

PPHFH Board of Directors

Agenda

April 5, 2021

- 5:45 Opening Prayer & Greeting** (Ryan M.)
- Introduction
 - Mission Moment: Future homeowners, *Lian Mung and Zen Niang*, Clark Land Surveying Build, Sand Creek
- 5:55 Opening Devotions** (Kris)
- 6:00 Approval of Minutes** (Ryan M.)
- March 1, 2020 Minutes (vote)
- 6:10 Finance Report**
- March 2021 Financial Dashboard (Peter S., Stephanie C.)
- 6:15 ITEMS REQUIRING DISCUSSION &/OR VOTE**
- Homeowner Selection Mortgage Origination Policy Compliance Modification (Kris and Janet)
 - Adoption of required HFHI Safeguarding Policy #34 (Ryan M. and Kris)
 - Board notification of HFHI My Safe Workplace Portal (see information in board packet)
- 6:45 Executive Director & Staff Report**
- ED & Staff Report (Kris)
- 6:50 Committee Reports**
- Executive Committee (Ryan M)
 - ReStore (Ryan Panariso)
 - Governance (Ryan Teeples)
 - Executive Committee position descriptions
 - Reminder! ½ Day Board Retreat July 17 or 24
 - Reminder: **Board Build Day is April 24 8:30-4:30**, (812 Babcock Road – You will see PPHFH banner across the street at the build site.)
- 7:05 Interfaith Build for Unity Ground Blessing Faith Leader video**
- 7:15 Adjournment**

6 Strategic Plan Goals (FY2019-FY2021)

- #1 Open 2nd ReStore
- #2 Increase the number of families served through implementation of a Critical Home Repair program, growth in the Brush with Kindness program, and strengthening of homeowner services
- #3 Implement a Faith in Action Program
- #4 Stabilize annual home construction to 7-8 homes per year
- #5 Strengthen Board Governance
- **#6 Grow Organizational Capacity** (See update in Board Packet)

Calendar:

- April 17th Veteran Build Ground Blessing, Sand Creek 3:00 pm (limited invite due to COVID19)
- April 17th FFH Ground Blessing, Sand Creek
- April 24th PPHFH Board Build Day, Sand Creek, 8:30-4:30**
- April 24th Clark Land Survey Build Ground Blessing, Sand Creek, 2:00 pm (limited invite due to COVID19)
- April 24th Thrivent Faith Build Ground Blessing, Sand Creek, 3:00 (limited invite due to COVID19)
- May 3rd PPHFH Board Meeting (virtual)
- May 31st Memorial Day Holiday – PPHFH sites are closed; Construction takes the Saturday before Monday
- June 7th **PPHFH Annual Board Meeting to ratify new board members and elect officers**

BOARD MINUTES

PPHFH (virtual) Board Meeting Minutes

DATE: March 1, 2021

| Board Members | Present? | Staff and Guests | Present? |
|--------------------------------|----------|---|----------|
| Shannon Baumgartner | Y | | |
| Jay Carlson | Y | | |
| Rob Giunta | Y | Stephanie Campbell, Director of Finance/HR | Y |
| Joel Hamilton | Y | Greg Kovach, <i>Director of Operations</i> | Y |
| Peter Hilts | Y | Kris Medina, <i>Executive Director/CEO</i> | Y |
| Martha Johnson, Vice President | Y | Iain Probert, <i>Director of Strategic Partnerships</i> | Y |
| Ryan Mohling, President | Y | Janet Risley, <i>Director of Homeowner Services/Real Estate Acquisition</i> | Y |
| Janna Mulder | Y | Jeff White, <i>Chief Operations Officer</i> | Y |
| Ryan Panariso, Secretary | Y | | |
| Peter Scanlon, Treasurer | Y | | |
| Chuck Smith | Y | | |
| Eric Stolp | Y | | |
| Ryan Teeples | Y | | |
| Laurel Thorstensen | Y | | |
| Candy Vandenberg | Y | | |
| Bill Wall | Y | Guests: | |
| | | Dawn and Cody Courkamp, future Micah's View homeowner and family | |
| | | | |
| | | | |
| | | | |

CALL TO ORDER The (virtual) March 1, 2021 regular meeting of the PPHFH Board of Directors was called to order at 5:46pm by Mr. Ryan Mohling, president.

OPENING DEVOTIONS ~ INTRODUCTIONS ~ ANNOUNCEMENTS:

Ms. Dawn Courkamp and her son Cody, future homeowner family at 201 W Illinois at Micah's View, were introduced by Ms. Janet Risley, director of homeowner services and real estate acquisition. Ms. Courkamp is extremely excited to have a home with functioning counters so she can spend time she loves baking. She is also excited to have a blank canvass for her garden and to be able to eat what her garden produces. Cody expressed his excitement about having a new home as well!

Mr. Jay Carlson led the devotion with a reading from Mathew 13:3-8 and 18-33 regarding the sower of seeds and that some seeds are devoured, some grew then withered, while others were choked by thorns, and others became good grain. We should not let our hearts be clouded with thorns and let our hearts one in good soil so that we our actions and lives prove fruitful one hundred-fold.

APPROVAL OF MINUTES:

Motion made, seconded, and passed to approve the February 1, 2021 minutes as presented. No further discussion occurred.

FINANCE REPORT

Mr. Peter Scanlon, treasurer, summarized the February 2021 Financial Dashboard noting Finance Committee did not meet in February. ReStore again had a great month! Kudos to all the staff for remaining safe while continuing to produce stellar sales, build homes, and raise funds. Iain and the Development Team increased individual giving for the month and year-to-date over budget and exceeded the full FY21 budget already! Cash had a one-time boost from the sale of a mortgage. Cost of constructing homes has greatly increased. It is a pleasure to report PPHFH that during a pandemic, adequate cash resources remain and are available to cover a disaster. There being no further discussion, the dashboard will be filed as presented.

ITEMS REQUIRING DISCUSSION AND/OR VOTE:

Governance Committee:

Mr. Teeples reminded the board that the Board Retreat invitations have been sent. Please respond to either July 17 or July 24th so Ms. Medina can get a count on board availability and participation. Also, please make an effort to participate in the Board Build Day, April 24th 8:30-4:30. You need to register through PPHFH's volunteer webpage.

EXECUTIVE DIRECTOR and STAFF REPORTS:

Executive Director and Staff Report

Thank you to those who participated in the HFHI Tithe Recognition Celebration of PPHFH hosted by Jonathan Reckford, HFHI CEO! It was fun and a joyous occasion for the affiliates being celebrated. The next major tithe celebration mark is \$3 million, which Kris says she has spoken to Jeff about this and she has all the faith in the ReStore team to make this happen in 10 years or less. (Jeff did appear to be choking while smiling.)

Ms. Medina asked the board members to please continue to recruit members for the new Gingerbread Event Committee. Description is attached in the back of the board packet.

Executive Committee

Mr. Mohling thanked the board members who have remitted their Board Pledge forms and for their financial support. The number of board pledges received in the report were 10, though it increased by 2 since the report was presented. Total is 12 of 16 board members have submitted their pledge form. Mr. Probert was asked by some board members to verify if their pledge forms were submitted as this is a two-year program and some forms may have been submitted last year and the board member does not remember if they completed the form.

COMMITTEE REPORTS & RECOMMENDATIONS:

ReStore

Mr. Panariso thanked the ReStore team and the directors for being good leaders. With four snow days in February, the ReStore Northeast walls should be completed in March. Barring more weather delays, the store should open in June.

Mr. Hilts noted that the grand opening and construction ground blessings are a great way to introduce young people to the Habitat mission. It would be wonderful if D-49 students "adopt" the ReStore Northeast, and D-49 staff are planning for volunteer opportunities both for the ReStore and for the Careers in Construction program.

Mr. Carlson noted that Coronado High School is building a home on their school's parking lot as part of the Careers in Construction HBA program.

Governance Committee

Mr. Teeples noted the committee did not meet in February though members are recruiting and meeting with potential committee members.

Strategic Plan

Goal #5 Strengthen Board Governance tactics were included in the board packet. Due to time limitation, a verbal report was not provided by Ms. Medina. It is Governance Committee's intention to get the "Board Mentoring Buddy" activated.

OLD BUSINESS:

NEW BUSINESS:

COMING EVENTS:

MEETING ADJOURNED:

Mr. Mohling adjourned the meeting at 6:48 pm.

FINANCIALS AND RELATED REPORTS

FY 2021 Operations Dashboard

February 2021

Current Profit and Loss Highlights

| | | |
|---------------------------|----|---------|
| Current Net Income (Loss) | \$ | (1,407) |
| YTD Income (Loss) | \$ | 563,542 |



Board of Directors

Balance Sheet Summary

| ASSETS | |
|---------------------------------------|----------------------|
| Current Assets | |
| Checking/Savings | \$ 994,146 |
| Investment Cash/Equivalents | 60,147 |
| Investment Securities | 1,220,693 |
| Accounts Receivable | 34,622 |
| Other Current Assets | 3,537,188 |
| Total Current Assets | \$ 5,846,796 |
| Fixed Assets | \$ 3,491,442 |
| Other Assets | 2,582,511 |
| TOTAL ASSETS | \$ 11,920,749 |
| LIABILITIES & EQUITY | |
| Liabilities | |
| Total Current Liabilities | \$ 439,354 |
| Long Term Liabilities | 1,753,610 |
| Total Liabilities | \$ 2,192,964 |
| Total Equity | 9,727,785 |
| TOTAL LIABILITIES & EQUITY | \$ 11,920,749 |

Finance Committee Notes

- Current net income (loss):**
- February reflects a small net income loss, however, still came in at 108% above the months budget projection
 - Slight decrease in the current months individual contributions although YTD has surpassed the annual budget
 - PPHFH has many generous supporters of affordable housing in El Paso County
 - ReStore sales continue to exceed budget
 - Investment account had a moderate monthly return
- YTD net income continues to remain solid**

Available Cash Balance

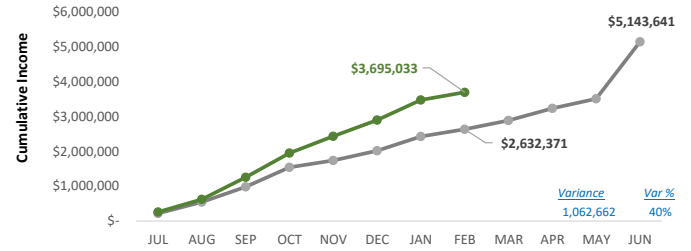
| | | |
|--------------|---------------------|-----|
| Operations | \$ 963,271 | 43% |
| Short Term | \$ 60,147 | 3% |
| Long Term | \$ 1,220,693 | 54% |
| Total | \$ 2,244,110 | |

Pending Major Disbursements

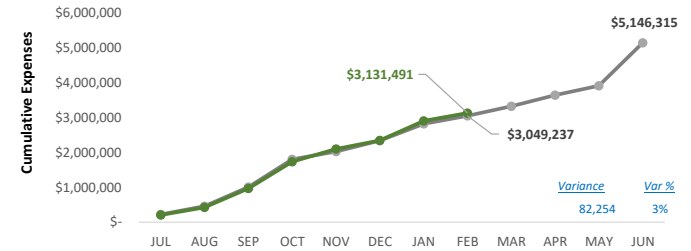
| Item | Mar-21 | Apr-21 | May-21 |
|--------------|------------|--------|--------|
| Tithe Est | 35K | | |
| Total | 35K | | |

- Operations Target is 3-months of operating expenses [\$939,031] or 15%, whichever is greater.
- Operations amount excludes the construction draw bank account.

PPHFH YTD Income Performance



PPHFH YTD Expense Performance



Development

Current Donation Performance

| FY 2021 | Actual | Budget | Variance | Var % |
|--------------|------------------|------------------|--------------------|-------------|
| Indiv | \$ 12,872 | \$ 17,617 | \$ (4,745) | -27% |
| Bequest | \$ - | \$ - | \$ - | - |
| Corps | \$ 1,439 | \$ 7,750 | \$ (6,311) | -81% |
| Grants | \$ 2,917 | \$ 2,900 | \$ 17 | 1% |
| Other | \$ 2,175 | \$ 1,500 | \$ 675 | 45% |
| Total | \$ 19,403 | \$ 29,767 | \$ (10,364) | -35% |

YTD Donation Performance

| FY 2021 | Actual | Budget | Variance | Var % |
|--------------|-------------------|-------------------|-------------------|------------|
| Indiv | \$ 274,703 | \$ 178,856 | \$ 95,847 | 54% |
| Bequest | \$ 15,000 | \$ - | \$ 15,000 | - |
| Corps | \$ 51,871 | \$ 76,302 | \$ (24,431) | -32% |
| Grants | \$ 91,417 | \$ 50,300 | \$ 41,117 | 82% |
| Other | \$ 19,506 | \$ 21,880 | \$ (2,374) | -11% |
| Total | \$ 452,496 | \$ 327,338 | \$ 125,159 | 38% |

ReStore South

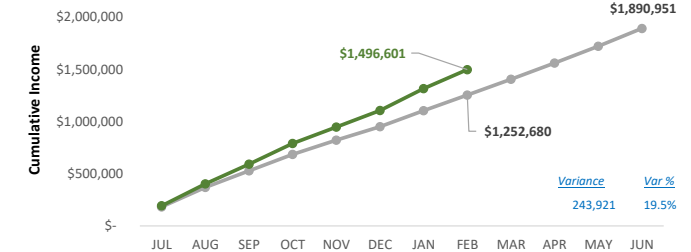
Monthly Donations

| Type | \$ | # | Avg |
|-----------|-----------|------|--------|
| Drop Offs | \$ 71,867 | 1241 | \$ 58 |
| Pick Ups | \$ 71,133 | 179 | \$ 397 |

Top 5 Sales Categories

| Class | Total | Qty | Avg |
|------------------------|-------------------|---------------|-------------|
| Furniture | \$ 32,027 | 1248 | \$ 26 |
| Cabinets | \$ 16,886 | 535 | \$ 32 |
| Doors | \$ 12,248 | 441 | \$ 28 |
| Lighting | \$ 11,546 | 2424 | \$ 5 |
| Plumbing | \$ 10,720 | 1271 | \$ 8 |
| All Class Total | \$ 179,970 | 25,633 | \$ 7 |

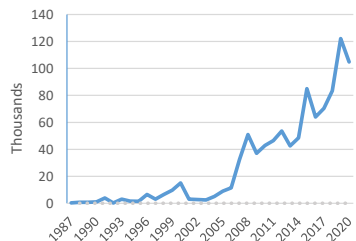
ReStore South YTD Income Performance



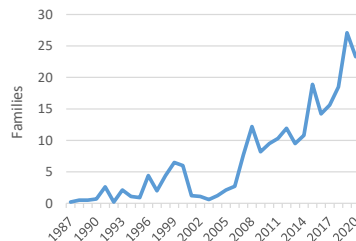
Affiliate Tithe Impact

| Q2 | Year | Amount | Fam Srv'd |
|-----------------------|---------|---------------------|--------------|
| | 2021-CY | \$ 51,100 | 11.4 |
| 10-Year Tithe History | 2020 | 104,875 | 23.3 |
| | 2019 | 122,125 | 27.1 |
| | 2018 | 83,378 | 18.5 |
| | 2017 | 70,310 | 15.6 |
| | 2016 | 64,000 | 14.2 |
| | 2015 | 85,025 | 18.9 |
| | 2014 | 48,484 | 10.8 |
| | 2013 | 42,597 | 9.5 |
| | 2012 | 53,581 | 11.9 |
| | 2011 | 46,471 | 10.3 |
| 35-Yr Total | | \$ 1,023,491 | 250.1 |

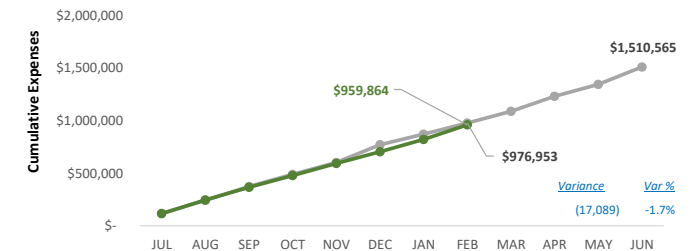
PPHFH Tithe History



Int'l Families Served



ReStore South YTD Expense Performance

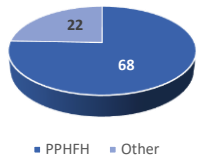


Homeowner Services

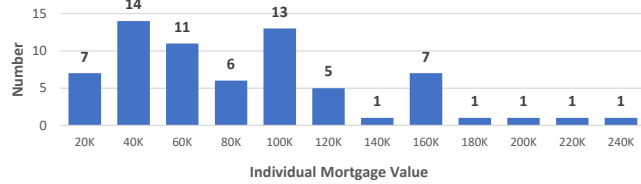
Total Active Mortgages: 90

Total Portfolio Value: \$5,238,291

90 Loans Serviced



68 Active PPHFH Mortgages



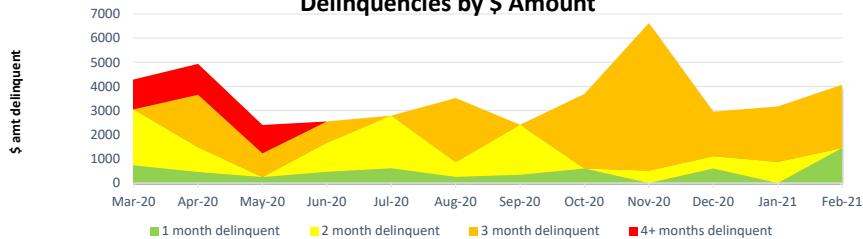
Delinquency Report

Current Status ▲

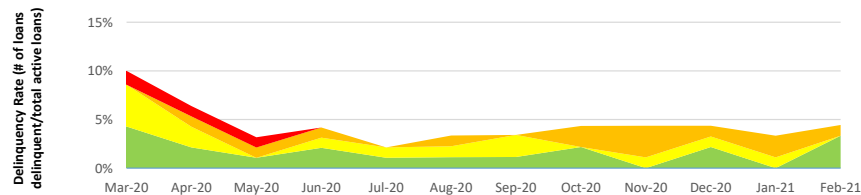
- ▲ Healthy
- ▲ Needs Attention
- ▲ Major Problem

| MONTHS DELINQUENT | # Loans | \$Amt | % portfolio at risk |
|--------------------------|----------|--------------------|---------------------|
| Less than 1 month behind | 0 | \$ - | 0.00% |
| Last month | 0 | \$0.00 | 0.00% |
| 1 month behind | 3 | \$ 1,451.56 | 3.33% |
| 2 months behind | 0 | \$ - | 0.00% |
| 3 months behind | 1 | \$ 2,620.64 | 1.11% |
| 4+ months behind | 0 | \$ - | 0.00% |
| Total | 4 | \$ 4,072.20 | 4.44% |
| Last month | 3 | \$3,173.51 | 3.33% |
| February 2020 | 7 | \$3,299.28 | 9.73% |

Delinquencies by \$ Amount



Delinquency Rate



Construction

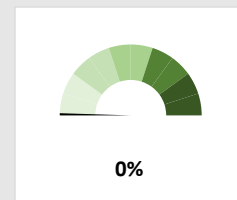
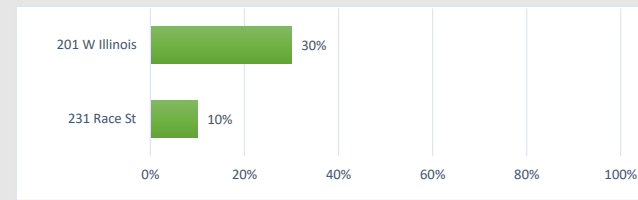
Active Building Progress

% Site Completion

Micah's View

Fountain, CO

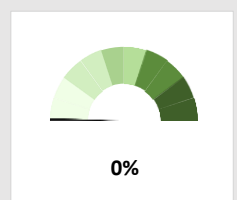
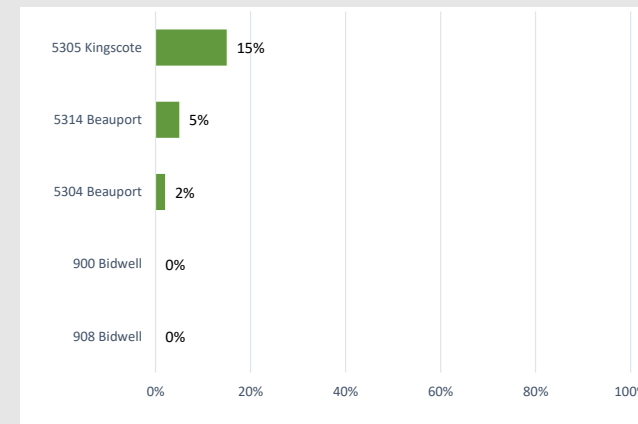
3 Home Site



The Ridge at Sand Creek

Colorado Springs, CO

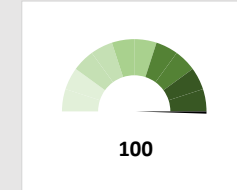
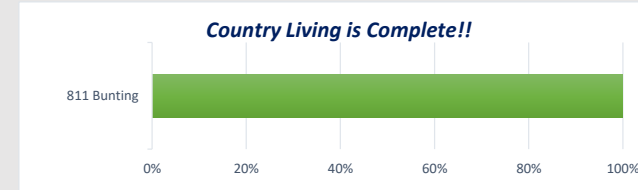
30 Home Site



Country Living

Fountain, CO

34 Home Site



Repair Program

| Repair Category | Applicants Selected | In Process | Complete |
|------------------------------|---------------------|------------|----------|
| Critical Home Repair | 2 | 0 | 2 |
| Home Preservation | 5 | 0 | 5 |
| Critical & Home Preservation | 2 | 0 | 2 |

Program Completed

PRIORITY ITEMS FOR DISCUSSION/VOTE

PPHFH Homeowner Selection/Mortgage Policy Amendment

- HFHI 2018 mandatory policy adopted by PPHFH Board of Directors in 2019 while keeping PPHFH affiliate policy at a 28% front-end-ratio
- Mortgage industry and HFHI standard ratio caps housing expenses at 30%. (Greater than 30% creates cost-burdened homeowners.)
- Affiliate needs to be in compliance with HFHI best practices
- The 30% cap includes mortgage principal, property taxes, homeowners insurance, and HOA/metro district fees
- PPHFH kept “Front-end-Ratio” at 28% instead of the recommended 30% as PPHFH had increased AMI range of 30-60% to 30-80% to enhance financial sustainability without directly impacting homeowners
- On average, with Sand Creek estimated appraised values and sales prices, the 2% front-end - ratio will increase the 1st mortgage by \$24,148 and reduce the forgivable 2nd mortgage by the same. This equates to \$67.08/month
- With increased construction costs, appraised values, and sales prices, PPHFH needs to continue to enhance affiliate’s sustainability as well without violating HFHI and industry standards
- HFHC and representatives of HFHI are not aware of ANY other affiliate not using the industry standard 30% front-end-ratio
- The 28% ratio was established by the prior executive director and board to keep mortgage payments low though HFHI recommended 30%. At the time, ALL homeowner mortgages, regardless of AMI and income were paying a \$500 mortgage, including principal, insurance, taxes and HOA

Affiliate staff will be presenting educational information regarding how Second Mortgages are calculated and the purpose of them with suggestions regarding second mortgages at the May or June board meeting.

Affiliate staff will present a brief overview of the homeowner selection process and home sales price process before the October ratification by the board of recommended future homeowners. (This has been provided in the past; however, we have a number of newish board members who will benefit from the information.)

- V. A current profit-and-loss statement will be required for review.
- B. Other income considerations (4KVIII)
 - I. Only income received by the mortgagor(s) will be used for debt service and mortgage calculations to determine ability to pay.
 - II. Child support and alimony will be used. Acceptable proofs of payment are 12 months of cancelled checks or a printout from the court if it is being paid through the court system.
 - III. Public assistance income will be verified and used if it is reasonably expected to continue. No applicant will be excluded solely because he or she receives public assistance.
 - IV. All other income used must be ongoing for the next three years.

5.15. Assets (4KIX)

The total of all assets that could be liquidated or sold, other than retirement savings accounts, which if projected would provide monthly income more than 80% AMI or would make the homebuyer eligible for conventional financing sufficient to buy a home.

5.16. Debt-to-income ratio (4KXI)

- A. The standard debt-to-income ratio is capped at 28/40.
- B. PPHFH's maximum "front-end ratio" is 28%, meaning that the anticipated monthly housing costs of a PPHFH home (incl. principal, property taxes, hazard insurance, and HOA dues, if applicable) may not exceed 28% of the applicant(s)' gross monthly household income.
- C. PPHFH's maximum "back-end ratio" is 40%, meaning that the anticipated monthly housing costs of a PPHFH home (incl. principal, property taxes, hazard insurance, and HOA dues, if applicable) plus all other debts for which the applicant(s)' have a monthly liability may not exceed 40% of the applicant(s)' gross monthly household income.

5.16.1. Debt Included In Debt-To-Income Ratios (4KXI.1)

- A. For installment debt with more than ten months left to pay (including auto and personal loans) the actual monthly payment as documented by a monthly statement or from the credit report will be used in the DTI.
- B. Minimum payments on all open credit card accounts with a balance owing.
- C. Co-signed loans (unless 12 months of cancelled checks show payments being made by the other party).
- D. Child support.
- E. Alimony.
- F. Child care expenses will be deducted from the applicant's total gross income prior to calculation of the DTI Ratio.
- G. Joint debt with previous marriage will be included unless divorce papers clearly define that the liability belongs to the ex-spouse and there is proof of 12 months of payments made by the other partner.
- H. Deferred student loans will be included, using a monthly payment of 1 percent of the balance owed unless a monthly payment amount is indicated on the most recent statement or the credit report. If the student loans are in an income-based repayment plan, then use that monthly payment. Include student loan debts even if they are in deferment or forbearance. Student loans in deferment or forbearance will be calculated at 1% of the balanced owed. For revolving accounts (including credit cards and lines of credit), the monthly obligation used in the DTI Calculator will be 3% of the outstanding balance.

5.17. Credit

- A. A residential mortgage credit report, also known as a tri-merge credit report, will be obtained and reviewed to determine creditworthiness.

records, award letters, bank statements and/or court orders for the past two years. Projected future income is determined by current records. If there is no indication that income will be terminated, then it is expected to continue for at least three years. If the income is going to be terminated in less than three years, then the income does not count toward "projected income" for purposes of determining the applicant's ability to meet the monthly mortgage payment.

Credit reports can be difficult to understand, therefore, anyone who reviews and makes decisions on this information must be adequately trained. If it's determined that the applicant does not have sufficient income or that their debt load is too high and above 43 percent DTI, the applicant should be denied and an adverse action notice should be provided to them. The notice must be provided within 30 days of making the decision. (The 30-day timeline may be based on the date the application was initially submitted to the affiliate or to the date the NOI information was returned to the affiliate. You may have to refer to the partnership contact record.) Refer to the [Affordable Mortgage Calculator](#) to assist in calculating the borrower's affordability index.

It is strongly recommended to use the IRS tax transcripts for income verification. [Form 4506-T](#) must be completed and signed by the applicant; HFHI recommends that it be included in the application package. At least two years of tax returns should be requested for applicants. The request can be faxed to the IRS, and the transcripts will be mailed to the affiliate's office, which should be indicated on Line 5 of the form.

There are eight key items that should be determined and verified to make a sound underwriting decision:

1. What income will be used to repay the loan? How much income does the applicant receive, and will it be sufficient to carry the expected mortgage loan payments? Remember that AMI is no longer a factor.
2. Is the income that is relied on for mortgage repayment consistent and reliable? If income is from wages, is it stable? Is the employment status full-time, part-time, seasonal, overtime, self-employed? If the applicant is receiving other forms of income, stability and reliability must also be determined. Information should be collected for the past two years up to the most current month. A review of this information should show that the income has been stable and there is a reasonable determination that it will continue for at least three years. This step looks at the availability and stability of the income for loan repayment.
3. Based on a good faith effort, determine the monthly mortgage payment for the mortgage loan. In the ECOA Phase, this amount is a good faith estimate of the principal payment. This amount forms part of the front-end ratio. In some cases, the affiliate may have to determine the amount of the front-end ratio (30 percent for the applicant's gross income), then back out the escrow amounts to arrive at the affordable amount for the principal payment. The Affordable Mortgage Calculator tool can assist affiliates with this calculation.
4. Will there be simultaneous monthly payments for loans on the property? If not, this figure will be zero. If the payment is deferred to the end of the first term, the figure is also zero. If there will be a simultaneous monthly payment, then factor that amount into the front-end ratio.
5. Determine the amount of the property taxes, insurance, flood insurance (if applicable), HOA (if applicable), and other related property costs that will be escrowed. These costs are also included in the front-end ratio, which has a cap at 30 percent of gross monthly income.

HFHI standard practice is 30%



Pikes Peak Habitat for Humanity
Affordable Mortgage Worksheet - Updated 3/30/2018

| Mortgage Calculation based on 28% Gross Income | |
|--|---------------|
| Borrower's Gross Monthly Income | \$ 3,354.00 |
| Borrower's Current Monthly Recurring Debt | \$ 323.00 |
| Estimated Annual Insurance Premium | \$ 1,500.00 |
| Estimated Annual Tax Bill | \$ 2,500.00 |
| Fair Market Value (FMV) | \$ 385,000.00 |
| Loan Term (Months) | 360 |
| Affiliate's Maximum Housing Expense Ratio | 28% |
| Affiliate's Maximum Debt: Income Ratio | 40% |
| Down Payment | \$ 1,000.00 |
| Grant Funding | \$ - |

| Mortgage Calculation based on 30% Gross Income | |
|--|---------------|
| Borrower's Gross Monthly Income | \$ 3,354.00 |
| Borrower's Current Monthly Recurring Debt | \$ 323.00 |
| Estimated Annual Insurance Premium | \$ 1,500.00 |
| Estimated Annual Tax Bill | \$ 2,500.00 |
| Fair Market Value (FMV) | \$ 385,000.00 |
| Loan Term (Months) | 360 |
| Affiliate's Maximum Housing Expense Ratio | 30% |
| Affiliate's Maximum Debt: Income Ratio | 40% |
| Down Payment | \$ 1,000.00 |
| Grant Funding | \$ - |

Descriptive Notes:

From paystubs, etc.
Credit cards, car loans
homeowners insurance
home property tax
Appraisal
HFHI prefers no more than 30 years, max is 40 yr loan
Industry & HFHI std.
Tax Calculation
Industry standard Mill Levy: 108.265
Board-approved policy Residential Rate: 7.15
Depends on availability Assumed Market Value \$325,000

II. Calculation of Initial Monthly Payment:

| Affordability | |
|---------------------------------------|-------------|
| Max Monthly House Payment (Front End) | \$ 939.12 |
| Max Monthly House Payment (Back End) | \$ 1,018.60 |
| Max Affordable Monthly House Payment | \$ 939.12 |

II. Calculation of Initial Monthly Payment:

| Affordability | |
|---------------------------------------|-------------|
| Max Monthly House Payment (Front End) | \$ 1,006.20 |
| Max Monthly House Payment (Back End) | \$ 1,018.60 |
| Max Affordable Monthly House Payment | \$ 1,006.20 |

$\$325,000 \times .0715 = \$23,238 \times .108265 = \$2,516$ Taxes

At 30% total payment: \$ 67.08

Monthly House Payment (breakdown)

| | |
|--------------------------------------|---------------|
| Max Monthly Principal Payment | \$ 605.79 |
| Est. Monthly Taxes | \$ 208.33 |
| Est. Monthly Insurance | \$ 125.00 |
| Total | \$ 939.12 |
| Max Affordable Principal Loan Amount | \$ 218,083.20 |
| Subsidy needed | \$ 166,916.80 |

Monthly House Payment (breakdown)

| | |
|--------------------------------------|---------------|
| Max Monthly Principal Payment | \$ 672.87 |
| Est. Monthly Taxes | \$ 208.33 |
| Est. Monthly Insurance | \$ 125.00 |
| Total | \$ 1,006.20 |
| Max Affordable Principal Loan Amount | \$ 242,232.00 |
| Subsidy needed | \$ 142,768.00 |

At 30% principal pmt: Addtl principal per month \$ 67.08

At 30% principal pmt: Addtl principal over 30 yrs. \$ 24,148

At 30%, subsidy provided by PPHFH reduced by \$24,148

III. Transaction Information:

| | |
|---|------------------|
| 1st Mortgage | \$ 218,083.20 |
| Soft 2nd Mortgage | \$ 165,916.80 |
| Down Payment | \$ 1,000.00 |
| Grant Funding | \$ - |
| Sales Price (FMV) | \$ 385,000.00 |
| Approved Initial Monthly Payment | |
| Principal | \$ 605.79 |
| Taxes | \$ 208.33 |
| Insurance | \$ 125.00 |
| Other Recurring Monthly Housing Expense | \$ - |
| Total | \$ 939.12 |
| \$ | 333.33 |

III. Transaction Information:

| | |
|---|--------------------|
| 1st Mortgage | \$ 242,232.00 |
| Soft 2nd Mortgage | \$ 141,768.00 |
| Down Payment | \$ 1,000.00 |
| Grant Funding | \$ - |
| Sales Price (FMV) | \$ 385,000.00 |
| Approved Initial Monthly Payment | |
| Principal | \$ 672.87 |
| Taxes | \$ 208.33 |
| Insurance | \$ 125.00 |
| Other Recurring Monthly Housing Expense | \$ - |
| Total | \$ 1,006.20 |
| \$ | 333.33 |

2nd reduced; more to 1st, more to PPHFH over time or at loan sale

Reason to increase from 28% to 30%:

1. Compliance with HFHI best practices and industry standard of housing expense not to exceed 30% and not be "cost burdened"
2. Reduce PPHFH's subsidy to homeowner that must be otherwise raised
3. Strengthen PPHFH's financial sustainability
4. More cash to PPHFH if loan is sold to 3rd party
5. Higher value if loan is used for collateral for line of credit or other mortgage collateral needs. Which reduces PPHFH staff and bank's management of collateral reporting

Under Contract and Active Properties as of 3/4/2021

| Address | Bds | Bths | Flr Plan | Fin SqFt | List Price | Minus adjustments | Saint Aubyn Home Comparable = New |
|--------------|-----|------|-----------|----------|------------|-------------------|--|
| 5324 Pabst | 3 | 3 | 2 | 1598 | \$ 403,900 | \$ 368,900 | Basic home with no upgrades |
| 5340 Hammond | 3 | 3 | 2 | 1421 | \$ 418,900 | \$ 383,900 | look nicer on outside than PPHFH |
| 5352 Hammond | 3 | 3 | 2 | 1421 | \$ 404,900 | \$ 369,900 | finish inside is the same as PPHFH homes |
| 5363 Hammond | 3 | 3 | 2 | 1421 | \$ 418,900 | \$ 383,900 | no granite, cheaper carpet, vinyl flooring, no crown molding |
| 932 Bidwell | 3 | 3 | 2 | 1421 | \$ 398,900 | \$ 363,900 | |
| 971 Pickfair | 3 | 3 | 2 | 1421 | \$ 418,900 | \$ 383,900 | |
| 980 Bidwell | 3 | 3 | 2 | 1421 | \$ 405,900 | \$ 370,900 | |
| 924 Bidwell | 3 | 3 | 2 | 1598 | \$ 424,900 | \$ 389,900 | upgraded with granite, tile flooring, crown molding, stainless steel |
| 5308 Pabst | 4 | 3 | 2 | 1698 | \$ 403,900 | \$ 368,900 | |
| 5372 Hammond | 4 | 3 | 2 | 1949 | \$ 395,500 | \$ 360,500 | |
| 5453 Hammond | 4 | 3 | 2 | 1949 | \$ 398,900 | \$ 363,900 | |
| 916 Bidwell | 4 | 3 | 2 | 1949 | \$ 410,900 | \$ 375,900 | |
| 951 Pickfair | 4 | 3 | 2 | 1698 | \$ 403,900 | \$ 368,900 | |
| 972 Bidwell | 4 | 3 | 2 | 1949 | \$ 392,900 | \$ 332,900 | |
| | | | Minimums: | 1421 | \$ 392,900 | \$ 332,900 | |
| | | | Maximums: | 1949 | \$ 424,900 | \$ 389,900 | |
| | | | Averages: | 1637 | \$ 407,229 | \$ 370,443 | |

Adjustments

| | |
|----------------------|---------------|
| 1 car garage | 10,000 |
| stone on front house | 8,000 |
| bathroom | 7,000 |
| Architectural | 5,000 |
| AC Unit | 5,000 |
| | 35,000 |
| upgrades | 25,000 |

PPHFH Home

| | | | |
|----------------------|-------------|-------------------|---|
| 2 bd, 1 bth, 1 story | 934 sq.ft. | \$ 325,000 | Based on older ranch style homes east of Powers Blvd. |
| 3 bd, 1 bth, 1 story | 1102 sq.ft. | \$ 330,000 | Based on older ranch style homes east of Powers Blvd. |
| 4 bd, 2 bth, 2 story | 1548 sq.ft. | \$ 365,000 | |
| 5 bd, 2 bth, 2 story | 1698 sq.ft. | \$ 375,000 | |

Definitions:

Total Monthly Gross Income

Monthly earned income

Monthly other income:

- a. SSI, Disability, Social Security, Retirement
- b. Retirement, Pension
- c. Child Support
- d. Other Non-Wage Income
- e. Other items according to Affiliate's underwriting policy

NOTES:

All income items are subject to verification and determination of reliability

Food Stamps, Day Care Subsidies are not included in the Total Monthly Gross Income

Child care expense is subtracted from income (if applicable)

Borrower's Current Monthly Recurring Debt includes the amount borrower (and any named co-borrower) currently pays toward recurring debts (not including estimated mortgage payment), but not day-to-day expense items, which may be considered under "Other Monthly Expenses", below, and reviewed for residual income.

All monthly payments for revolving debt (credit cards)

Monthly payments for installment loans with more than xx number of months remaining (NOTE: xx months typically are 10 or 12). Example: Car loans

Child support and/or alimony obligations

Student loans

Fair Market Value (FMV) is to be determined by appraisal, using the Sales Comparison Method

Loan Term may not exceed 40 years (480 months); it is strongly suggested to cap at 30 years (360 months). See Policy 23.

Other Recurring Housing Expenses are required housing-related expenses incurred in addition to loan principal, property taxes, homeowner insurance and any flood insurance, such as:

- a. HOA dues
- b. Termite Bond
- c. Any other fees paid monthly as part of the escrow payment

Housing Expense (Front End) Ratio is the ratio of required housing-related expenses to borrower's gross income

- 1. Monthly payment for all loan/mortgages/liens for the property being purchased, not including any payments which are forgivable or deferred.
- 2. Monthly payment for escrowed items, such as property taxes and homeowner insurance (and flood insurance, if applicable)
- 3. Other Recurring Housing Expenses: These amounts may, but are not required to be included in Affiliate's policy for determining Front End Ratio

Debt to Income (Back End) Ratio is the ratio of all long-term debt (housing and other recurring debt) to borrower's gross income

Ratios

Max (Affiliates may choose to adopt policy setting lower ratios)

| | |
|-----------------------|---|
| Housing Ratio | 30% |
| Total Debt Ratio | 43% |
| Housing Expense Ratio | 33% Not covered in Habitat Policy, but affiliate may choose to consider |

Down Payment is any cash down payment from the borrower. Down Payment should be applied first against any soft second and then against the first mortgage because the mortgage amount determined by this calculator is the amount that is affordable to the homeowner going forward. The sum of the down payment, first mortgage and soft second mortgage(s) should not exceed sales price/fair market value. Down payment assistance is likely secured by a subordinate ("soft second") mortgage and would reduce the Habitat soft second.

Other Monthly Expenses - to be included on Residual Income Calculator

- 1. Food Enter Amount of Food Stamps as other income in Residual Income Calculator as a Subsidy
- 2. Medical Insurance
- 2. Medical Insurance
- 3. Out of Pocket Medical Costs
- 4. Car Insurance
- 5. Car Maintenance Costs
- 6. Day Care Costs Enter Amount of Day Care Subsidy as other income in Residual Income Calculator
- 7. Utilities (Electricity, Gas, Water, Sewer)
- 8. Phone / Cable / Internet
- 9. Any other monthly obligations which are not debt or monthly housing expense

HFHI Policy 34 – Safeguarding Key Points

- Policy adopted by HFHI January 2021
- PPHFH Executive Committee and staff provided feedback to HFHI prior to adoption
- Mandatory policy that ALL HFH affiliates adopt
- Was created by HFHI International board and adopted by all non-US affiliates; however, HFHI then required adoption by ALL US affiliates
- Primary focus:
 - Set policy that “explicitly shows affiliates are committed to the highest ethical standards and oppose all forms of exploitation and abuse.
 - Affiliates must create and maintain a work environment that is safe, productive, and respectful for colleagues
 - Must prevent and respond to physical or sexual abuse or exploitation, harassment, or bullying of the people in the community we serve, people with whom we work or partner
 - ESPECIALLY vulnerable adults and children

Please read the attached Policy 34 prior to the April 6, 2021 board meeting as the board is required to vote and accept the policy AS stated.

HFHI’s “My Safe Workplace Portal for Board and Staff Awareness

- Awareness being pushed due to Policy 34 so anonymous reporting may be provided regarding child and elder abuse, sexual exploitation, and other potential incidents listed in Policy 34
- Please read attached materials regarding types of complaints that may go through portal for your edification
- Has been in operation for a few years – NOT new
- This is one tool to report concerns regarding:
 - Safe, ethical workplace and good stewardship of our donations, funds, and resources
- For reporter who wishes to remain anonymous

Other general complaints go through HFHI’s Support Center and are routed to the executive director

- i.e., Operational complaints including ReStore driver, sale prices, or donation process

Adoption date: January 2021

Trigger warning: *By nature of the subject of safeguarding, this policy contains language about sexual exploitation and abuse. The reader should be aware that it may be emotionally challenging.*

1.0 Purpose

To set policy that explicitly shows affiliates are committed to the highest ethical standards and oppose all forms of exploitation and abuse. Affiliates must create and maintain a work environment that is safe, productive and respectful for colleagues and must prevent and respond to physical or sexual abuse or exploitation, harassment, or bullying of the people in the communities we serve (especially vulnerable adults and children) and the people with whom we work or partner.

2.0 Policy

2.1. DEFINITIONS

- **Child** is defined as anyone who is not yet 18 years old.
- **Child neglect:** Neglect occurs when a child's basic needs have consistently not been met to the extent that it has a detrimental effect on the child's health and personal development. These basic needs include food, clothing, shelter and supervision.
- **Child sexual abuse:** Child sexual abuse occurs when there has been any sexual exploitation of a child. Child sexual abuse includes any actual, attempted or threatened sexual activity involving children (such as intercourse, fondling, oral sex, indecent exposure, exposing the child to pornography, etc.).
- **Emotional abuse:** Emotional abuse occurs when persistent ill treatment of a person affects their self-esteem. This may include name-calling, rejection, threatening, intimidating or any other acts that can affect the person's physical and emotional growth and self-esteem.
- **Habitat representatives** are defined as staff members, board members and key volunteers.
- **Physical abuse:** Physical abuse occurs when a person purposefully injures or threatens to injure anyone (such as by punching, kicking, burning, etc.). Physical injury may take the form of bruises, cuts, burns or fractures. Physical injuries will not always be visible.
- **Safeguarding** is preventing and responding to physical or sexual abuse or exploitation, harassment, or bullying of the people in the communities we serve (especially vulnerable adults and children) and the people with whom we work or partner.
- **Sexual abuse:** Sexual abuse is any actual or threatened physical intrusion of a sexual nature, whether by force or under unequal power dynamics or otherwise coercive conditions.
- **Sexual exploitation:** Sexual exploitation is any actual or attempted abuse of a position of vulnerability, differential power or trust, for sexual purposes, including but not limited to profiting monetarily, socially or politically from the sexual exploitation of another.
- **Sexual harassment:** Any unwelcome sexual advance, comment, expressed or implied sexual demand, touch, joke, gesture, or any other communication or conduct of a sexual nature (whether verbal, written, or visual).
- **Vulnerable adult:** A person age 60 or older with an impaired functional, physical or mental ability to care for oneself or an adult age 18 or older who has a developmental disability and/or requires assisted care.

2.2. AFFILIATE SAFEGUARDING COMMITMENTS

Habitat for Humanity is opposed to any form of discrimination, exploitation and abuse, including slavery, coerced conscription, prostitution, trafficking of people for any purpose, vulnerable adult or child abuse, and dangerous or exploitative child labor. In the design and implementation of programs and policies, we seek always to work without bias; to do no harm; and to eliminate (rather than contribute to) the harm of discrimination, exploitation and abuse.

All Habitat representatives are expected to adhere to Habitat's Safeguarding Behavior Commitments as set forth below.

All Habitat representatives commit to respecting and safeguarding the rights and dignities of all people, and protecting our staff members, volunteers, partners, research participants, community members (especially vulnerable adults and children), and those we intend to serve from exploitation and abuse. This includes the following general standards of behavior at all times, even when on leave or off duty:

- Habitat representatives will respect, promote and safeguard the rights and dignities of all people (with particular attention to those we intend to serve, vulnerable adults and children) without discrimination or bullying of any kind.
- Habitat representatives will treat all intended and actual individuals we serve with respect, courtesy and dignity.
- Habitat representatives will not engage in any form of humiliating, degrading or exploitative behavior toward those we intend to serve in any circumstances.
- Habitat representatives will not engage in any abuse of authority, position or influence by withholding humanitarian assistance or manipulating selection or targeting processes for those we intend to serve.
- Habitat representatives will help to create and maintain an environment that prevents sexual exploitation and abuse and that safeguards the rights of those we intend to serve, research participants, and community members (especially vulnerable adults and children).
- Habitat representatives will never engage in sexual exploitation or abuse.
- Habitat representatives will never engage in sexual activity with a child (anyone who is not yet 18 years old) regardless of the age of majority or age of consent locally. Mistaken belief in the age of a child is not a defense.
- Habitat representatives will never exchange money, employment, goods or services (including assistance that is due to those we intend to serve) for sex, sexual favors or other forms of humiliating, degrading or exploitative behavior.
- Habitat representatives will not engage in a sexual relationship with those we intend to serve, since it is based on inherently unequal power dynamics and undermines the credibility and integrity of Habitat for Humanity's charitable mission.

2.2.1. Prevention of sexual exploitation and abuse

All Habitat representatives are prohibited from engaging in sexual exploitation or abuse.

2.2.2. Child protection

All Habitat representatives are prohibited from engaging in child abuse, exploitation or neglect. Affiliates must be aware of and comply with state, local and federal statutes related to child pornography, prostitution and child labor prohibitions.

Habitat for Humanity strives to be a child-safe organization to reduce the risk of child abuse in all aspects of our operations. Affiliates must execute Habitat's mission in alignment with Habitat's child protection standards described below.

Affiliates must design their programs and execute the mission in alignment with the following standards:

- Habitat representatives will keep the health and safety of children paramount at all times.
- Habitat representatives will consider child safeguarding in project planning and implementation to determine potential risks to children associated with project activities and operations.
- Habitat representatives will work to ensure that personal dignity and respect for children is maintained through all projects, programs and departments.

- Habitat representatives will apply measures to reduce the risk of child abuse, exploitation or neglect, including but not limited to:
 - Limiting unsupervised interactions with children.
 - Prohibiting exposure to pornography.
 - Complying with appropriate data responsibility standards and with applicable laws, regulations or customs regarding the photographing, filming or other image-generating activities of children, and audio recordings.

Habitat representatives will ensure compliance with local child welfare and protection legislation and with U.S. law where applicable.

2.2.3. Prohibition of prostitution and trafficking

Habitat for Humanity expressly prohibits sex trafficking and the procurement of commercial sex acts by any Habitat representative. Habitat for Humanity expressly prohibits human trafficking by any Habitat representative.

2.2.4. Internet use policy

Affiliates must adopt a board-approved internet use policy that prohibits all Habitat representatives from accessing, possessing or circulating pornographic content using affiliate computers, affiliate-supported electronic devices, affiliate email accounts, affiliate-related electronic distribution lists, or an internet connection paid for by the affiliate. This includes sharing of emails or group texts (including jokes) containing explicit images. The policy will live in the employee handbook and appropriate volunteer documents. Habitat representatives are expected to model this behavior away from the workplace.

2.3. REPORTING AND HANDLING COMPLAINTS

2.3.1. Expectations of reporting

Habitat for Humanity expects all Habitat representatives (especially managers) to report all suspected safeguarding misconduct immediately and expects affiliates to take swift action upon receiving a complaint.

Affiliates must adopt clear guidelines stating the responsibility to report potential safeguarding misconduct and the disciplinary consequences of noncompliance. The guidelines must include a reporting process and immediate notification to Habitat for Humanity International via MySafeWorkPlace (mysafeworkplace.com/SplashPages/habitat/habitat.html) or (800) 461-9330 for incidents in the following categories: sexual abuse, physical abuse, emotional abuse, sexual exploitation and neglect.

2.3.2. Expectations of handling complaints

Affiliates must have an investigation process inclusive of a commitment to protecting confidentiality, clear documentation requirements, communication with the survivor/victim, and corrective actions.

Affiliates must offer whistleblower protection in compliance with a board-approved whistleblower policy.

2.3.3. Outside reporting

Affiliates must comply with all relevant requirements related to mandatory reporting of alleged or confirmed safeguarding misconduct to local authorities according to local jurisdiction. Additionally, there may be circumstances due to contractual, legal or donor obligations where it is required or appropriate for affiliates to report alleged or confirmed safeguarding misconduct to external parties such as donors, regulators or other governing bodies. Finally, affiliates' approach for voluntary sharing of information related to safeguarding misconduct allegations and investigations should be guided by the parallel philosophies of transparency (to donors, regulators and the public) and confidentiality (for the protection of survivors). Wherever possible, information will be presented in a way that protects the survivor's anonymity for confidentiality and safety reasons (except where relevant law might require disclosure).

2.4. PROTOCOLS FOR ALLEGED VICTIM ASSISTANCE

Affiliates are encouraged to provide support to alleged victims of safeguarding misconduct. Upon receipt of an allegation, the affiliate should consider providing any or all of the following forms of assistance that are appropriate and based on the informed consent of the alleged victim: immediate material care (e.g., direct or funding support for medical care, food or emergency shelter); psychosocial support (e.g., referrals or funding support to local entity); or legal and advocacy support (e.g., support to obtain alleged victim advocacy services or legal counseling in order to make an informed decision about whether to pursue legal recourse). It is recommended that affiliates proactively familiarize themselves with services for alleged victims in their communities.

2.5. OPERATIONAL CONSIDERATIONS FOR SAFEGUARDING

2.5.1.

Affiliates must designate a safeguarding officer responsible for enacting the affiliate's policy and sharing awareness on the issue of safeguarding. In addition, affiliates should consider safeguarding principles during strategic and project planning, along with monitoring and evaluation activities.

2.5.2.

Affiliates must ensure their board of directors receives regular updates on safeguarding allegations and investigations to facilitate effective process oversight.

2.5.3.

Affiliates must provide regular safeguarding training for their board members, staff members and volunteers in leadership positions. Affiliates should consider making such training available to certain other volunteers as may be appropriate.

2.5.4. Recruitment

Safeguarding protocols must be considered during recruitment, including consideration of criminal background checks, sexual offender registration checks (as per Policy 19) and reference checks. It is also encouraged that the level of safeguarding responsibility (e.g., positions involving direct contact with those we intend to serve, children or child-related projects) be clarified and reinforced in the job description and interview process.

Affiliates must conduct reference checks on any prospective Habitat employees, board members, or key volunteers who are known to have had previous experience at another Habitat organization by checking with that organization. Affiliate leaders receiving such reference requests will be expected to share any pertinent information of a serious nature relating to safeguarding matters, and if in doubt, should consult with their local legal counsel.

3.0 Rationale

Habitat for Humanity recognizes that everyone has a right to equal protection from all types of harm or abuse. This policy sends a clear message that exploitation and abuse are not tolerated across the entire Habitat network.

SUPPORTING RESOURCES:

- Resources on MyHabitat U.S. Safeguarding landing page (under development)
- **Guidance Memorandum on Sex Offender and Criminal Background Checks** (last reviewed February 2019)

Habitat for Humanity's MySafeWorkplace Ethics & Compliance Portal FAQs

What is the MySafeWorkplace® hotline?

Habitat for Humanity International (HFHI) is committed to supporting a respectful and ethical workplace, properly stewarding our donors' funds and resources, and safeguarding the rights of those we serve. When incidents arise, Habitat employees, volunteers, beneficiaries, vendors and donors should use the MySafeWorkplace® hotline to report concerns.

This confidential and anonymous tool accepts information in most major languages. Reports can be made online or via telephone 24 hours a day, 7 days a week:

- Access www.mysafeworkplace.com and select "Habitat for Humanity" or "HFH" as your organization;
- Within the US, call toll-free 1-800-461-9330; or
- Outside of the US, call a local phone number (noted on the website) or call collect 1-720-514-4400.

What does it mean to file a report anonymously and have it handled confidentially?

In the MySafeWorkplace® system, reporters have the ability to:

- Remain completely anonymous (i.e. provide no information about themselves);
- Remain anonymous to HFHI (i.e. MySafeWorkplace® has the ability to contact the reporter and the reporter can receive emails from the system, but HFHI does not have their information); or
- Provide contact details (i.e. allow HFHI to speak with them directly to further clarify the matter).

In all instances, HFHI will maintain the confidentiality of the person making the report to the extent reasonably practicable within the law and the legitimate needs of any ensuing evaluation or investigation. Please be aware that the effectiveness of an investigation based on an anonymous complaint may be limited and, in some cases, it may not be possible to properly conduct follow-up without the complainant's permission to disclose their identity.

HFHI's investigations will not be disclosed or discussed with anyone other than those who have a legitimate need to know the details of the case. However, reporters should be aware that their identity might become known for reasons outside of the control of HFHI.

In accordance with the HFHI Whistleblower Policy, HFHI expressly prohibits any form of retaliation against whistleblowers who, in good faith, raise concerns related to improper conduct. Any person who believes they have been subjected to any form of retaliation as a result of reporting a suspected violation or cooperating with an investigation should promptly report the matter using the processes

detailed in the Whistleblower Policy. Any person who engages in the prohibited retaliation will be subject to discipline, up to and including termination of employment.

When should individuals use the MySafeWorkplace® hotline?

Habitat encourages individuals to pursue established processes for communicating and escalating concerns related to Habitat organizations.

For all general concerns and comments involving a Habitat for Humanity organization (e.g. ReStore customer service complaints, issues with the beneficiary application process, donation receipt issues, mailing list removals, etc.):

- Within the US, please contact the Affiliate Support Center to report your concerns. Call toll-free at 1-877-434-4435 between 8 a.m. and 8 p.m. EST Monday through Friday, or email ussupportcenter@habitat.org.
- Outside the US, please contact your country’s National Organization to report your concerns. To obtain contact information, please contact the Area Office representative in your region:
[Asia and the Pacific](#)
[Canada](#)
[Europe, Middle East and Africa](#)
[Latin America and the Caribbean](#)

However, when an individual wishes to remain anonymous or when regular means of reporting concerns have not resolved an issue, the MySafeWorkplace® hotline makes it easy to communicate concerns to Habitat. MySafeWorkplace® can be used to report high-risk issues such as:

- Substance abuse
- Threats of violence
- Harassment
- Discrimination
- Safety issues
- Ethics violations
- Mismanagement
- Sexual exploitation or abuse
- Accounting or financial statement fraud
- Theft or embezzlement
- Conflicts of interest
- Bribery or kickbacks
- Forgery
- Fraud
- Violation of local or national laws
- Whistleblower retaliation

When should Habitat for Humanity organizations use the MySafeWorkplace® hotline?

MySafeWorkplace® is available for use by all Habitat for Humanity organizations at no charge.

In 2003, the Audit Committee of the HFHI International Board of Directors sponsored the creation of an anonymous hotline as a way to receive and monitor complaints or allegations of possible wrongdoing. Acknowledging the important role a hotline serves in safeguarding the overall Habitat for Humanity brand, HFHI intentionally established and funded the MySafeWorkplace® system for use by anyone involved with any Habitat for Humanity organization. In 2007, the US Council endorsed the use of the hotline by US affiliates and direct access to MySafeWorkplace® was added to www.habitat.org.

In addition, the MySafeWorkplace® Ethics & Compliance Portal has become the location where Habitat aggregates and tracks information related to fraud and other serious issues which may occur within the Habitat for Humanity network. Identifying fraud trends and ensuring resources are allocated to address potential risk exposures are important components in achieving Habitat's strategic goal of operating with excellence.

To support these efforts, Habitat for Humanity International requires National Organizations and encourages US Affiliates to promptly contact HFHI through the MySafeWorkplace® hotline or the HFHI Internal Audit Department when such issues arise.

What happens when a report is received through the MySafeWorkplace® hotline?

The MySafeWorkplace® hotline is operated by a third-party service provider, which coordinates promptly and confidentially routing the report to the HFHI Internal Audit Department (IAD).

In accordance with the HFHI Fraud Notification Policy, IAD has primary responsibility for monitoring or performing the investigation of all suspected fraudulent activity within the Habitat network. Depending on the nature of the reported concerns and the parties potentially involved, IAD may:

- Directly perform a follow-up investigation (typically where an HFHI entity or a Board member of a US Affiliate is involved in the allegation);
- Coordinate and monitor follow-up performed by another HFHI department or the HFHI entity's Board (typically where a staff member of a National Organization or a US Affiliate is involved in the allegation); or
- Facilitate routing the report directly to the HFHI entity for follow-up (typically where the complaint relates to HR issues or homeowner complaints).

a safe, ethical workplace

Habitat for Humanity is committed to supporting a safe, ethical workplace and good stewardship of our donations, funds and resources. When incidents arise, Habitat employees, volunteers, beneficiaries, vendors and donors can use the MySafeWorkplace® hotline to report concerns.

- **Access MySafeWorkplace.com.**
- **U.S.: Call toll-free 1 (800) 461-9330.**
- **International: Call collect 1 (720) 514-4400 or obtain your local toll-free phone number from the MySafeWorkplace® website.**

MySafeWorkplace® makes it easy to report matters to Habitat when the reporter wishes to remain anonymous or when regular means of reporting concerns have not resolved an issue.

**Confidential and
anonymous.**

**24 hours
a day.**

**Multiple languages
accepted.**

Report concerns related to:

- Abuse
- Threats of violence
- Harassment
- Discrimination
- Safety issues
- Ethics violations
- Theft
- Conflicts of interest
- Bribery
- Fraud
- Accounting issues
- Whistleblower retaliation

How it works: Your confidential report will be instantly forwarded to the appropriate Habitat contact for review and proper handling.

You can anonymously receive and send messages related to your report by phone or via the online portal.

The MySafeWorkplace® hotline is hosted by Convercent. All contacts are confidential, and users are assured anonymity when they request it. Habitat for Humanity International will maintain the confidentiality or anonymity of the person making a complaint to the extent reasonably practicable within the law and the legitimate needs of any ensuing evaluation or investigation. Please be aware that the effectiveness of an investigation based on an anonymous complaint may be limited because of the difficulty of obtaining further information from anonymous complainants and conducting appropriate follow-up.

Habitat for Humanity International reserves the right to act or not to act on any information provided unless required to do so by law. Furthermore, Habitat for Humanity International is not required to disclose its response or actions pursuant to any information that may be provided or reported. The intentional misreporting of information may be actionable and subject to criminal investigation.

EXECUTIVE DIRECTOR, STAFF
& COMMITTEE REPORTS

PPHFH Executive Director, Staff, and Committee Report
April 5, 2021

ReStore:

- PPHFH has entered into an agreement with Stetson Ridge to accept appliances, light fixtures, and cabinets from 252 apartments that are being remodeled over a number of months. Employees will not be entering the units. They will be picking up the items from a central location.
- The roof for the new store was put in place the week of March 26th. Weather delays have pushed the opening to June 2021.
- Record March sales!

Homeowner Services:

- Staff is working with St. Vrain Habitat for Humanity (Longmont) to create and expand website training/education opportunities as it relates to homeownership.
- Staff gave a presentation to Cheyenne Mountain Post 3917 regarding the Veteran Repair Program, sent flyers out and contacted several veteran agencies. Staff has received 3 potential applications; all applications are due by April 15, 2021.

Family Selection:

- Staff will open a future homeowner application cycle in July 2021, with an anticipated approval recommendation to the Board in October 2021.

Development:

- Two Ground Blessings took place March 6th at Micah's View. Thanks to board member Joel Hamilton for supporting.
- International Women Build Week featured a virtual repair demonstration by Sarah Buchen and Linda Biron at the ReStore, and a live Zoom event where Kris highlighted how women are disproportionately affected by the affordable housing crisis
- Thank you, Board of Directors, for your participation in PPHFH's Board Thank-A-Thon!
- Development is working with ReStore team on marketing opportunities for the ReStore Northeast Grand Opening (Potentially July 2021)
- A new ReStore campaign launched by HFHI called the "ReStore Story Campaign" aims to drive donor and shopper traffic to our stores and create general awareness in our community.
 - 17th: Joint Ground Blessing for three partner families and their homes:
 - Clark Land Surveying Build
 - 3rd Annual Veteran Build
 - Fund for Humanity Build
 - 22nd: Earth Day (promotion will run from 16th – 24th)
 - Potential S/M appeal to generate material and product donations with corp. sponsorship
- Recent grant awarded from Larry H. Miller Charities, \$10K for Women Build

Faith

- March monthly e-newsletter sent to ~100 faith organizations
- March "new prospect" e-newsletter sent to ~125 faith organizations
- March 11th Thrivent Faith Build, Faith Leader's Breakfast completed with board member Eric Stolp. Registration and attendance by 28 faith leaders. (surpassed expectations)
- 60% of Thrivent Faith build volunteer Saturdays, July to December, filled (as of 3/18/21)
 - Interfaith Build for Unity Virtual Ground Blessing included: 40 registrants (as of 3/18/21)
 - Participation by Faith Relations Committee members
 - Faith Leaders video produced, filmed, and edited by Dustin
- 82% of the Interfaith Build for Unity volunteer slots (28 slots total) filled (as of 3/18/21)

- “Thank You” Posters delivered to the 2020 Thrivent Faith Builds partner churches
- 2021 Thrivent Faith Build Ground Blessing scheduled for April 24th at 3:00 pm.

Construction/Volunteer/Home Repairs

- **Micah’s View:**
 - 201 W Illinois is dried-in with roof/windows/door installation complete. Siding installation in progress along with rough utilities. Target date for completion of this home is June 2021. A big thanks to Kreuger Brothers for installing the shingles as part of the **HFHI Roof Over Your Head** grant program!
 - 231 S Race has been decked and wall framing is in progress. This home is scheduled to be complete in Sept2021.

- **The Ridge at Sand Creek:**
 - 5305 Kingscote Dr now dried in with window/door and blueboard insulation in progress. A passive Radon Mitigation system will be necessary for all of the Sand Creek homes. Professional Discount Supply donated some of the materials for our first home at Sand Creek and will offer a discounted price on materials in the future. Another **HFHI Roof Over Your Head** grant is schedule to be utilized for this home on 3/31. A big thanks to Superroofs (based out of Denver) for stepping up to help during this extremely busy time for roofers. Target for the completion is June2021.
 - The Veteran Build (5314 Beauport Dr) home foundation footer/walls are now complete with radon and French drain systems in progress. Target completion date is Oct 2021.
 - The two 2 Bedroom homes (Thrivent and Unity Build) will be started by mid/late March with first Unity build Volunteer opportunity scheduled for 4/3. Permits have been issued; foundation digs are scheduled for 3/31.
 - Pikes Peak Habitat has an opportunity to work with CSU’s Doug Bursnall, who is the Sr Conservation Specialist, and he has introduced to a new program meant to help low-income families explore alternative and safer sources of energy. The attempt to be natural gas free and the introduction of using mini-splits has been discussed for many months. Our initial concern was adding new costs to the already complicated increasing costs in lumber, concrete etc. The use of the mini splits seems to provide some tangible benefits; reduced HVAC installation costs due to the elimination of the majority of the heating duct work, cost avoidance by not running gas lines from the taps to each home, increased safety due to the removal of all CO2 from the home, A/C is automatically a part of each unit which we normally do not install due to increased cost. We do see an increase in HVAC equipment costs; however, a recent CSU 3K Rebate introduced specially for this program offsets that increase. Jim Riggins (long term volunteer and expert at energy efficiency) provided a 30-minute presentation to our Sand Creek Homeowners explain the benefits of all electric homes. More to come on this endeavor.

- **Repair Program:** Preparation has begun for the FY22 program. An exciting Home Depot Veteran Repair program aimed at serving veterans in our community is the \$35k funding source to help 3 veterans and their families. Homeowner Services, Construction and Development teams are working together to review and meet the guidelines for this program. Veteran Repair Program application process will close on 4/15. Three candidates who have expressed interest so far.

MISCELLANEOUS

**Executive Committee
Position and Committee Description**

PPHFH Bylaws amended August 6, 2018 state:

ARTICLE I

STANDING COMMITTEES

Section 1. Executive Committee. The executive committee of the Corporation will be comprised of the president, vice president, secretary, and treasurer and up to three (3) additional directors. The president, or the president's designee shall serve as the chairperson of the executive committee. The executive committee shall coordinate activities of the Corporation and focus issues for action by the Board of Directors. In addition, the executive committee shall:

(i) oversee the implementation and administration of policies and procedures relating to volunteers and employees of the Corporation; and

(ii) (a) coordinate the strategic and long-range planning activities of the Corporation; and, (b) monitor and evaluate the performance of the Corporation with respect to the achievement of its mission, purposes, and goals.

ARTICLE V

OFFICERS

(iii) **Section 1. Officers.** The officers of the Corporation shall be a president, a vice president, a secretary, and a treasurer. The officers shall be natural persons twenty-one years of age or older. Any two or more offices may be held by the same person. These officers shall be elected annually at the annual meeting of the Board of Directors. Each officer shall hold office until the first of the following to occur: the time at which his or her successor shall have been duly elected and shall have qualified; his or her death or incapacity; or the time at which his or her resignation or removal is effective. Unless otherwise determined by the Board of Directors, officers of the Corporation shall serve without compensation.

(iv) **Section 2. Resignation, Removal and Vacancies.** An officer may resign at any time by giving written notice of resignation to the Corporation. The resignation is effective when the notice is received by the Corporation unless the notice specifies a later effective date. Any officer may be removed by the Board of Directors, or by the executive committee, or by another officer if so specified in these Bylaws or by the Board of Directors, whenever in his, her or its judgment the best interests of the Corporation will be served thereby.

(v) **Section 3. President.** Subject to the control of the Board of Directors, the president shall supervise and control the management of the Corporation in accordance with these bylaws. The president may sign, with the secretary, or any other proper officer of the Corporation so authorized by the Board of Directors, any deeds, leases, mortgages, bonds, contracts, or other instruments which lawfully may be executed on behalf of the Corporation, except where signing thereof expressly shall be delegated by the Board of Directors to some other officer or agent of the Corporation, or where required by law to be otherwise signed. The president shall serve as the chairperson of the Board of Directors and shall preside at all meetings of the Board of Directors. The president shall, in general, perform all duties incident to the office of president and such other duties as may be prescribed from time to time by the Board of Directors.

(vi) **Section 4. Vice President.** In the absence of the president, or in the event of the death, inability or refusal to act of the president, the vice president, unless otherwise determined by

the Board of Directors, 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. The vice president shall perform such other duties as may be assigned from time to time by the president or the Board of Directors.

- (vii) **Section 5. Secretary.** The secretary shall (i) prepare and maintain as permanent records the minutes of the proceedings of the Board of Directors, a record of all actions taken by the Board of Directors without a meeting, a record of all actions taken by a committee of the Board of Directors in place of the Board of Directors on behalf of the Corporation, and a record of all waivers of notice of meetings of the Board of Directors or any committee thereof and (ii) in general, perform all duties incident to the office of secretary and such other duties as from time to time may be assigned by the president or the Board of Directors. The Board of Directors and any committee may designate a person other than the secretary or an assistant secretary to keep the minutes of their respective meetings.
- (viii) **Section 6. Treasurer.** The treasurer shall (i) have custody of, and when proper may pay out, disburse or otherwise dispose of, all funds and securities of the Corporation which may have come into his or her hands; (ii) receive and give receipts for moneys due and payable to the Corporation, and deposit all such moneys in the name of the Corporation in such banks, trust companies or other depositories as shall be selected by the Board of Directors; (iii) enter or cause to be entered regularly in the books of the Corporation kept for that purpose full and accurate accounts of all moneys received or paid or otherwise disposed of by him or her; and (iv) in general perform all duties incident to the office of treasurer and such other duties as may be assigned to him or her from time to time by the Board of Directors or the president.
- (ix) **Section 7. Additional Officers.** The Corporation shall have such other officers, including, but not limited to, one or more additional vice-presidents, assistant treasurers, and assistant secretaries, as the Board of Directors may from time to time deem advisable. Unless otherwise specified by the Board of Directors, all such officers shall be elected and shall hold office in accordance with Section 1 of this Article V. Such officers shall perform all the duties normally incident to their offices and shall perform such other duties as may be assigned from time to time by the Board of Directors or the president.

PPHFH board president/chairperson

Duties with and in addition to the bylaws include:

General:

The board president is a member of the board executive committee that works directly with the organization's executive director/CEO and presides at board meetings as well as executive committee meetings. Executive Committee and the members of it are created by the bylaws and comprised of president, vice president, secretary, treasurer, and up to three members at large. The executive committee's purpose: Speaks to and for the board when the board gives the committee authority to act on its behalf. It is not a complete surrogate for the board, and the board affirms the committee's decisions.

President/board chair:

In addition to the primary responsibilities of being a board member, the board president also has specific organization oversight duties.

- Preside at board monthly meetings which occur in nine months (no meeting Jan, July or September)
 - Be able to manage group processes
 - Initiate and facilitate conversations regarding board governance items that require awareness of group dynamics and specific skill sets.
- Coauthor board agendas with the executive director/CEO
 - Identify appropriate topics
 - Determine amount of time allotted per topic
 - Determine if guests should be invited to make presentations
 - Determine how long staff and committee reports should take
 - Determine whether to have an executive session without staff members present
- Appoint and assist committees
 - Be an ex officio member of all committees
 - Does not require attendance to all committee meetings
 - Does require understanding of each committee's purpose and knowing board member interests and availability to serve on committees
 - If possible, be present for new board member orientation
 - Set board member and committee expectations
- Appoint a search committee
 - Appoint and issue the charge to a search committee for a new executive director/CEO
- Manage group development
 - Initiate recommendations to change board policy
 - Determine when to call special meetings, though any board member may do so per bylaws
 - Determine when to refer an issue to a committee
 - Determine how to handle an inactive board member
- Maintain organizational integrity
 - Upholds legal state mandate to assume overall responsibility for the board and to ensure the mission is respected
 - Arm's-length relationship to daily operations to fulfill role objectively as the organizations legal and moral authority

- Review executive compensation, allowable expenses, and truthfulness in fundraising appeals.
- Forge a link with major stakeholders when requested by executive director/CEO
 - Support staff in their endeavors to stay in touch with major stakeholders
 - If appropriate, represent the organization at a key meeting, appearing on radio, television talk show, writing columns, serve as organization spokesperson in addition to the executive director/CEO, community event presentations, thank major donors.
- Support the executive director/CEO
 - Support and provide encouragement as well as feedback on executive director's performance
- Be clear on the president's and executive director's roles and responsibilities

Time commitment:

- Average of three to five hours per month, though not limited to this time amount.
- Meet monthly with executive director in-person or via telecommunication for approximately one hour to discuss organizational, board and mission key issues.
- Facilitate and lead monthly 90-minute Executive Committee meeting
- Facilitate and lead a two-hour board meeting (virtual, hybrid, or in-person) nine months each year to facilitate the monthly board of directors meetings or special meetings. (PPHFH board does not meet January, July, or September due to holidays.)
- Participate at board annual retreats as well as attend home dedications and ground blessings as time permits.

Vice President:

- Provides additional leadership, substituting for the president/chair when that person is not available or leaves the position before end of the term.
- May lead special committees as determined by board.
- Assist in facilitating the executive director's annual review.
- Attend monthly board and executive committee meetings.

Treasurer:

- Attend monthly board, executive, and finance committee meetings.
- Chair the finance committee.
- Works with the director of finance/HR to oversee creation and presentation of monthly financial statements; annual 990 Informational Tax Return; annual profit and loss as well as cash flow budgets.
- Works with the finance and investment subcommittee to assure financial policies are being met; review for required updates or needs.
- Works with Delinquency subcommittee and Homeowner Selection committees to determine if Habitat mortgage foreclosure is necessary and recommends action to the board.

Secretary:

- Attend board and executive committee meetings.
- Responsibility for ensuring that board-related documents – primarily board minutes – are accurate and prepared in a timely manner.
- Sign board resolutions such as those required by Title company for land sales/purchase, change of authorized bank account signers, and bylaw amendments.

BoardRotation July 2020_June 30 2022

| For Fiscal Year Ending June 2021 | | | FY -> | | 20-21 | 21-22 | 22-23 | 23-24 | 24-25 | 2 |
|--|----------------------------|---------------------------|--------------|-------|-------|-------|-------|-------|-------|------|
| | July 1 - June 30 2-YR Term | FY Begins 7/01 (Ratified) | Expires 6/30 | CY -> | ### | 2021 | 2022 | 2023 | 2024 | 2025 |
| Class of FY2016 (Jy 2015 - Je 2021) | | | | | | | | | | |
| Peter Scanlon (June 2015) | 3rd term | 2020 | 2021 | | | | | | | |
| Laurel Thorstensen (June 2015) | 3rd term | 2020 | 2021 | | | | | | | |
| Class of FY2018 (Jy 2017- Je 2023) | | | | | | | | | | |
| Martha Johnson (February 2017 / Ratified June 2017) | 3rd term | 2021 | 2023 | | | | | | | |
| Joel Hamilton (April 2017/Ratified June 2017) | 3rd term | 2021 | 2023 | | | | | | | |
| Class of FY2019 (Jy 2019 - Je 2024) | | | | | | | | | | |
| Ryan Mohling (December 2017 / Ratify June 2018) | 2nd term | 2021 | 2022 | | | | | | | |
| Chuck Smith (December 2017 / Ratify June 2018) | 2nd term | 2021 | 2022 | | | | | | | |
| Ryan Panariso (June 2018) | 2nd term | 2021 | 2022 | | | | | | | |
| Class of FY2020 (Jy 2019 - Je 2025) | | | | | | | | | | |
| Ryan Teeples (November 2018/ Ratify June 2019) | 1st term | 2020 | 2021 | | | | | | | |
| Bill Wall (March 2019/ Ratify June 2019) | 1st term | 2020 | 2021 | | | | | | | |
| Jay Carlson (May 2019/ Ratify June 2019) | 1st term | 2020 | 2021 | | | | | | | |
| Class of FY2021 (Jy 2020 - Je 2026) | | | | | | | | | | |
| Shannon Baumgartner (Oct 7 2019/Ratify June 2020) | 1st term | 2021 | 2022 | | | | | | | |
| Peter Hilts (Nov 4 2019/ Ratify June 2020) | 1st term | 2021 | 2022 | | | | | | | |
| Eric Stolp (April 2020/ Ratify June 2020) | 1st term | 2021 | 2022 | | | | | | | |
| Class of FY2022 (Jy 2021 - Je 2027) | | | | | | | | | | |
| Candy Vandenberg (August 2020)(Ratify June 2021) | 1st term | 2022 | 2023 | | | | | | | |
| Janna Mulder (October 2020)(Ratify June 2021) | 1st term | 2022 | 2023 | | | | | | | |
| Rob Giunta (February 2021) (Ratify June 2021) | | | | | | | | | | |
| Terms expire at the end of June in the year noted. | | | | | | | | | | |
| Unless otherwise noted members were elected/ratified in June of the year of their first term. | | | | | | | | | | |
| Members elected during the year must be presented for ratification at the next Annual Meeting usually in June, though bylaws state anytime | | | | | | | | | | |

Pikes Peak Habitat for Humanity
Three-Year Strategic Plan
Goal #6 -- Grow Organizational Capacity of PPHFH

Year #1

- a. Enhance leadership and program management skills of leadership team (LT) (**ONGOING**)
 - (1) Professional Development Plans (PDP) created for/with direct reports of ED (LT)
 - (2) LT members act on PDP (9 months), CB grant training funds used for ReStore 101, New Store U and NALO
 - (3) LT members report back in team retreat as to their top 3 action items from their PDP and each recommends a leadership team or all-staff action item
 - (4) ED and LT engage in discussion with ODC as to options for trainings that develop leadership and management skills
- b. Explore options for implementing professional development / team building efforts for Tier 2 staff (**ONGOING**)
 - (1) LT identifies professional development / team building options for their direct reports (Tier 2)
 - (2) LT presents ED with recommendations as to professional development / team building options for Tier 2
 - (3) Team building activity #1
 - (4) ED and LT discuss team building activity #1 pros / cons and make recommendations for team building #2
- c. Further integrate new Donor Relations Manager (DRM) into resource development department (**COMPLETE**)
 - (1) DRM develops FY'20 fund development plan for individual donors
 - (2) DRM starts implementation of FY'20 plan for individual donors
 - (3) DRM, Development Director (DD) and ED discuss FY'20 plan in preparation for modifications to FY'21 plan
 - (4) DRM develops first draft FY'21 fund development plan for individual donors for discussion with DD and ED
- d. Develop process and format for creating an annual detailed fund development plan (**COMPLETE**)
 - (1) DD explores formats / planning options for creation of new formal annual detailed fund development plan
 - (2) DD develops recommendations for implementation of fund development planning process and generates base line data
 - (3) DD and ED review new fund development planning process and format in preparation for FY '21 plan
 - (4) DD and ED finalize fund development planning process and format for FY'21 plan (including evaluation of FY'20 plan)

Year #2

- a. Continue efforts to enhance leadership and program management skills of leadership team (**ONGOING**)
 - (1) LT members evaluate previous year's PDP and finalize a two-year PDP, appropriate LT members attend HFH-Colorado conference (**COVID19 DELAYED**)
 - (2) LT members act on PDP (9 months)
 - (3) LT members report back in team retreat as to their top 3 action items from their PDP and each recommends a leadership team or all-staff action item (**ONGOING**)
 - (4) LT members act on PDP, appropriate LT members attend HFH-I Global Conference (**COVID19 DELAYED**)
- b. Execute professional development and team building efforts for Tier 2 staff (**ONGOING**)
 - (1) LT creates two-year PDP for their direct reports, appropriate Tier 2 staff attend HFH-Colorado conference
 - (2) Tier 2 staff act on PDP (9 months)
 - (3) Team building #2 (**COVID19 DELAYED**)
 - (4) Appropriate Tier 2 staff attend HFH-I Global Conference, ED and LT discuss team building #2 and make recommendations for team building #3 (**COVID19 DELAYED**)
- c. Implement an active individual and vendor donor recognition programs (**COMPLETE DESIGN, COVID19 IMPACT**)
 - (1) DD, DRM, and COO discuss and research options for active donor recognition programs
 - (2) DD, DRM and COO develop a plan for active donor recognition programs

- (3) DD, DRM and COO implement active donor recognition programs
- (4) DD, DRM and COO evaluate recognition efforts and develop ongoing process for recognition
- d. Create formal annual detailed fund development plan (**COMPLETE FORMAT, ONGOING**)
 - (1) DD creates FY'21 fund development plan
 - (2) DD initiates implementation of FY'21 fund development plan
 - (3) DD evaluates value of FY'21 fund development plan as a tool and makes adjustments
 - (4) DD develops first draft of fund development plan for FY'22 for discussion with ED
- e. Expand outreach beyond basic initial planned giving options mentioned on website (**IN PROCESS**)
 - (1) DRM researches planned giving options with support from HFH-I and Habitat Colorado, etc.
 - (2) DRM develops first draft of planned giving effort
 - (3) DRM discusses plan with DD, ED, and Development Committee and refines strategy
 - (4) DRM finalizes process for planned giving effort
- f. Weigh impact of current communications model and expand strategies (**IN PROCESS AND ONGOING**)
 - (1) LT reviews current communications / marketing strategies, presentation by DD
 - (2) DD and staff review other Habitat affiliate communications / marketing strategies
 - (3) DD forms an advisory committee of local communications / marketing experts
 - (4) DD develops revised communications / marketing plan

Year #3

- a. Measure effectiveness of implemented efforts to enhance leadership and program management skills of the leadership team and make adjustments
 - (1) LT members review two-year PDP with ED and make any necessary modifications for coming year
 - (2) LT members act on PDP 3 (9 months)
 - (3) LT members report back in team retreat as to their top 3 action items from their PDP and each recommends a leadership team or all-staff action item
 - (4) LT members act on PDP and engage with ED in evaluation of effectiveness of this effort
- b. Evaluate efforts to implement professional development and team building for Tier 2 staff
 - (1) LT evaluates prior year efforts and makes any needed modifications to 2nd year PDP plans for their direct reports
 - (2) Tier 2 staff act on their PDP (9 months)
 - (3) Team building #3
 - (4) ED and LT discuss team building #3 and make recommendations for future team building efforts recommendations for team building #3
- c. Launch focused planned giving program
 - (1) DRM and DD review planned giving effort with Board
 - (2) DRM and DD form an advisory committee of local experts to support planned giving effort
 - (3) DRM and DD develop plan for the launch of the planned giving program
 - (4) DRM and DD launch planned giving program
- d. Refine process for creation of the annual detailed fund development plan
 - (1) DD creates FY'22 fund development plan
 - (2) DD initiates implementation of FY'22 fund development plan (6 months)
 - (4) DD develops first draft of fund development plan for FY'23 for discussion with ED
- e. Evaluate and expand annual detailed fund development plan strategies (particularly with respect to corporate and foundation gifts)
 - (1) Review fund development plan strategies with Board (as part of efforts to engage the Board in fundraising efforts)
 - (2) Engage Board in discussion of expansion of fund development plan strategies and needed training (particularly with respect to corporate and foundation gifts)

- (3) Provide identified fundraising training to Board in conjunction with transitioning Board to fundraising efforts. Identify and connect with community members who have fundraising ability and interest
- (4) Recruit, orient and engage new Board members and Development Committee in fund development activities