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HABITAT FOR HUMANITY OF GUNNISON VALLEY

POLICIES REGARDING RELATIONSHIPS WITH HOMEOWNERS

SUMMARY: Habitat for Humanity of Gunnison Valley, Inc. is a nonprofit housing ministry whose objective is to partner with the community to create and perpetuate affordable housing for economically disadvantaged families in the community. Central to achieving this mission are policies that clarify the organization's relationships with homeowners.

POLICIES:

- I. We do not discriminate against any person on the basis of race, color, religion, sex national origin, gender identity, disability, age, or ability to pay for care to be provided for an emergency medical condition, or in employment. This policy covers applicants for homeownership, homeowners, employees, volunteers, contractors and other providers of services to the organization. (Adopted by Board November 18, 2010).
- II. Homeowners may appeal an administrative or Board decision regarding the price set to buy back a property, the value placed on improvements on the property, permission to rent the property, and permission to operate a business in the home. (Adopted by Board September 23, 2010)
- III. We abide by the HFHI policy that an affiliate shall have a written mortgage delinquency late fee. (Adopted by Board February 1, 2008)
- IV. We agree to maintain an identity theft program in accordance with the Federal Trade Commission (FTC) and the Fair Credit Transactions Act (FACTA). (Adopted by Board August 27, 2009)

PROCEDURES:

Non-discrimination: The policy shall be posted on the HFHGV website, included on all advertisements for homeowner applications, printed on all publications and correspondence. Committees shall include review of this policy in their work and decisions.

Home owner appeals: All homeowners will be notified in writing of this policy. An appeal shall be submitted in writing to the Board of Directors in care of the HFHGV office giving the reasons for the appeal. The Board may take any action it deems appropriate to discover the facts related to the appeal and make a decision within 60 days of receiving the appeal unless the home owner is notified in writing that additional time is needed to make a decision. Any decision to approve or deny an appeal is for that appeal alone and shall not be a precedent or binding position on other properties, owners or boards. The Board president will notify the home owner in writing of the Board's decision on the appeal.

Mortgage delinquency late fee: All home owners shall be notified in writing of the mortgage delinquency late fee.

Identity theft program: Staff members will be trained about their specific responsibilities for the program annually. The Administrative Director shall prepare and deliver to the Board an annual report about compliance with Red Flag rules to include: effectiveness of the program/procedures that address identity theft in new and existing covered accounts, arrangements with service providers, significant incidents of identity theft and response to these incidents.

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HABITAT FOR HUMANITY OF GUNNISON VALLEY, INC.

ORGANIZATION FOUNDATION POLICIES

SUMMARY: Habitat for Humanity of Gunnison Valley, Inc., is a nonprofit housing ministry whose objective is to partner with the community to create and perpetuate affordable housing for economically disadvantaged families in Gunnison County. The Board has adopted policies that serve as the foundation principles for the organization and Board members.

POLICIES:

- i. We do not discriminate against any person on the basis of race, color, religion, sex national origin, gender identity, disability, age, or ability to pay for care to be provided for an emergency medical condition, or in employment. This policy covers applicants for homeownership, homeowners, employees, volunteers, contractors and other providers of services to the organization. (Adopted by Board November 18, 2010).
- II. We subscribe to a Donor Bill of Rights to ensure that we merit the respect and trust of the general public, and so that donors and prospective donors can have full confidence that their support of Habitat for Humanity of Gunnison Valley will be used to further our mission of providing affordable housing in Gunnison County. (Adopted by Board November 18, 2010).
- III. We protect the privacy of our donors; maintain complete and accurate records of donor information as required by law, comply with the laws and regulations of the Internal Revenue Service and the US Postal Service in states where we solicit funds, and collect personal information from our website visitors only if they make a donation or request goods or services. (Adopted by Board ?).
- IV. We require Board members to abide by a conflict of interest policy intended to protect the organization's interests and assure that decisions or actions are not taken that inappropriately benefits a responsible person (Board member) or related party. This policy supplements but does not replace federal and state laws governing conflicts of interest application to nonprofit corporations. (Adopted by Board November 18, 2010).
- V. We subscribe to high standards of business and personal ethics in the conduct of all aspects of our organization. To assist in assuring that we meet these high standards, we encourage and enable employees and others to raise serious concerns internally so that we can address and correct inappropriate actions and conduct. It is the responsibility of all board members, officers, employees and volunteers to report concerns about violations of our code of ethics or suspected violations or law or regulations that govern our operations. There shall be no retaliation against anyone who reports a violation or suspected violation in good faith.

PROCEDURES

Nondiscrimination policy: The policy shall be posted on the HFHGV website, included on all advertisements for homeowner applications, and printed on all publications. Committees shall include review of the policy in their work

Donor bill of rights policy: The Donor Bill of Rights Policy shall be posted on our website in its entirety. The Administrative Director shall be responsible to ensure specific procedures for each of the ten points in the policy; the Board shall request a periodic report as to the status of these procedures.

Donor privacy policy: The Administrative Director shall be responsible to assure that all elements of this policy are reflected in specific procedures including, but not limited to: refusal to sell donor information to any outside source; providing a way for donors to remain anonymous; periodic donor recognition that maintain privacy of personal information; maintenance of donor records as required by law (IRS and US Postal Service)

Conflict of interest policy: Board members shall be provided a description of the policy and required to complete the requested information about potential conflicts annually in January. This disclosure shall guide the members' decisions and actions, including, but not limited to immediate disclosure of actual or potential conflict of interest as soon as it is known, and abstaining from discussion of and votes on matters where a conflict exists. Habitat for Humanity of Gunnison Valley shall document in its corporate records, usually through a specific notation in Board minutes, any conflict of interest. This documentation shall include name of responsible person, the disclosure of material facts, departure of the responsible person from the meeting, names of persons present during the deliberation and voting, and the basis on which the final action or transaction was determined to be in the best interest of the organization.

Whistleblower policy: An employee is encouraged to speak with his/her supervisor about any matter of concern, or to any Board member if this is the employee's preference. Supervisors or others to whom a concern has been reported are required to report complaints or concerns about suspected ethical and legal violations in writing to the Board President, who in turn has the responsibility to investigate and resolve all reported complaints. Any complaint about accounting practices, internal controls or auditing shall be reported to the Treasurer and work to resolve the matter. Board members contacted by the external audit firm to complete the annual financial audit shall respond fully and accurately to questions from the auditor.