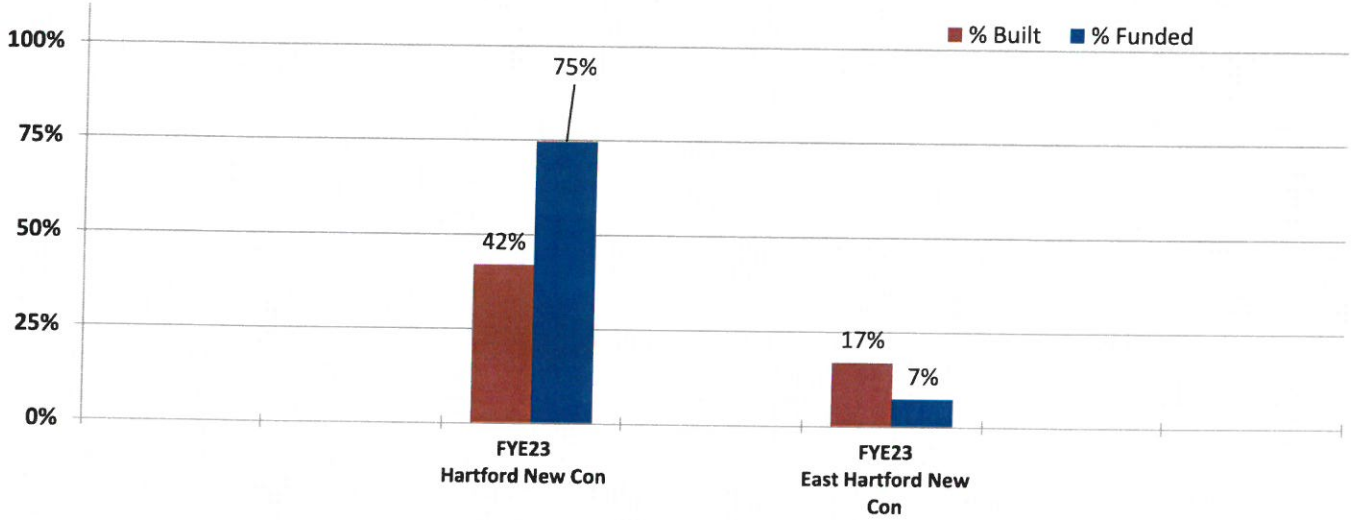
Accounts Payable		
20000	Current	\$143,045.59
	1-30 Days Past Due	\$101,534.76
	31-60 Days Past Due	(\$423.88)
	61-90 Days Past Due	\$0.00
	91+ Days Past Due	(\$2,952.40)
Total Accounts Payable		\$241,204.07
Credit Cards		
22000	Webster Credit Card #5734	\$12,407.29
Total Credit Cards		\$12,407.29
Long Term Liabilities		
29010	Assigned Mortgages WFS	\$295,794.11
29100	Assigned Mortgages CHFA	\$228,820.83
29160	Assigned Mortgages Peoples Bank	\$92,014.24
29175	Notes Payable SHOP/HUD	\$30,773.54
29200	Note Payable SBA	\$140,013.00
Total Long Term Liabilities		\$787,415.72
Payroll & Taxes		
	Next Pay Date	\$60,636.84
		10/04/23
Total Cash Needs		\$1,101,663.92

Total Available Cash
Estimated Payroll Cost
Available Cash for Payables

\$1,331,934.29
\$60,636.84
\$1,271,297.45

HFHNCC - BOARD OF DIRECTORS DASHBOARD
September 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, CBD NAA, EMP MATCH, 23BAT FAITH: HOF SPONSOR: PROPERTY BREAKDOWN BELOW		IND; WB, PBD,24GOLF,2 4BAT,HOF, EDU, 24CARS, ESTATE BOARD; BOARD BUILD CORP; PLAYHOUSE HOUSE SPONSORS BELOW			
Amount Funded				\$1,121,493		\$293,594			

Cash

Account	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23
Windsor Federal #74373186	\$ 787,719	\$ 110,000	\$ 109,544	\$ 107,799	\$ 112,955	\$ 119,940
Windsor Federal Sweep #74373194	\$ 113,445	\$ 1,080,385	\$ 768,479	\$ 1,180,941	\$ 641,122	\$ 386,103
Windsor Federal HUD/SHOP #74630429	\$ 300	\$ 300	\$ 300	\$ 300	\$ 300	\$ 300
Windsor Federal 2168	\$ 499,171	\$ 249,171	\$ 249,171	\$ -	\$ -	\$ -
Peoples Bank 8593	\$ -	\$ 1,000	\$ 1,000	\$ 433,000	\$ 433,000	\$ 433,000
M&T Bank 4224	\$ 93,103	\$ 95,178	\$ 98,017	\$ 99,513	\$ 100,873	\$ 104,995
Liberty Bank #1833645	\$ 175,991	\$ 223,713	\$ 258,973	\$ 268,398	\$ 268,432	\$ 173,842
Cash Register	\$ 1,739	\$ 1,739	\$ 1,739	\$ 1,739	\$ 1,739	\$ 1,739
Total Bank Accounts	\$ 1,671,469	\$ 1,761,486	\$ 1,487,223	\$ 2,091,691	\$ 1,558,422	\$ 1,219,919

Cash

175M

1.5M

1.25M

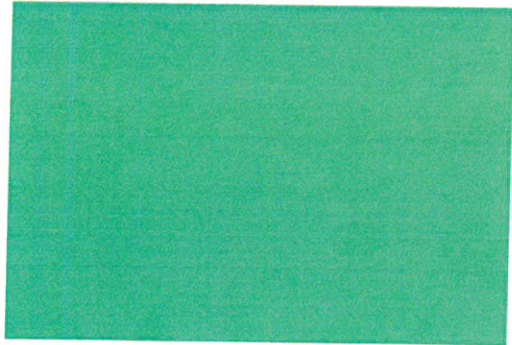
1M

750K

500K

250K

0



Jul 23

Aug 23

● Actuals

Cash Reserve

Name	Jul-23	Aug-23
Windsor Federal	754,079	506,044
Peoples United Bank	100,873	104,995
Windsor Federal HUD/SHOP	301	301
ReStore Operating Cash	270,172	175,581
Total Cash	1,125,424	786,921
3 months Construction Hard Costs Budget	(462,300)	(462,300)
3 months General Operations Budget	(538,283)	(538,283)
Additional Cash Reserve	124,841	(213,662)

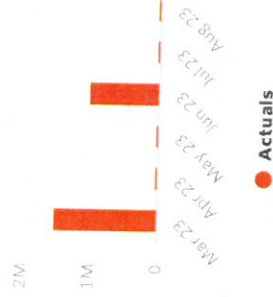
ReStore Revenue



Development Revenue



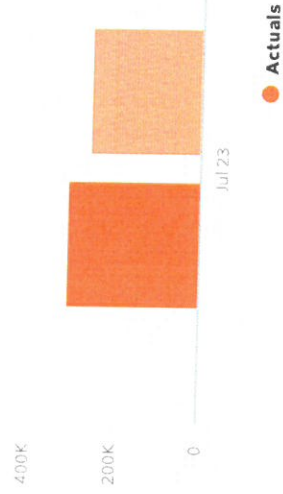
COGS



Cash vs Last Month



OpEx



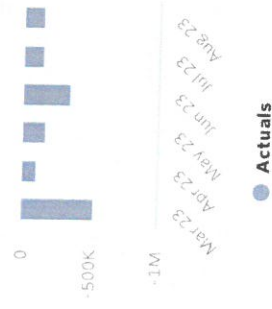
ReStore COGS YTD



Gross Margin



Operating Income



Habitat
for Humanity®
North Central Connecticut

Your QB file is closed and locked through August 2023. We emailed you a link to access your reports via Jirav. A copy of the report can also be accessed by clicking the Reports icon in the left-hand menu.

We look forward to reviewing the monthly results on our scheduled financial review call.



Our future-focused accounting services fuel the dashboards that help drive your business. The goal: To provide the information you need so you can make the decisions that grow your business.

<https://www.accountingdepartment.com/en/budgeting-forecasting-services>

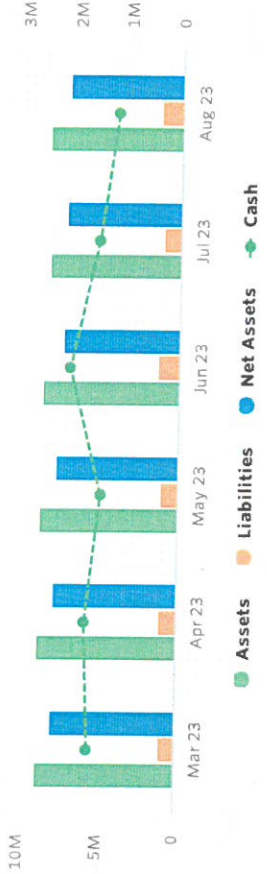
Financial Ratios

Name	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23
Current Ratio	27.1	23.1	19.4	12.2	17.8	11.3
Quick Ratio	-	-	-	-	-	-

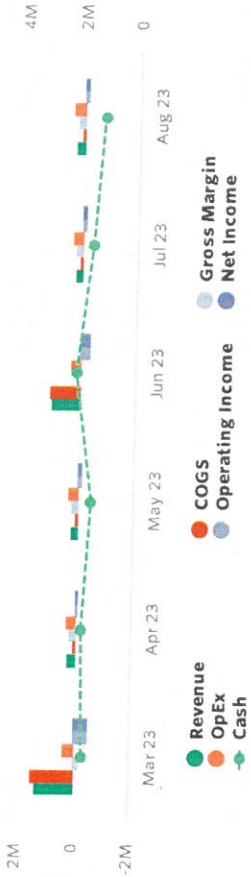
ReStore COGS



Cash Trend



Income Statement



HFH - Conference Call Notes for 9/25/23

Heather Higgins <heather.higgins@AccountingDepartment.com>

Mon 9/25/2023 3:04 PM

To: April Hansley <april@hfhnc.org>; Karraine Moody <karraine@hfhnc.org>

Cc: Finance Department <finance@hfhnc.org>; Cornelius Nzume <cornelius.nzume@AccountingDepartment.com>; Accounting Department <hfhnc@accountingdepartment.com>

Hi April, Karraine & Finance Team,

Thank you for joining our call 9/25/23. I have provided a summary of our call below. Please let me know if you have any questions or additional comments.

Call Notes:

Attendees: Heather, Cornelius, Karraine, April

Conference Call Notes

- We discussed the salary variances versus the budgeted amounts as discussed in the Finance Committee meeting last week
 - Karraine will sell a mortgage for approximately \$150,000 and we will adjust the budget the cover the variances
 - Heather pulled together a spreadsheet highlighting the variances from June to August of 2023
 - She will finish the spreadsheet by making sure all currently non-filled positions are added as filled and adding the variances from the 401K. She will then send the spreadsheet to Karraine.
 - Heather and Cornelius will meet next week to discuss the budget in Jirav
 - The EIDL loan was not included in the PPP forgiveness
 - April will send the documentation and Karraine will pay off the total \$10,000

Thanks,

Heather

Heather Higgins

Senior Accounting Specialist

Certified Bill.com Expert

AccountingDepartment.com, LLC

Phone: (888) 858-9919 Ext. 306

Email: Heather.Higgins@AccountingDepartment.com

Zoom: <https://link.edgcpilot.com/s/66288dec/BuizVf2IP00Pcg9cfcfp5RzUA?u=https://zoom.us/j/7428888888>

Web: https://link.edgcpilot.com/s/c549134a/pjDBc_63REmYUR2f8NkPIQ?u=https://www.accountingdepartment.com/



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GOVERNANCE

CONFLICT OF INTEREST & ETHICS POLICY

RESOLVED: That the Board of Directors of Habitat for Humanity of North Central Connecticut, Inc. (the "Board") hereby assigns to the Audit Committee the following duties and responsibilities in the area of Conflict of Interest and Ethics (the "Policy" or "Resolution"):

1. To implement the long-standing policy of Habitat for Humanity of North Central Connecticut, Inc.

That the Board members and other employees of the organization should always act in the best interest of Habitat for Humanity of North Central Connecticut, Inc. and avoid any situation which does or may involve a conflict between their personal interest and the interest of Habitat for Humanity of North Central Connecticut, Inc.; and

That an actual or potential conflict of interest occurs when a Board member or an employee is in a position to influence a decision that may result in personal gain or gain for another individual or organization as a result of Habitat for Humanity of North Central Connecticut, Inc.'s business dealings;

That it is in the best interest of Habitat for Humanity of North Central Connecticut, Inc. that continuing efforts be made to determine whether any such conflicts of interest do now, or might in the future, exist and, if so, to see that the conflicts are eliminated and/ or that the interest of Habitat for Humanity of North Central Connecticut, Inc. are properly protected; and

That all board members and other employees of Habitat for Humanity of North Central Connecticut, Inc. should be alert and diligent to avoid situations or transactions involving conflicts of interest, and where such conflicts of interest do exist, to report the same to Habitat for Humanity of North Central Connecticut, Inc. to the end that the interest of Habitat for Humanity of North Central Connecticut, Inc. may be properly protected; and

That such board members and other employees of Habitat for Humanity of North Central Connecticut, Inc. should bear in mind that counsel has advised the Board that a "conflict of interest" might exist in any situation in which the individual may be in position to use his position with Habitat for Humanity of North Central Connecticut, Inc. for personal gain or to obtain a benefit for themselves or others to the possible detriment of Habitat for Humanity of North Central Connecticut, Inc., whether or not detriment to Habitat for Humanity of North Central Connecticut, Inc. actually results;

2. To cause the Chief Executive Officer of Habitat for Humanity of North Central Connecticut, Inc., at least annually, to transmit to all Board members and such other employees as may be designated by the Board President, a letter which shall confirm in all respects to the intent of this Resolution, inquiring whether any such board members, officers or other employees are involved in conflict of interest situations or transactions;
3. To cause all such board members, and other employees promptly to report to the Chief Executive Officer of Habitat for Humanity of North Central Connecticut, Inc. or the Audit Committee any situation presently existing, or which may potentially exist in the future, which might involve a conflict of interest as above defined; and to cause the Chief Executive Officer

or Audit Committee of Habitat for Humanity of North Central Connecticut, Inc. promptly to transmit all such conflict of interest which may be reported to it, and in any case which shall be deemed appropriate by the Audit Committee, report the matter to the Board which will review such report and vote on the action that should be taken in the absence of any board member who may be implicated in such alleged conflict of interest.

4. To cause the Board to begin procedures for addressing the actual or potential conflict of interest as follows:
 - a. An interested person may make a presentation at the Board or Audit Committee meeting, but after the presentation, they shall leave the meeting during the discussion of, and the vote on, the transaction or arrangement involving the actual or potential conflict of interest;
 - b. The President of the Board or chair of the Audit Committee shall, if appropriate, appoint a disinterested person or committee to investigate alternatives to the proposed transaction or arrangement;
 - c. After exercising due diligence, the Board or Audit Committee shall determine whether Habitat for Humanity of North Central Connecticut, Inc. can obtain with reasonable efforts a more advantageous transaction or arrangement from a person or entity that would not give rise to a conflict of interest;
 - d. If a more advantageous transaction or arrangement is not reasonably possible under circumstances not producing a conflict of interest, the Board or Audit Committee shall determine by a majority vote of the disinterested Directors whether the transaction or arrangement is in Habitat for Humanity of North Central Connecticut, Inc.'s best interest, for its own benefit, and whether it is fair and reasonable. In conformity with the above determination, it shall make its decision as to whether to enter into the transaction or arrangement.
5. If the Board or Audit Committee has reasonable cause to believe a Board member has failed to disclose actual or potential conflicts of interest, it shall inform that member of the basis for such a belief and afford the member an opportunity to explain the alleged failure to disclose. If, after hearing the member's response and after making further investigations as warranted by the circumstances, the Board or Audit Committee determines the member has failed to disclose an actual or potential conflict of interest, it shall take appropriate disciplinary and corrective action.
6. Each Board member shall annually sign a statement that affirms such person:
 - a. Has received a copy of the Policy;
 - b. Has read and understands the Policy;
 - c. Has agreed to comply with the Policy; and
 - d. Either has no conflict of interest to report and are in compliance with the Policy or are reporting current, previously unreported, or potential conflicts of interest;
 - e. Has answered the questions within the statement accurately and completely to the best of their knowledge and belief;
 - f. Will promptly notify the Chief Executive Officer or the Audit Committee, if applicable, immediately if they become aware of an error or material change to the information on this statement; and

- g. Understand that Habitat for Humanity of North Central Connecticut, Inc. is a nonprofit 501(c)(3) organization which must engage primarily in activities that accomplish one or more of its tax-exempt purposes in order to maintain its federal and state tax-exempt status.
- 7. Habitat for Humanity of North Central Connecticut, Inc. prohibits any form of disciplinary, reprisal, intimidation, or retaliation for reporting a potential conflict of interest or violation of this Policy or cooperating in any related investigation.
- 8. This Policy is not intended to restrict communications or actions protected or required by state or federal law.

To the Board of Directors of Habitat for Humanity of North Central Connecticut, Inc.:

The attached resolution passed by the Board of Directors (the "Board") addresses Habitat for Humanity of North Central Connecticut, Inc.'s policy on conflicts of interest and ethics. As a matter of practice, we require this statement to be filed annually. Please become familiar with the policy and respond to the questions below. If your response is negative, please separately describe each exception resulting in your negative response.

By signing this statement, you certify that you:

1. Have received a copy of the attached Conflict of Interest & Ethics Policy (the "Policy");
2. Have read and understood the Policy;
3. Have agreed to comply with the Policy;
4. Either have no conflict of interest to report and are in compliance with the Policy or are reporting current, previously unreported, or potential conflicts of interest;
5. Have answered the questions below accurately and completely to the best of your knowledge and belief;
6. Will promptly notify the Chief Executive Officer or the Audit Committee, if applicable, immediately if you become aware of an error or material change to the information on this statement; and
7. Understand that Habitat for Humanity of North Central Connecticut, Inc. is a nonprofit 501(c)(3) organization which must engage primarily in activities that accomplish one or more of its tax-exempt purposes in order to maintain its federal and state tax-exempt status.

You may add additional pages as needed. If you have any questions regarding this statement, please contact the Chief Executive Officer or the Audit Committee.

I have read and understand the Board's Policy addressing Habitat for Humanity of North Central Connecticut, Inc.'s policy on conflicts of interest and ethics. To the best of my knowledge and belief:

A. I am in compliance with the Policy and have nothing to report.

Signature

Printed Name

Date

B. I am not in compliance with the Policy, or I am aware of a current, previously unreported, or potential conflict of interest, and will attach an explanation describing

any relationship, event, activity, transaction, or arrangement I believe does or may create an actual, potential, or perceived conflict of interest, as described in the Policy.

Signature

Printed Name

Date

Please return to:

Karraine V. Moody
Chief Executive Officer
Habitat for Humanity of North Central Connecticut, Inc.
P.O. Box 1933
Hartford, CT 06144-1933

HABITAT FOR HUMANITY OF NORTH CENTRAL CONNECTICUT, INC.

AMENDED AND RESTATED BYLAWS

ARTICLE I

General

These Amended and Restated Bylaws ("**Bylaws**") are intended to supplement and implement applicable provisions of law and of the Certificate of Incorporation (the "**Certificate of Incorporation**") of Habitat for Humanity of North Central Connecticut, Inc. (the "**Corporation**").

ARTICLE II

Offices

The principal office of the Corporation shall be located within the State of Connecticut, at such place as the Board of Directors (the "**Board**") shall from time to time designate.

ARTICLE III

Membership

Section 3.1. **Members.** The Corporation shall have no members and the Corporation shall operate under the management of its Board of Directors.

ARTICLE IV

Board of Directors

Section 4.1. **Power of Board and Qualification of Directors.** All corporate powers shall be exercised by or under the authority of, and the activities, properties and affairs of the Corporation shall be managed by or under the direction if the Board of Directors. A Director need not be a resident of the State of Connecticut.

Section 4.2. **Number of Directors.** The number of Directors constituting the entire Board of Directors shall be not fewer than twelve (12) nor more than twenty-five (25). The number of Directors constituting the Board of Directors shall be the number prescribed by the Directors within the foregoing range. The number of Directors may be increased or decreased by action of the Board of Directors.

Section 4.3. **Election and Term of Directors.** As provided in the Certificate of Incorporation, the Directors, shall be divided into three (3) classes as evenly as possible to establish a staggered Board. At each annual meeting of the Board of Directors, the Board of Directors shall elect Directors as follows:

The Directors of the Corporation shall be classified, as to their term of office, into three (3) classes, as nearly equal in number as possible, designated, "Class I", "Class II" and "Class III", so that the term of office of one class of Directors shall expire each year. At each annual meeting of the Board of Directors of the Corporation, successors to the class of Directors whose terms of office expire at such annual meeting shall be elected to hold office for a term of three (3) years and until their successors shall be elected and shall qualify. If the number of Directors is changed by the Board of Director in accordance with the Bylaws, any increase or decrease shall be apportioned among the classes of Directors so as to maintain the number of Directors in each class of Directors as nearly equal possible.

No Director shall serve more than three (3) consecutive three (3) year terms, unless they have had an intervening year in which they were not a Director.

Section 4.4 ***Removal of Directors.*** Except as may otherwise be provided in the Certificate of Incorporation any one (1) or more of the Directors may be removed with or without cause at any time by action of two-thirds (2/3) vote of the Board of Directors of the Corporation. A Director may be removed only at a meeting called for that purpose, and the meeting notice must state that the purpose, or one of the purposes, of the meeting is the removal of the Director.

Section 4.5. ***Resignation.*** Any Director may resign at any time by delivering written notice to the Board of Directors, its President, or the Secretary of the Corporation. Such resignation shall take effect when such notice is so delivered unless the notice specifies a late effective date.

Section 4.6. ***Newly Created Directorships and Vacancies.*** Newly created directorships, resulting from an increase in the number of Directors, and vacancies occurring in the Board of Directors for any reason, may be filled by (i) the Board of Directors of (ii) if the Directors remaining in office constitute fewer than a quorum of the Board of Directors remaining in office constitute fewer than a quorum of the Board of Directors, the vote of a majority of the Directors remaining in office. A Director elected to fill a vacancy shall hold office until the annual meeting at which their predecessor's term would have expired.

Section 4.7. ***Meeting of Board of Directors.*** An annual meeting of the Board of Directors shall be held each year at such time and place as shall be fixed by the Board, for the election of Directors and officers and for the transaction of such other business as may properly come before the meeting. Regular meetings of the Board of Directors shall be held at such times as may be fixed by the Board. Special meetings of the Board of Directors may be called at any time by the President, or the majority of the Directors.

Regular and special meetings of the Board of Directors may be held at any place in or out of the States of Connecticut. Regular meetings of the Board may be held without notice of the date, time, place or purpose of the meeting, except that, unless stated in the written notice of the meeting, no bylaw may be brought up for adoption, amendment or repeal. Notice of each special meeting of the Board shall include the date, time and place of the meeting and shall be given personally, by telephone, telegraph, teletype or other form of wire or wireless communication, or by mail or private carrier not less than two (2) days before the date of the meeting and shall state the purpose or purposes for which the meeting is called.

A Director may waive any notice required by law, the Certificate of Incorporation or these Bylaws before or after the date and time stated in the notice. The waiver shall be in writing, shall be signed by the Director, and shall be delivered to the Secretary of the Corporation for inclusion in the minutes of the meeting or filing with the corporate records. A Director's attendance at or participation in a meeting waives any required notice to them of the meeting unless at the beginning of such meeting, or promptly upon their arrival, such Director objects to holding the meeting or transacting business at the meeting, and does not thereafter vote for or assent to action taken at the meeting.

Section 4.8. ***Quorum of Directors and Voting.*** Unless a greater proportion is required by law or by the Certificate of Incorporation or these Bylaws, a majority of the number of Directors prescribed in accordance with Section 4.2 shall constitute a quorum and, except as otherwise provide by law or by the Certificate of Incorporation or these Bylaws, the vote of a majority of the Directors present at the meeting at the time of such vote, if a quorum is then present, shall be the act of the Board.

Section 4.9 ***Action without a Meeting.*** Any action required or permitted to be taken at any meeting of the Board of Directors may be taken without a meeting if the action is taken by all members of the Board. Such action shall be evidenced by one (1) or more written consents describing the action taken, shall be signed by each Director and shall be included in the minutes or filed with the corporate records reflecting the action taken. Action taken under this Section 4.9 is the act of the Board of Directors when one (1) or more consents signed by all the Directors are delivered to the Corporation. The consent may specify the time at which the action taken thereunder is to be effective. A Directors consent may be withdrawn by a revocation signed by the Director and delivered to the Corporation prior to delivery to the Corporation of unrevoked written consents signed by all the Directors. Voting by proxy is not permitted.

Section 4.10. ***Meetings by Conference Telephone.*** Any one (1) or more members of the Board of Directors may participate in any meeting of the Board by, or conduct the meeting through the use of, any means of conference telephone or similar communications equipment by which all Directors participating in the meeting may simultaneously hear each other during the meeting. A Director participating in a meeting by such means is deemed to be present in person at the meeting.

Section 4.11. ***Compensation of Directors.*** The Corporation shall not pay any compensation to Directors other than to the Chief Executive Officer, who is an ex officio member of the Board for services rendered to the Corporation, except that Directors may be reimbursed for expenses incurred in the performance of their duties to the Corporation, in reasonable amounts as approved by, or in accordance with policies approved by, a majority of the entire Board.

ARTICLE V

Committees

Section 5.1 ***Committees.*** The Board of Directors by resolution may designate from amongst its Board members one (1) or more committees. The creation of a committee and the appointment of Directors to it shall be approved by the greater of (a) majority of all the Directors in office when the action is taken or (b) the number of Directors required by Section 4.7 to take action. Each committee shall have two (2) or more members. A majority of the members of any such committee shall constitute a quorum, except when a committee consists of two (2) members, then one (1) member shall constitute a quorum. Any such committee shall have and may exercise the powers of the Board of Directors in the management of the business, property and affairs of the Corporation, as shall be provided by these Bylaws or in the resolution of the Board constituting the committee, to the maximum extent permitted by law. All committees shall keep records of their acts and proceedings and report the same to the Board of Directors as and when required. The Board of Directors may appoint one (1) or more Directors as alternate directors of any committee to replace any absent or disqualified Director during the Director's absence or disqualification.

Section 5.2. ***Committee Rules.*** Sections 4.7, 4.8, 4.9 and 4.10 of these Bylaws, which govern meetings, action without meetings, participation in meetings by conference telephone, notice and waiver of notice, and quorum and voting requirements of the Board of Directors, apply to committees and their members as well.

Section 5.3. ***Service on Committees.*** Each committee of the Board shall serve at the pleasure of the Board. The creation of, delegation of authority to, or action by a committee does not alone constitute compliance by a Director with the standards of conduct described in Section 33-1104 of the Connecticut Revised Nonstock Corporation Act ("***CRNSCA***").

Section 5.4. ***Executive Committee.*** The Board of Directors shall have an Executive Committee consisting of the persons serving as President, Vice President, Secretary and Treasurer of the Corporation and the persons serving as the Board President and Chief Executive Officer of Habitat of Humanity of North Central Connecticut, Inc. the appointment of whom shall be approved in accordance with Section 5.1 of this Article V. A majority of the members of the Executive Committee shall constitute a quorum. Any vacancy on the Executive Committee shall be filled by the Board of Directors. The Executive Committee shall exercise all powers of the Board of Directors between the meetings of said Board except as otherwise provided in the Certificate of Incorporation of the Corporation, these Bylaws or the CRNSCA. The vote of a majority of members present at a meeting at which a quorum is present shall be the act of the Executive Committee. Regular meetings of the Executive Committee shall be held without notice at such time and place as may be determined from time to time by resolution of the Executive Committee. Special meetings of the Executive Committee may be called at any time upon at least two (2) days' notice of the date, time and place of the meeting, by the President or by any two (2) members of the Executive Committee.

Section 5.5 ***Audit Committee.*** The Board of Directors, at its annual meeting, shall designate an Audit Committee, which shall consist of three (3) or more Directors. The responsibilities of the Audit Committee shall be stated in the committee's charter, as approved by the Board of Directors.

Section 5.6 ***Governance Committee.*** The Board of Directors, at its annual meeting, shall designate a Governance Committee, which shall consist of three (3) or more Directors. The responsibilities of the Nomination and Governance Committee shall be stated in the committee's charter, as approved by the Board of Directors.

Section 5.7 ***Finance Committee.*** The Board of Directors, at its annual meeting, shall designate a Finance Committee, which shall consist of three (3) or more Directors. The responsibilities of the Nomination and Governance Committee shall be stated in the committee's charter, as approved by the Board of Directors.

ARTICLE V

Officers, Agents and Employees

Section 6.1 ***Officers; Eligibility.*** The Board of Directors shall elect a President and Vice President, Secretary, Treasurer, and such other officers as determined by the Board of Directors. Any officer may serve simultaneously as a Director of the Corporation. An officer duly authorized by the Board of Directors may appoint one or more officers.

Section 6.2 ***Term of Office and Removal.*** Each officer shall hold office for the term for which they are appointed and until their successor has been appointed and qualified. All officers (unless appointed by another duly appointed officer) shall be appointed at the annual meeting of the Board of Directors or at any other meeting of the Board as the Board may determine. Any officer may be removed by the Board of Directors or by the appointing officer at any time with or without cause. Re-election or appointment of an officer shall not of itself create any contract rights in the officer or the Corporation.

Section 6.3 ***Resignation.*** Any officer may resign at any time by delivering written notice to a Corporation. Unless the written notice specifies a later effective time, the resignation shall be effective when the notice is delivered to the Board of Directors, it's Chairman (if any), or the Secretary of the Corporation.

Section 6.4 ***Powers and Duties of Officers.***

- A. President. The President shall preside at each meeting of the Directors and shall have such powers and duties as usually pertain to the office of the President and shall perform such other duties as may from time to time be assigned to them, or specifically required to be performed by them, by these Bylaws, by the Board of Directors or by law. In general, the President shall consult with and advise the Chief Executive Officer, if any, with respect to the achievement of the mission of the Corporation. If there is no Chief Executive Officer, the President shall assume the duties of the Chief Executive Officer, the President, shall be an ex-officio member of all committees.
- B. Vice President. In the absence of the President, or in the event of their inability or refusal to act, the Vice President shall perform the duties of the President and, when so acting, shall have all the powers of and be subject to all the restrictions upon the President. If there is more than one Vice President, the Board of Directors shall determine which of them shall so perform the duties and such other powers as the Board of Directors may from time to time prescribe by standing or special resolution or as the President may from time to time provide, subject to the powers and the supervision of the Board of Directors.
- C. Secretary. The Secretary shall be responsible for preparing and maintaining custody of minutes of all meetings of the Board of Directors and for authenticating and maintaining the records of the Corporation, and shall give or cause to be given all notices in accordance with these Bylaws or as required by law, and, in general, shall perform all duties customary to the office of Secretary. The Secretary shall have custody of the corporate seal of the Corporation, and they shall have authority to affix the same to any instrument requiring it, and, when so affixed, it may be attested by their signature. The Board of Directors may give general authority to any officer to affix the seal of the Corporation, if any, and to attest the affixing by their signature.

D. **Treasurer.** The Treasurer shall have the custody of, and be responsible for, all funds and property of the Corporation. They shall keep or cause to be kept complete and accurate accounts of receipts and disbursements of the Corporation, and shall deposit all monies and other valuable property of the Corporation in the name and to the credit of the Corporation in such banks, trust companies or other depositories as the Treasurer may designate, subject to approval of the Board of Directors. Whenever required by the Board of Directors, the Treasurer shall render a statement of accounts. They shall at all reasonable times exhibit the books and accounts to any officer or Director of the Corporation, and shall perform all duties incident to the office of Treasurer, subject to the supervision of the Board of Directors, and such other duties as shall from time to time be assigned by the Board. The Treasurer shall, if required by the Board of Directors, give such bond or security for the faithful performance of their duties as the Board of Directors may require, for which they shall be reimbursed.

Section 6.5 ***Chief Executive Officer.*** The Chief Executive Officer shall serve at the pleasure of the Board of Directors. The Chief Executive Officer shall have general supervision over the business of the Corporation, subject to the control of the Board of Directors. The Chief Executive Officer shall be an ex-officio member of all committees. The Chief Executive Officer shall see that all orders and resolutions of the Board of Directors are carried into effect. In general, the Chief Executive Officer shall perform other duties as may from time to time be assigned to them, or specifically required to be performed by them, by these Bylaws, by the Board of Directors or by law. The annual compensation review process of the Chief Executive Officer shall begin no later than the end of the first week of July after the fiscal calendar year end and be reviewed, voted and approved by the date of the September Board of Directors meeting. The Board will meet in executive session to evaluate the Chief Executive Officer's performance based upon the evaluation document and corresponding salary increase range as attached within the appendix of these Bylaws. The terms of the employment of the Chief Executive Officer shall be independent of the performance evaluation process conducted annually. If there is no Chief Executive Officer, pursuant with the Emergency Succession Plan, the Acting Chief Executive Officer, shall assume the duties, but not the compensation, of the Chief Executive Officer.

Section 6.6 ***Agents and Employees.*** The Board of Directors may appoint agents and employees who shall have such authority and perform such duties as may be prescribed by the Board. The Board may remove any agent or employee at any time with or without cause. Removal without cause shall be without prejudice to such person's contract rights, if any, and the appointment of such person shall not itself create contract rights.

Section 6.7 ***Compensation of Officers, Agents and Employees.*** The Corporation may pay compensation in reasonable amounts to officers, agents and employees for

services rendered. The Board of Directors shall determine the amount of the compensation that shall be paid or shall adopt policies in accordance with which the amounts of compensation shall be determined.

The Board may require efforts, agents or employees to give security for the faithful performance of their duties.

ARTICLE VII

Director's Conflicting Interest Transactions

Section 7.1 **Policy.** The Corporation shall adopt policies and procedures to assure that any potential "Directors' Conflicting Interest Transactions," as that term is defined in Section 33-1127 of the Connecticut General Statutes or any potential "Express Benefit Transaction" involving a "Disqualified Person," (including a director or officer of the Corporation) as those terms are defined in Section 4958 of the Internal Revenue Code, shall only be undertaken after Sections 33-1129 of the Connecticut General Statutes and under any relevant regulations of the Internal Revenue Service. The procedures shall prohibit violation of the above state and federal statutes and regulations.

Section 7.2 **Disclosure; Annual Review of Policy.** The conflict of interest policy shall be reviewed by the Board at least annually. At the time of their appointment, each Director or officer of the Corporation may be asked to complete a disclosure statement identifying all related parties of the Director or officer who have a conflicting interest with respect to any transaction between such person and the Corporation. These statements shall be kept on file at the Corporation's office, and copies shall be distributed to all Board members for their reference. These statements shall be updated annually and any additions or other charges shall be made by the Director or officer in writing as they occur.

ARTICLE VIII

Indemnification

Section 8.1. **Indemnification.** To the fullest extent permitted by law, the Corporation shall indemnify any current or former Director or officer of the Corporation and may, at the discretion of the Board of Directors, indemnify any current or former employee or agent of the Corporation against all liabilities, expenses, judgments, fines and amounts paid in settlement, actually and reasonable incurred by such individual, in connection with any threatened pending or completed action, suit or proceeding brought by or in the right of the Corporation or otherwise, to which such individual was or is a party or is threatened to be made a party by reason of such individual's current or former position with the Corporation or by reason of the fact that such individual is or was serving, at the request of the Corporation, as a director, officer, partner, trustee,

employee or agent of another corporation, partnership, joint venture, trust, employee benefit plan or other entity. Notwithstanding anything in the preceding sentence to the contrary, the Corporation shall be required to indemnify a Director, officer or employee in connection with a proceeding commenced by such Director, officer or employee only if (i) the commencement of such proceeding by the Director, officer or employee was authorized by the Board of Directors or (ii) such proceeding was brought to establish or enforce a right of indemnification under the Certificate of Incorporation or the Bylaws of the Corporation. Any lawful repeal or modification of this Article, or the adoption of any provision inconsistent herewith by the Board of Directors of the Corporation shall not, with respect to a person who is or was a Director, officer or employee of the Corporation, adversely affect the indemnification or advance of expenses to such person for any liability stemming from acts or omissions occurring prior to the effective date of such repeal, modification or adoption of a provision inconsistent herewith.

Section 8.2. ***Advance of Expenses.*** The Corporation shall advance funds to pay for or reimburse the reasonable expenses incurred by a current or former Director or officer of the Corporation who is or was a party to a proceeding because the individual is or was a Director or officer, if the individual delivers to the Corporation: (i) a written affirmation of the individual's good faith belief that the individual has met the relevant standard of conduct or that the proceeding involves conduct for which liability has been eliminated under a provision of the Corporation's Certificate of Incorporation; and (ii) the individual's written undertaking to repay any funds advanced if the individual is not entitled to mandatory indemnification under the CRNSCA and it is ultimately determined that the individual has not met the relevant standard of conduct required by the Corporation's Certificate of Incorporation or by the CRNSCA. The Corporation, in its discretion, may advance funds to any current or former employee or agent of the Corporation upon such terms and conditions as the Board of Directors deems appropriate. Notwithstanding anything in the preceding sentences in this Section 8.2 to the contrary, the Corporation shall be required to advance expenses to a Director, officer, employee or agent in connection with a proceeding commenced by such individual only if (i) the commencement of such proceeding by the individual was authorized by the Board of Directors or (ii) such proceeding was brought to establish or enforce a right of indemnification under the Certificate of Incorporation or the Bylaws of the Corporation. Any lawful repeal or modification of this Section or the adoption of any provision inconsistent herewith by the Board of Directors shall not, with respect to a person who is or was a Director, officer, employee or agent of the Corporation adversely affect the indemnification or advance of expenses to such person for any liability stemming from acts or omissions occurring prior to the effective date of such repeal, modification or adoption of a provision inconsistent herewith.

Section 8.3. ***Notice; Selection of Counsel.*** In the event that any Director, officer, employee or agent demands indemnification hereunder as a result of any proceeding, the individual shall provide the Corporation with notice of such proceeding and shall make available to the Corporation all information in the individual's possession that

reasonably relates to such proceeding. The Corporation shall have the right, but not the obligation, to control the defense of the Director, officer, employee or agent for whom the Corporation advances expenses in connection with such proceeding and by counsel acceptable to the Corporation. In the event that the Corporation shall elect to exercise such right to control such defense, the individual shall have the right to participate in such defense through counsel of the individual's choice at the individual's sole expense. No proceeding shall be settled or compromised by the individual without the consent of the Corporation.

ARTICLE IX

Miscellaneous

Section 9.1. **Fiscal Year.** The fiscal year of the Corporation shall be from July 1 to June 30.

Section 9.2. **Checks, Notes and Contracts.** The Board of Directors shall determine who shall be authorized from time to time on the Corporation's behalf to sign checks, drafts, or other orders for payment of money; to sign acceptances, notes, or other evidences of indebtedness; to enter into contracts; or to execute and deliver other documents and instruments.

Section 9.3. **Books and Records.** The Corporation shall keep at its office correct and complete books and records of the accounts, activities and transactions of the Corporation, the minutes of the proceedings of the Board of Directors and any committee of the Corporation, and a current list of the Directors and officers of the Corporation and their business addresses. The books of the Corporation shall be maintained in accordance with generally accepted accounting principles on an accrual bases and the Corporation's financial statements shall be audited each fiscal year. Any of the books, minutes and records of the Corporation may be in written form or in any other form capable of being converted into written form within a reasonable time.

Section 9.4. **Funds.** The funds of the Corporation shall be deposited in such banks or trust companies as the Board shall designate and shall be withdrawn only upon check or order of the Treasurer or as the Treasurer may designate from time to time, the Chief Executive Officer, or another officer of the Corporation. Any check in excess of \$750.00 shall require the signature of the Treasurer or the Chief Executive Officer, and another officer of the Corporation.

Section 9.5. **Amendments to Bylaws.** Subject to the notice requirement of Section 4.7, the Bylaws of the Corporation may be adopted, amended or repealed in whole or in part by the affirmative vote of a majority of the Directors present at any regular or special meeting of the Board of Directors at which a quorum is present, provided that

notice of such amendment was mailed to the Board members at least two (2) days prior to the date of the meeting.

Section 9.6. **References.** Reference in these Bylaws to a provision of the Internal Revenue Code is to such provision of the Internal Revenue Code of 1986, as amended, or the corresponding provision(s) of any subsequent federal income tax law. Reference in these Bylaws to a provision of the Connecticut General Statutes or any provision of Connecticut law set forth in such statutes is to such provision of the General Statutes of Connecticut, Revision of 1958, as amended, or the corresponding provision(s) of any subsequent Connecticut law. Reference in these Bylaws to a provision of the Connecticut Revised Nonstock Corporation Act is to such provision of the Connecticut Revised Nonstock Corporation Act, as amended.

BOARD NOMINATION

**HABITAT FOR HUMANITY NORTH CENTRAL CONNECTICUT
2023 YOUTH ADVOCACY & ENGAGEMENT CONFERENCE HARTFORD
"HOME IS THE KEY"**

My name is Cureene Blake. I am mother to three girls and two grandboys, and I have a wonderful husband Alfie Blake.

The main goal of this session is to provide you with information about our "HOME IS THE KEY" campaign, and hopefully through my story and experiences you will be able visualize the impact that Habitat has made in our lives and the community as a whole.

Habitat for Humanity's vision is a world where everyone has a decent place to call home. We know decent, safe and affordable housing can create transformational change for individuals, families and communities. But in our own backyard here in the U.S., decent and affordable housing is unreachable for far too many families. In April 2017, Habitat for humanity launched its first nationwide cause movement, Home is the Key. As we have continued this campaign, we have called national attention to the need for affordable housing in the US. Habitat has identified the following outcomes associated with affordable housing and home repairs:



Locally, HFHNCC has built over 300 homes, and has assisted over 300 families in achieving the independence they need to build a better life. I am proud to be one of these partners families, and am excited to share my habitat journey with you!

Habitat for Humanity envisions a world where a decent place to live is seen and understood as a basic human need. And they continue to work on this coming to fruition right here in the HFHNCC local affiliate as well as globally.

The monumental changes that are possible and seen in the difference that affordable housing makes in the life of families cannot be overstated.

**HABITAT FOR HUMANITY NORTH CENTRAL CONNECTICUT
2023 YOUTH ADVOCACY & ENGAGEMENT CONFERENCE HARTFORD
"HOME IS THE KEY"**

LEAP OF FAITH

I attended several meetings beginning in 2003, then meetings were held monthly, finally we qualified and began the initial process. This initial process mainly consisted of paperwork and training sessions to prepare us for the next step of available properties that were already in the pipeline. A year later one family turned down our current home and we became next on the list and the official journey began.

The countless successes our family has attained is numerous. As we move into the sphere of Habitat young adults – 19 years.

WHAT ARE SOME OF THE THINGS YOUR FAMILY HAS ACHIEVED SINCE MOVING INTO YOUR HOME?

My eldest daughter was the first to graduate from a 4-year college. She graduated from North Eastern University with a double Major – BS in Human Services and Criminal Justice with honors in 2012. She is currently Dean at Achievement First Hartford Elementary and a Homeowner at 25 years old.

I changed majors as I had a diploma in Business – Marketing and taught High School for years before migrating – OP, POB, Accounting, Entrepreneurial Skills. I completed my BS in Sociology in 2013 and I am currently owner of Aalia and Ricardo Family Childcare.

My husband completed his BS in Criminal Justice and is currently Sanitation Inspector in the City of Hartford and runs ACB Security LLC.

My middle child completed a Diploma in Cosmetology and is working as a monitor to Special Needs Students and 1 on 1 elderly care.

My youngest attended Eastern University and is currently teaching 2nd grade at Achievement First.

WHAT IS THE MOST IMPACTFUL THING YOU LEARNED?

We are the owners of a two-family property that houses the day care, a single family in Blue Hills rental property, a Condominium in Asylum Hill rental property.

We have both sat on the Partnering Committee being partners for several families, assisting in walking beside them through the homeownership process.

For the past five years, I have spearheaded an online Giving Tuesday which has raised funds for Habitat for Humanity North Central Connecticut.

The sky is the limit, the gains unending, as we strive to solidify generational wealth and security and know that this is possible for all families working with this organization.



Doug Elliot

Financial Accounting and Advisory Services at Marcum LLP

Wethersfield, Connecticut, United States

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Marcum LLP



The University of Connecticut
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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

Join now to see all activity

Experience



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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

OPERATIONS UPDATE

2024 Calendar

January-March: Individual Civic Faith

April: Individual/Civic/Faith/ Youth

Playhouse Build (April 14-27)

May: Women Build

June: Corporate Build Day

July: Corporate Build Day

August: Golf Tournament

September-October: BAT

November: Corporate/Individual/ Civic Faith

December: Corporate/Individual/ Civic Faith

September U.S. Council meeting update

US Office <usoffice@habitat.org>

Tue 9/26/2023 11:17 AM

To:Karraine Moody <karraine@hfhnc.org>

Cc:Crystal Floyd <cfloyd@fairviewcapital.com>;Karraine Moody <karraine@hfhnc.org>

Dear Habitat leaders,

During its meeting Sept. 20-21, the Habitat for Humanity [U.S. Council](#) overwhelmingly approved a motion to send the proposed Habitat 2.0 fee policy to the Habitat for Humanity International board of directors for adoption at its November meeting.

The U.S. Council carefully considered all feedback received during the 60-day policy comment period, as well as the broader engagement with more than 1,000 affiliates as it conducted analysis of multiple formula iterations over the last year and a half in its decision to advance the policy.

As the council discussed this updated financial model, there was a palpable feeling that this is a significant moment for Habitat to ensure we remain a relevant and impactful organization in the years to come.

The vote brought seven years of Collaborative Operating Model work into sharp focus; council members discussed how they worked to synthesize the hundreds of pages of affiliate comments they each read, the dozens of meetings they personally had with peers, and the importance they felt of the decision they faced on behalf of the network.

The council vote reflects its firm belief that the proposed fee and policy represent the most equitable model for the Habitat network to work together into the future. Council members also keenly understand that the new model has a material financial impact on many affiliates in the network and worked throughout the process to ensure both shared risk and benefit in the model.

The council's vote to send the policy to the HFHI board of directors also included a [list of proposed changes to the fee policy based on network feedback](#).

Panel discussion on the outcome of the recent U.S. Council meeting

For more details, please [watch this discussion](#) sharing insight into the policy process, U.S. Council vote, and next steps. Habitat for Humanity International CEO Jonathan Reckford moderates the conversation with:

- Bo Miller, Chair of the Habitat for Humanity U.S. Council.
- Laura Belcher, President and CEO of Habitat for Humanity of the Charlotte Region and Vice Chair of the Habitat for Humanity U.S. Council.



- Carmen Smith, Executive Director at Chipola Area Habitat for Humanity and Chair of the Policy Committee of U.S. Council.

Resources

With each iteration of the financial model, network input played a crucial role in developing a model to best serve the entire Habitat network. Resources on the Knowledge Center of MyHabitat show how network input has shaped the Habitat 2.0 Fee Policy and previous financial model iterations considered:

- [Habitat 2.0 Fee Policy – Comment Period Details](#)
- [Habitat 2.0 Fee Policy – Common Misconceptions](#)
- [Habitat 2.0 Fee Policy and Supporting Resources](#)

Collaborative Fundraising

The U.S. Council reviewed proposed tools to assist affiliates with the [collaborative fundraising](#) initiative, designed to generate more revenue for all of Habitat. These tools will help affiliates better understand the revenue potential of their participation and help them assess which collaborative fundraising tier may be the best fit for them and their respective communities. Please stay tuned for individual affiliate fundraising reports that will be shared later this fall, considering the latest iteration of the Habitat 2.0 Fee Policy.

Upcoming Engagement Opportunities

In two upcoming webinars, the Policy Committee of the U.S. Council will share insights and perspectives observed during the policy comment period, along with how these insights have been considered and/or driven policy changes.

- [Register for Session 1: Oct. 12, 2023, from 2 p.m. – 3 p.m. ET.](#)
- [Register for Session 2: Oct. 17, 2023, from 1 p.m. – 2 p.m. ET.](#)

Thank you for your engagement and collaboration throughout this process. Your input has been tremendously helpful in shaping the proposed policy and guiding decisions to support Habitat's mission and the future growth of the entire network.

In partnership,

Bo Miller
Chair
Habitat for Humanity U.S. Council

Laura Belcher
Vice Chair
Habitat for Humanity U.S. Council
President & CEO
Habitat for Humanity of the Charlotte Region

Adrienne Goolsby
Senior Vice President, U.S. and Canada
???????Habitat for Humanity International

For regular updates sent directly to you, please subscribe to the weekly [Monday Money Memo](#), and the [Monthly Collaborative Operating Model Update](#).

