



**Board of Directors Meeting
11:30 AM / August 26, 2025
3830 South Grand, St. Louis MO 63118**

Call to Order:	Judy Cromer
Mission Moment:	Kimberly McKinney
Minutes of June 24, 2025, Meeting:	Kimberley Batteast-Moore
Strategic Topic:	SLDC Housing Guarantee Fund Shelton Anderson / Howard Smith
Treasurers Report:	Judy Cromer
CEO Report:	Kimberly McKinney

Adjournment of Full Board

Executive Session *If Needed

MARK YOUR CALENDARS:

Upcoming Events

Tuesday, September 23, 2025

Board Meeting & Social Hour 4:00 PM

*Enterprise Bank Enterprise Bank's Benoist Conference
Center at 11401 Olive Blvd, Saint Louis, MO 63141*

Tuesday, October 28, 2025

Board Meeting, 11:30 AM

Tuesday, November 25, 2025

Board Meeting/2026 Budget, 11:30 AM

“A world where everyone has a decent place to live.”

Microsoft Teams [Need help?](#)

[Join the meeting now](#)

Meeting ID: 235 521 585 421 6

Passcode: js3Tc6ch

Minutes from the Meeting of the Board of Directors
of Habitat for Humanity Saint Louis (HFHSL)
June 24,2025

The following members of the Board of Directors and other interested parties participated in this Board meeting either in person or virtually. Participants are listed below:

Amy Berg	Andrew Nelch	Angie Eslinger
Chauncey Nelson	Jami Boyles	Jason Posley
Jim Del Carmen	Judy Cromer	Keith Brooks
Kelly Baumer	Kevin Wilson	Kimberley Batteast Moore
Kirsty McDonald	Lance Cage	Lance McNeel
Lauren Talley	Lennox Mark	Matthew Kim
Mike Eggleston	Samnatha Nix	Howard Smith
Linda Loewenstein	Nat Walsh	Jeff Dowd
Marcin Jasinski	Rachel Johnson	Kimberly McKinney
Irena Dimitrova		

Jim Del Carmen called the meeting to order at 11:34 am.

Irena Dimitrova, Financial Manager, provided the Mission Moment. Irena spoke about her country of Bulgaria and move to the United States. She shared that leaving behind friends and family along with the difference in language and culture was hard but that they made the move for better opportunities for their two sons. Irena state that it took a “no giving up” attitude. In 2019, at the suggestion of a former Habitat staff member, she applied to Habitat Saint Louis... Irena shared that there is deep joy when you are making a difference. Despite her culture, she expressed gratitude that someone gave her a chance. Since moving here, she has a home to call home.

A motion to approve the minutes of the May 20, 2025, Board of Directors meeting was made by Kelly Baumer and seconded by Amy Berg the motion was approved.

As the Strategic Topic was the presentation of the 2024 Audit, Jim Del Carmen introduced Jeff Dowd from Cohn Reznik. After providing an overview of the various Auditor Communications, Jeff focused on the 2024 Business Performance Analysis, noting strengths and accomplishments that included 49 homes being under construction, an increase in the State of MO allocation and the sale of the outparcel. As opportunities for improvement, he noted fundraising by all (Board Members and Management) as well as liquidity. He also reviewed the Audited Financial Statements. Judy Cromer shared that the Finance Committee in addition to approving and recommending Board approval of the Statements had met with Cohn Reznick in Executive Session. On a motion by Judy Cromer and seconded by Kelly Baumer, the 2024 Audit was approved unanimously.

Judy Cromer then shared an overview of the dashboard noting that Mission Support continued to perform better than projected, finishing May at 139% of budget. While the ReStores were underperforming, some gain in the projection had been realized. Overall, May finished with a loss of \$584,599 vs a projected loss of \$1,219,647.

In advance of the CEO Report, Howard Smith provided an overview and update of the possible New Market Tax Credit transaction being discussed with SLDC.

As part of the CEO Report, Kimberly recognized Andrew Nelch for connecting her to someone at Tarlton to discuss how they were approaching the hurricane relief work.

The targeted Spring Appeal sent to approximately 300 select donors hit most mailboxes around May 1st and has, to date, raised \$22k (initial goal of \$15k). The Summer Appeal will feature Director of Construction, Josh Smith – and the increased costs of construction. In addition to the mailing, it will include various social media and video components.

In response to the question at the May meeting re HFHI conversion and with thanks to Deirdre Schaneman (RD Operations Manager), Kimberly provided the Board with written Donor Giving Trends.

The first category of James S McDonnell Foundation applicants (Mortgage Security) will be on boarded in late June/early July.

In 2026, Habitat Saint Louis turns 40! A brainstorming session has been scheduled for 4:30 – 6 pm on Thursday, July 17th at Habitat Saint Louis. Anyone interested in participating is welcome to attend.

As part of government updates, Kimberly shared that since last months' notice re AmeriCorps - A Judge ordered grants to be restored and AmeriCorps members to be returned to service. The ruling also ordered the agency to return National Civilian Community Corps (NCCC) – the administrative agency employees - to be returned to service which will be applicable to all states. HFHI Government Relations also continues to provide updates regarding budget reconciliation and to push for an extension for the New Market Tax Credits, inclusion of the Neighborhood Homes Investment Act and expansion of charitable giving incentives.

Within St. Louis County, a possible rehab in Maplewood has been identified and is under contract based on contingencies. Along with the vacant lot that would support the construction of two new homes, this represents 3 of 4 St. Louis County Office of Community Development (OCD) funded builds. All are in the review process with St. Louis County OCD.

3330 Vista – CLOSED!

Due to various time constraints including interviews for ReStore South Side Manager, there was not a meeting of the ReStore Relocation and Expansion taskforce. Following interviews with five candidates (of approximately 30 submittals), Alyssa Foggy has been hired as the manager of ReStore South Side as of July 1. The ReStores will be closed on July 2nd and July 3rd for midyear inventory (and July 4th for the Independence Day holiday). In advance of the closure, a graduated sale will occur (two days at 10% off increasing by 10% per day until ending with 2 days at 50% off).

As an update to her written report, Kimberly provided information on the possible financing of a new truck for the ReStore donation program. She shared that information on financing had been received from both St. Louis Community Credit Union and Royal Banks with a third pending. Based on what had been received to date, the terms from Royal Banks were preferable at a slightly lower interest rate, a lesser loan fee/monthly payment and 100% financing. As this expense was not included in the 2025 budget, board approval was sought needed. On a motion by Lance Cage and seconded by Amy Berg, a motion to approve the purchase of a truck was approved unanimously.

On a motion by Lance McNeel and seconded by Amy Berg, Jim Del Carmen adjourned the meeting at 12:51 pm.

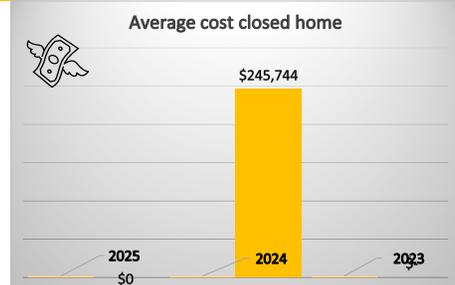
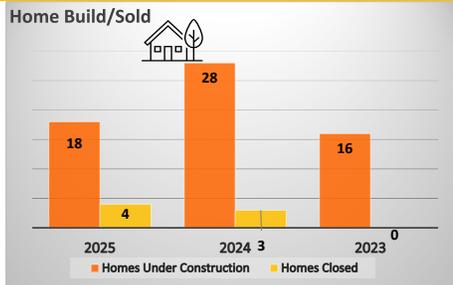
Respectfully submitted Kimberley Batteast-Moore

As of July 2025 DASHBOARD					
RESOURCE DEVELOPMENT	July	YTD	July 2024	2024 YTD	Notes:
New Donors	39	241	25	157	
New Keystone Benefit Members (\$1500+ Annually/Mission Support)	2	8	2	6	Reminder - First Time Donors
RESOURCE DEVELOPMENT	July	YTD	July 2024	2024 YTD	Notes:
Build Benefits Recd To Date	\$11,111	\$177,414	\$3,423	\$ 120,866	
Build Benefits Pledged	\$8,000	\$193,500	\$0	\$79,500	
Renewed Donors		41%		47%	Monthly Stat, Not Cumulative
BOD Funds Pledged	\$0	\$38,700	\$0	\$47,300	All Board Pledges In / No New Pledges
BOD: Funds Received	\$100	\$19,500	\$11,236	\$24,618	Average Bd Gift: \$1334 based on paid/pledged
BOD % Giving	7%	45%	19%	45%	
BOD Meeting Attendance		72%		61%	
PROGRAM	2025	2024	2023	Annual Budget	Notes:
Homes Under Construction	18	28	16		
Homes Closed	4	3	0	18	
BUILDS	2025	2024	2023		Notes:
Average Cost / Closed Home	NA	\$245,744	\$ -		
Future Build Sites Available	17	18	17		
Applicants Pipeline	NA	25	NA		Tier 1 / 2
Mortgage Loan Fund Balance	\$2,479,635	NA	\$2,445,000		
RESTORE	YTD Actual	YTD Budget	2024	Annual Budget	Notes
Revenue RSS	\$ 299,325	\$ 330,000	\$ 284,590	\$560,000	Sales Only
RESTORE	YTD Actual	YTD Budget	2024	Annual Budget	Notes
Revenue RDP	\$ 232,736	\$ 312,500	\$ 254,801	\$ 530,000	Sales Only
ReStore P/L	\$ (272,331)	\$ 403,753	\$ (287,924)	\$ 225,311	
Total # of Donations	628				
Drop Offs RSS	125				
Drop Offs RDP	369				
Pick Ups	134				
Call Returned	735				
FINANCIALS	YTD	YTD	YTD	Annual	Notes
Income	Actual	Budget	%	Budget	
Resource Development	\$ 917,218	\$ 605,852	151%	\$1,470,202	
Program	\$ 2,172,883	\$ 4,832,789	45%	\$7,277,596	
ReStore	\$ 1,064,381	\$ 2,024,700	53%	\$2,927,200	
Management General	\$ 175,703	\$ 336,878	52%	\$455,869	
TOTAL INCOME	\$ 4,330,185	\$ 7,800,219	56%	\$12,130,867	
Expenses	YTD Actual	YTD Budget	%	Annual Budget	Notes
Home Construction	\$ 2,027,610	\$ 5,644,447	36%	\$6,177,863	
Operating	\$ 1,177,463	\$ 1,387,112	85%	\$3,726,889	
ReStore	\$ 1,336,712	\$ 1,620,947	82%	\$2,701,889	
TOTAL EXPENSES	\$ 5,069,724	\$ 9,258,506	55%	\$12,606,641	
Net Profit/Loss	\$ (739,539)	\$ (1,458,287)		-\$475,774	
Year over Year changes	YTD 2025	YTD 2024	Change		
Change in Cash	\$ 727,140	\$ 620,443	\$ 106,698		
Account Payable (due to vendors)	\$ 568,372	\$ 864,457	\$ (296,084)		
Long Term Loans	\$ 3,198,841	\$ 3,167,494	\$ 31,347		
Short Term Liabilities	\$ 893,294	\$ 870,164	\$ 23,129		
Construction in Progress	\$ 6,094,333	\$ 6,052,132	\$ 42,201		

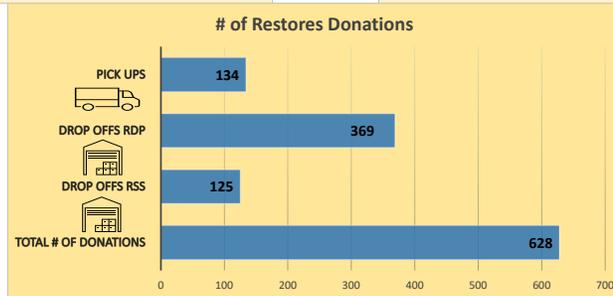
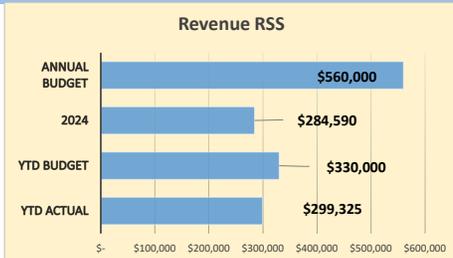
1.RESOURCE DEVELOPMENT



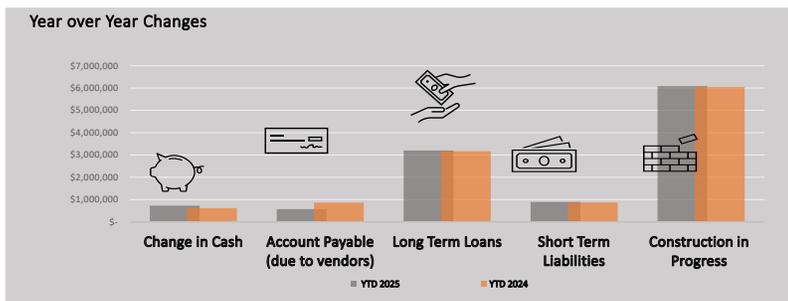
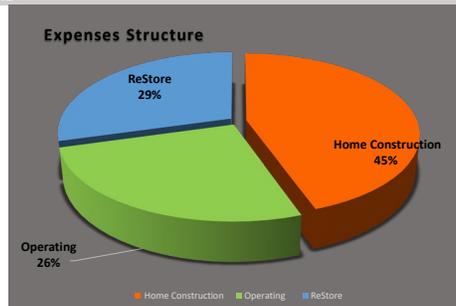
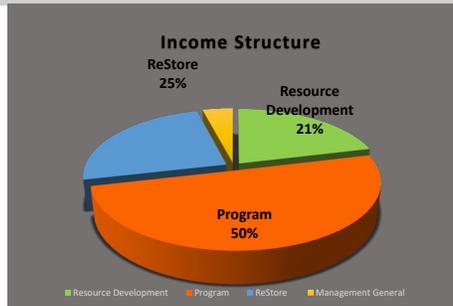
2.PROGRAM & BUILDS



3.RESTORE



4.FINANCIALS



Department	Glossary	Graphic #
RESOURCE DEVELOPMENT	Department works with corporate and individual donors, responsible for volunteer coordination and marketing strategy of the Organization	1
PROGRAM	All the projects currently rulled by the Organization including Construction projects, Family servises, Real estate development, Home repairs program, NMTC	2
RESTORE	Organization is managing two Restores - the data shows individual results for each store	3
FINANCIALS	Data shows the revenue and expenses for each department based on YTD data and compared to the annual budget. Year over year chart shows current data compared to previous year same period position of important cash activities	4

**Habitat for Humanity Saint Louis Board of Directors Meeting
Tuesday, August 26, 2025
CEO Report**

Success and Shout Outs!

Resource Development (RD)

Appeal Letters / Giving

The Summer Appeal is off to a slow start. Efforts are underway to boost its performance with social media. If you are not following/liking Habitat on social media – please do so and share content. Or share the link below with friends/contacts.

<http://www.habitatstl.org> | [Habitat Facebook](#) | [ReStores Facebook](#) | [Instagram](#) | [LinkedIn](#)

<https://www.habitatstl.org/match/>

Matching Gifts – A reminder that matching gifts from your employer (or spouse’s employer) double your gift. Please reach out to Deirdre Schaneman if you have any questions about matching your personal gift.

Keystone Groups

Photos of Cliq Studios and US Bank. July groups also included United Churches of Christ, Ameren, and Manchester United Methodist Church



Pope Leo Village

An anonymous donor has committed to \$100k in funding “*Pope Leo Village is sponsored and inspired by an anonymous donor committed to Pope Leo’s vision and commitment to social justice.*” The funds may leverage additional money from local Catholic congregations and while we are one of multiple Habitats being funded, the money did not come through HFHI.

40th Anniversary (Brainstorming Session Summary attached)

Thank you to those who attended the kick-off event – a summary of the session is attached. The next meeting has been scheduled for **Wednesday, September 10th** from **4:30 – 6** at Habitat, all are welcome.

Vendor Event (Event Invitation attached)

As shared by email, the Vendor Event (In Kind Subcontractors and Materials Suppliers) has been rescheduled for **September 17th, 5 – 7 pm** at **Anheuser-Busch**.

Program

Neighborhoods/ Home Construction/Homebuyers

CDA = Community Development Administration within City of St. Louis.

AHTF = Affordable Housing Trust Fund within City of St. Louis

OCD = Office of Community Development within St. Louis County

NMTC = New Market Tax Credits

SLDC = St. Louis Development Corporation

Construction In Progress – Reports Attached

St. Louis County: The rehab in Maplewood has been purchased and closing on the vacant lot that will support the construction of two new homes is anticipated by the end of August. St. Louis County Office of Community Development has agreed to move forward on closing the documentation for the construction and down payment subsidy based on 3 of 4 being identified.

Closings:

1302 Monroe – CLOSED! Photo of homebuyer with Avis Laden, Director of Family Services, below.



Management/General

Board Governance (2025 Board Demographics attached)

Pending the renewal meetings which are underway, there will be 3 – 6 openings for “Class of 2026” Board Members. Please consider your contacts and provide suggestions – requirement is passion for the work (affordable housing, community development, social justice/equity) and priority is candidates who enhance diversity. 2025 Board demographics provided for reference.

3830 South Grand

The water supply line to the Break Room refrigerators cracked overnight August 7-8 flooding the kitchen, copy room, small meeting room, one office and Royal Banks. Now that Woodard has dried the area, repairs on baseboard etc. will be completed by Habitat Construction staff.

ReStore

Photo of the new ReStore Box Truck coming soon – once it is wrapped with Habitat/ReStore graphics!

HFHI (Action Required / QA Checklist)

Prior to September 30, 2025, we must complete the FY2025 Affiliated Organization Covenant and the Quality Assurance Checklist. Affiliate participation is required and is an element of good standing. “Affiliates that submit after the deadline will be out of good standing, with limited opportunity to get back into good standing in FY2026 for this element.” Included as a direct quote from instructional information because of the critical importance created by the Habitat 2.0 Fee and Collaborative Development.

The Quality Assurance Checklist (QA Checklist) contains standards and practices that are expected of each affiliate. The QA Checklist is divided into two sections - Section 1: Core Requirements and Section 2: Other Essential Practices. While all the QA Checklist requirements are critical, those noted as Core Requirements (listed below) demonstrate practices essential to one or more of the following and are deemed as posing a greater risk.

A) Protection and stewardship of Habitat for Humanity Brand and national reputation; B) Preservation of Habitat’s reputation and credibility with nationals, state, and government funders; C) Demonstration of practices considered critical by insurers; D) Demonstration of compliance with core Habitat for Humanity policies or other legal requirements binding on affiliates.

The full QA Checklist is attached, and all our responses are anticipated to be yes. There are a few changes to highlight:

- Standard 4M – Cybersecurity has been added and reflects the change to security awareness, data handling and vulnerability management.
- Standard 12 – For the second year, HFHI requires the affiliate’s most recently audited financial statements be uploaded within the QA Checklist tool.
- Standard 13 has been updated to include branding, and to provide more clarity regarding the use of the Habitat for Humanity logo.

If you have any questions not covered in the above, please feel free to email me in advance of Tuesday’s meeting and I will prepare for / add to our discussion. Thanks.

40th Anniversary Brainstorming

July 17, 2025

Board Attendees: Matt Guymon, Jim Del Carmen, Lauren Talley, Paul Woodruff, Kirsty McDonald, Dr. Ashley Storman, Briana Bobo, Lance McNeel, Jason Posley, Lennox Mark,
Staff Attendees: Avis Laden, Ben Soskin, Ben Robinson, Harper Zielonko, Deirdre Schaneman, Kimberly McKinney

Questions :

- How do we tell stories with dignity while still spreading awareness of the mission?
- How do we make sure we are telling stories to reach new audiences?
- What is needed for a media package?
- How do we ensure homebuyers engage in the entire process?
- How do we utilize our media partners? Where do they fit in?

Concerns:

- Staff capacity
- What is our (the) return on our resource investments
- Ensuring any activities keeps our reputation
- Over dating/limited editions vs dating merch or any products we make
- HFHI is turning 50. We will have competing messaging. How do we tell media and continue to stay local?

Ideas:

- 40 profiles of people who grew up in Habitat homes- building multiple generation timelines.
- Multi-generational homebuyer storytelling focus
- 40 profiles of Habitat impact - staff, volunteers, families, engaged community partners.
- 40 new sponsors
- 40 closings in 2026
- 40 day build up to a big “something”
- 40 home maintenance segments to help people better their own homes. Teachable moments, tricks and tips.
- 40 facts about Habitat
- 40 “to solve” problems we see solutions from our community for
- Habitat birthday cake- Buy a candle

- Lots of construction companies celebrating their own 40th anniversary. How can we engage them?
- Small- and large-scale donation opportunities to match 40.
- Community Impact awards - 40 champions for Habitat- different categories
- Increased friendraising opportunities
- Passport stamps series- bar crawl, story telling stops in the community. Community art series, stations- 40 community art pieces - Digital lift with an online component to keep the interaction going
- Where were you 40 years ago? (Interactions)
- \$400,000 from individual donor's appeal
- Speaker series
- Time capsule kicking off a contribution each year for the next 40 years.
- 80's block party- where were you 40 years ago
- 5K race - theme?
- Catch phrases, motto, slogan - branding for the 40th year. Give local to build local — add the 40 years.
- 40th anniversary sale at the ReStore.
- Make sure there is Restore tie ins
- 40 under 40 young professionals
- \$40 budget to build or create something new from materials found in the ReStore
- Who was our 40th homebuyer?
- Media package buy in \$10,000 donation in coverage
- 1st house look back
- Are we almost at 500 homes/families

Must Haves:

- Long form "years in the making" video(s)
- Strong visualizations- logos, signatures, signage, phrases. Needs to be everywhere
- SWAG- limited edition items for sale and giveaway
- Milestone metrics
- Restore tie ins
- Awareness building - what are our goals? What do we want out of this?
- What does success look like?
- 40 segments on homebuyer profiles
- Impact visuals

Vendor and Community Partner Appreciation Night

When:

Wednesday, September 17th, 2025

5:00pm-7:00pm

Where:

Anheuser Busch Biergarten

1127 Pestalozzi St, St. Louis, MO 63118

Join us as we say thank you for being great partners and supporting Habitat for Humanity Saint Louis' mission here in our shared community! Enjoy appetizers and drinks, following brief thank you remarks.



Please RSVP and send any questions to Harper Zielonko.

harper@habitatstl.org / 314-606-6242



CURRENT ACTIVE JOBSITES

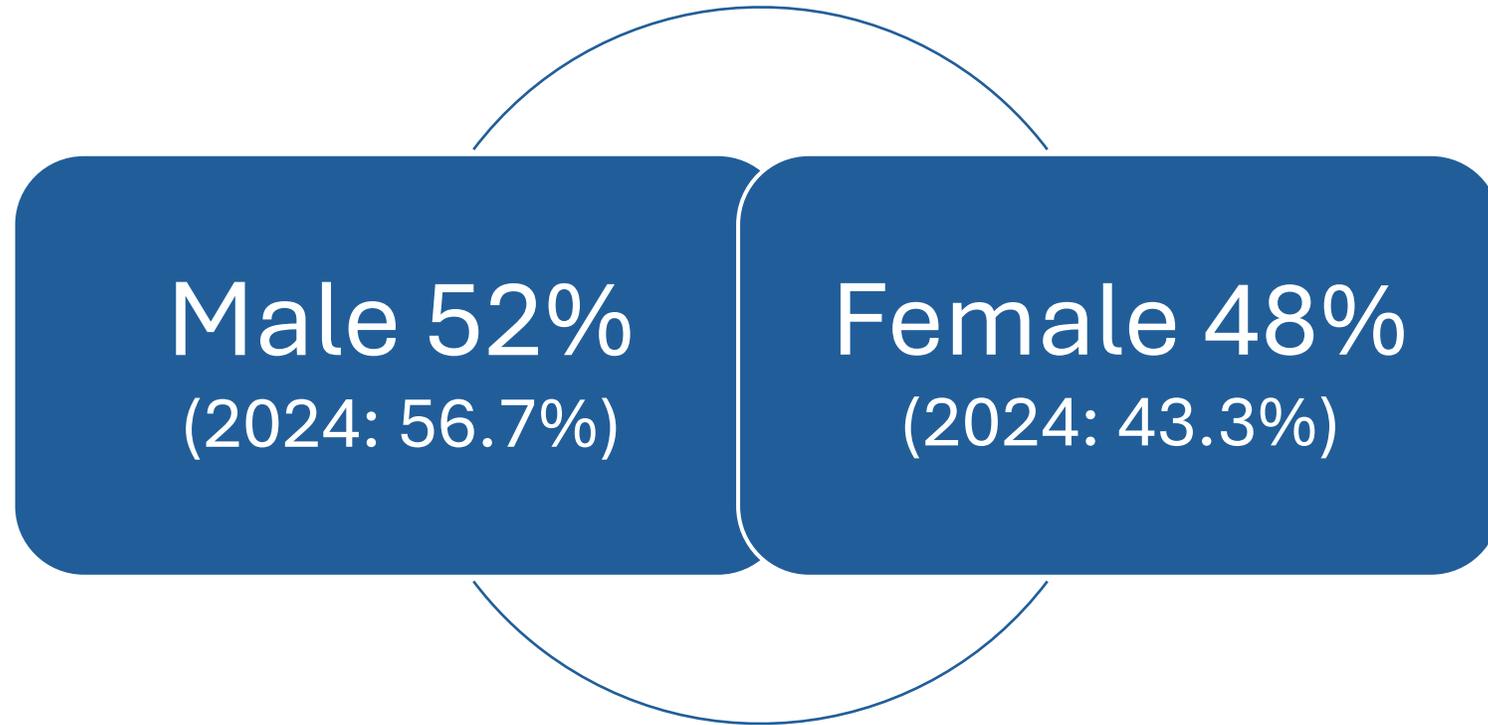
	BOTTLE NECK	ADDRESS	COMPLETE	PRE	PERMIT	FOUNDATION	FRAMING	MEP	PAINT	FINISHES
1	STEPS/CONCRETE	3735 California Avenue	95%							
2	CONCRETE	3712 Nebraska Avenue	95%							
3	BUYER	1312 Warren	100%							
4	CLOSING	1304 Monroe	100%							
5	ELECTRIC/HVAC	7700 Michigan	99%							
6	COUNTERTOPS	1518 Mallinckrodt Street	85%							
7	PLUMBING	1530 Mallinckrodt	45%							
8	SIDING/DRYWALL	2019 Destrehan Street	45%							
9	ELECTRIC	3740 Iowa Avenue	45%							
10	CABINETS	3706 California	65%							
11	ROUGH INSPECTION	1211-13 Clinton	45%							
12	ROUGH INSPECTION	1215 Clinton	45%							
13	COUNTERTOPS	1514 Mallinckrodt	85%							
14	PAINT	1910 Destrehan Street	55%							
15	GROUND ROUGH	3740 Iowa R	20%							
16	CABINETS	6535 Plymouth	75%							
17	GROUND ROUGH	3409 Vista	15%							
18	ARCHITECTURAL	3421 Park	10%							
19	DRAINTLE/DIRT	3728 Nebraska	15%							
20	CITY	6545 Plymouth	10%							
21	CITY	1201 Park	10%							
22	EASEMENT	1205 Park UD	5%							
23	CITY	1300 Rutger UD	10%							
24	CITY	1316 Rutger	10%							
25	CITY	1308 S 13th	10%							
26	FLOORING	1301 Tucker	90%							
27	ARCHITECTURAL	2247 Blendon	15%							
28	AQUISITION	2018 Bredell Lot A	0%							
29	AQUISITION	2018 Bredell Lot B	0%							

2025 Board
Demographics



Habitat
for Humanity[®]
Saint Louis

Gender



Ethnicity

White 55.2%
(2024: 63.2%)

Black or African
American 31.2%
(2024: 20%)

Asian or Asian
American 6.8%
(2024: 10%)

Native or Other
Pacific Islander
3.4%
(2024: No Change)

More than 1
Ethnicity/Race
3.4%
(2024: 0)

Hispanic 0
(2024: 3.4%)

Age

40's – 38% (2024 – 33.3%)
50's – 24.2% (2024 - 40%)
30's – 20.6% (2024 – 13.3%)
60's – 10.4% (2024 - 10%)
20's – 6.8% (2024 – 0)
70's – 0 (2024 - 3.4%)



I was....

Born and Grew Up in St. Louis 55.2%
(50%)

Born Elsewhere / Moved to St. Louis
more than 20 years ago 17.2% (23.3%)

Born Elsewhere / Grew Up in St.
Louis 13.8% (13.3%)

Born Elsewhere / Moved to St. Louis
less than 20 year ago 13.8% (10%)

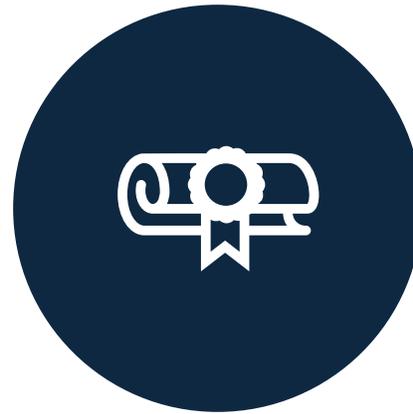
Other: 0 (3.4%, Moved Away/Returned)

Education (highest degree obtained)



GRADUATE 62%

(2024: 63.3%)



BACHELOR 34.6%

(2024: 33.3%)



HIGH SCHOOL 3.4%

(NO CHANGE)

Skills / Expertise

Includes Alumni Board / More than 1 Response / Not %

- Business / Corporate = 17
- Community = 8
- HR / Legal = 6
- Construction = 5
- Finance = 5
- Other

Architect – Design / Fundraising /
Creative Ad – Marketing – Storytelling /
Affordable Housing & New Market Tax Credits /
DEI & Social Justice



Gender : ALL (includes Alumni Board)

Male
57%

Female
43%

Ethnicity: ALL (includes Alumni Board)

White 60%

Black or African American 28%

Asian or Asian American 6%

Native or Other Pacific Islander 3%

Other (More than 1 / Hispanic) 3%

Age: ALL
includes
Alumni
Board

40's – 31.2%

50's – 22.8%

30's - 17.2%

60's – 17.2%

20's and 70's - 5.8% each

I was...(All)

Born and Grew Up in St. Louis 51%

Born Elsewhere / Moved to St. Louis
more than 20 years ago 25.8%

Born Elsewhere / Grew Up in St. Louis
11.2%

Born Elsewhere / Moved to St. Louis
less than 20 years ago 8.6%

Other (Born/Moved Away/Returned)
3.4%

Education (highest degree obtained: ALL includes Alumni Board)



GRADUATE 65.6%



BACHELOR 31.4%



HIGH SCHOOL 3%



The Board – Pre 2024

- Currently **31 people strong**
Nationally, 80% of boards have fewer than 20 members
- Male – **62%** (national average – 58%)
- Female – **38%** (national average – 46%)
- White – **66%** (national average 78%)
- Non-White – **34%** (national average 22%)
- Age: 50+ **52%**
(national average Over 55 = 43%)

Affiliation:

- Business or Corporate – **32%**
- Community – **24%**
- Construction – **20%**
- Finance – **14%**
- HR / Legal – **10%**

Board Length of Service:

- 3 years or less – **48%**
- 4 years to 6 years – **39%**
- More than 6 years – **13%**



Fiscal Year 2026 Covenant and Quality Assurance Checklist

Origination date: January 2007

Revision date: June 2025

Affiliates can use this preview copy* of the FY2026 Covenant and Quality Assurance Checklist to review standards with their boards. We realize some affiliate boards review and approve the Covenant at annual or quarterly board meetings, often held prior to the release of the Quality Assurance Checklist every July. For this reason, the Covenant's approval date may be entered separately and the Quality Assurance Checklist's approval date, which should occur on or after July 28, may be entered when it is reviewed and approved by your board.

***Minor changes may occur in the final version of the online Quality Assurance Checklist tool; however, no new standards will be added.**

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

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

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

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

The QA Checklist is divided into two sections.

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

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

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

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

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

The deadline to electronically submit the FY2026 Covenant and Quality Assurance Checklist is Sept. 30, 2025.

Affiliate Info

Affiliate Name:
Affiliate ID:
State:
GSA:
Submitter Name:
Submitter Title:
Submitter Email:
Submitter Phone:

NOTE: The above section will be prepopulated. If any of the information is incorrect or missing, please contact the Affiliate Support Center at USSupportCenter@habitat.org to update your records.

Section 1: Core Requirements

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

- A) Adopts the official [vision and mission statements](#) of Habitat for Humanity.
- B) Affiliate board of directors reads and signs the [Covenant](#) annually.
- C) Supports Habitat for Humanity's international work through an [annual tithe](#).
- D) Adopts and follows the Habitat for Humanity [non-proselytizing policy](#).

Please provide the most accurate response for each item.

Yes

No - Policy/procedure in this area is in progress or pending board resolution.

No - We understand we are not adhering to the standard and there are no plans to change.

2. Affiliate [serves](#), as reported on the [Affiliate Statistical and House Production Report](#):

- A) A minimum of one family per year (every 12 months) through one of the following housing interventions: new home, rehabilitated home, repaired home, weatherized home, recycled home, and;
- B) A minimum of one family over a three-year period (every 36 months) through a rehabilitated or new home construction.

Yes

No - Policy/procedure in this area is in progress or pending board resolution.

No - We understand we are not adhering to the standard and there are no plans to change.

3. Affiliate makes all reasonable efforts to serve homebuyers and homeowners who demonstrate a housing need. Need is evaluated by considering the affiliate's service area median income, cost of living index, etc. Household incomes should not exceed 60% AMI and in no case exceed 80% AMI. Affiliates with written approval from HFHI regarding a project-based AMI policy exception should still select "Yes."

Yes

No - Policy/procedure in this area is in progress or pending board resolution.

No - We understand we are not adhering to the standard and there are no plans to change.

4. Affiliate activities are governed by written, duly adopted bylaws and policies that are enforced and comply with all local, state, and federal laws (Fair Housing Act, Equal Credit Opportunity Act, and other Fair Lending Laws, Fair Credit Reporting Act, privacy and data security laws, Flood, Bank Secrecy Act - Anti-Money Laundering, Office of Foreign Assets Control, Real Estate Settlement Procedures Act, the Truth in Lending, OSHA, etc.) including but are not limited to:

- a) [Anti-discrimination.](#)
- b) [Child labor prohibitions.](#)
- c) [Conflict of interest.](#)
- d) [Safety.](#)
- e) [Employment](#), including grievance.
- f) [Fiscal safeguards.](#)
- g) [Mortgage origination](#), including homeowner selection and house pricing and transfer. Written policies are required of all affiliates, including affiliates that use third-party originators.
- h) [Mortgage servicing](#), including escrow fund management. Written policies are required of all affiliates, including affiliates that use third-party servicers.
- i) [Records retention.](#)
- j) [Sex offender registration check.](#)
- k) [Whistleblower.](#)
- l) [Board member and officer term limits](#) – corporate bylaws limiting terms for board members to nine consecutive years or less.
- m) Cybersecurity, including policies surrounding security awareness, data handling, access control, incident response, and vulnerability management.

Please provide the most accurate response for each item.

Yes

No - Policy/procedure in this area is in progress or pending board resolution.

No - We understand we are not adhering to the standard and there are no plans to change.

N/A – Not applicable for the following standard:

- Employment **N/A should only be selected by affiliates with no employees.*

5. Affiliate complies with Internal Revenue Service Section 501 (c)(3) and with all state and local tax laws. Additionally: (Answering “yes” to this question will prompt the affiliate to upload its related IRS Form 990 (as filed with the IRS). As required by [Policy 9: Financial Reporting to Habitat for Humanity International](#), affiliates must submit their 990s to Habitat for Humanity International annually.)
 - Affiliate annually files the appropriate [IRS tax filings](#) in a timely manner (e.g., IRS Form 990, 990EZ, 990N and, if applicable, 990T) and in full accordance with IRS regulations and requirements.
 - Affiliate has adopted or considered the appropriate IRS Form 990 standardizations recommendations in [Policy 5](#), as outlined in the [Sample IRS Form 990 Part III and Schedule O](#).
 - Affiliate donors receive a timely written receipt documenting their contributions, as required by IRS guidelines.

Yes

No - Policy/procedure in this area is in progress or pending board resolution.

No - We understand we are not adhering to the standard and there are no plans to change.

- Please indicate which of the following financial years best represents the most recently filed affiliate 990.

- IRS Form 990 for FY2024 (typically July 1, 2023, through June 30, 2024) — preferred
- IRS Form 990 for CY2024 (Jan. 1, 2024 – Dec. 31, 2024) — preferred
- IRS Form 990 for CY2023 (Jan. 1, 2023 – Dec. 31, 2023) — preferred
- The affiliate did not file an IRS Form 990 for the related periods listed above.

Upload FY2024 990 (as filed with the IRS). PDF is the preferred file type.

Please indicate what IRS Form 990 type you are submitting.

- 990
- 990EZ
- 990N

Upload 990 (as filed with the IRS).

[Browse...](#)

Upload CY2024 990 (as filed with the IRS). PDF is the preferred file type.

Please indicate what IRS Form 990 type you are submitting

- 990
- 990EZ
- 990N

Upload 990 (as filed with the IRS).

[Browse...](#)

Upload CY2023 990 (as filed with the IRS). PDF is the preferred file type.

Please indicate what IRS Form 990 type you are submitting.

- 990
- 990EZ
- 990N

Upload 990 (as filed with the IRS).

[Browse...](#)

Please note: As required by Policy 5: Comprehensive Financial, affiliates must submit their IRS Form 990s to HFHI annually. This upload feature is replacing the previous requirement to upload affiliate 990s (as filed with the IRS) to the Affiliate Document Center.

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

Yes

No - Policy/procedure in this area is in progress or pending board resolution.

No - We understand we are not adhering to the standard and there are no plans to change.

7. Affiliate complies with federal and state laws for qualified loan originator (QLO) in one of the following two ways:
1. Affiliate meets or maintains all requirements of an available state SAFE Act exemption and affiliate’s loan originator activities are conducted by at least one [loan originator qualified](#) by:
 - a. Making a determination of demonstrated financial responsibility, character, and general fitness based on:
 - A) A criminal background check.
 - B) A credit check; and
 - b. Any other relevant information, including without limitation any administrative, civil or criminal findings that could impact their ability to perform loan originator activities in a professional manner; and ensuring each such staff member or volunteer has completed all required training on federal and state laws that apply to the activities performed.

OR

2. Affiliate and individual loan originator(s) maintain SAFE Act license in an approved active status.

AND

All loan originator activities, as defined by federal law, are performed only by a qualified loan originator. QLOs are required of all affiliates, including affiliates that refer homebuyers to third-party lender(s) for mortgage financing.

Yes

No - Policy/procedure in this area is in progress or pending board resolution.

No - We understand we are not adhering to the standard and there are no plans to change.

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

Yes

No - Policy/procedure in this area is in progress or pending board resolution.

No - We understand we are not adhering to the standard and there are no plans to change.

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

Yes

No - Policy/procedure in this area is in progress or pending board resolution.

No - We understand we are not adhering to the standard and there are no plans to change.

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

Yes

No - Policy/procedure in this area is in progress or pending board resolution.

No - We understand we are not adhering to the standard and there are no plans to change.

11. Affiliate [deselection of approved applicants](#) occurs only in the following cases:

1. Failure to complete requirements set forth in the letter of acceptance or Homeownership Agreement.
2. Negative change in financial condition which would significantly impact the ability to pay.
3. Fraud on the application.
4. Violation of a sexual offender policy.

Yes

No - Policy/procedure in this area is in progress or pending board resolution.

No - We understand we are not adhering to the standard and there are no plans to change.

12. Affiliate with revenues of more than \$500,000 per year or assets greater than \$1,000,000 have had financial statements audited by an external auditor within the past 12 months. Affiliates with revenues of more than \$250,000 (but less than \$500,000) or assets greater than \$500,000 (but less than \$1,000,000) have conducted an independent financial review. Affiliates are exempt from independently audited or reviewed financial statements only if all three of the following are true.

- Annual revenue is less than \$250,000 per year.

- Assets are less than \$500,000.
- Independent audit or financial review not required by another entity.

Please choose from the following options:

Yes

No – Policy/procedure in this area is in progress or pending board resolution.

No – We understand that we are not adhering to the standard and there are no plans to change.

Exempt (auto-selects when all three exemption conditions are selected)

- Please indicate which of the following financial years best represents the most recently completed independent financial audit or financial review.
 - Independent audit or financial review for FY2024 (typically July 1 through June 30) - preferred.
 - Independent audit or financial review for CY2024 (Jan. 1, 2024 – Dec. 31, 2024) - preferred.
 - Independent audit or financial review for CY2023 (Jan. 1, 2023 – Dec. 31, 2023).
 - The affiliate is required to but did not conduct independently audited or reviewed financial statements.

Upload FY2024 independent audit or financial review. PDF is the preferred file type.

Please indicate which type of independent financial statements you are submitting.

- Audit
- Financial review

Upload independent audit or financial review. PDF is the preferred file type.

Upload CY2024 independent audit or financial review. PDF is the preferred file type.

Please indicate which type of independent financial statements you are submitting.

- Audit
- Financial review

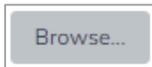
Upload independent audit or financial review. PDF is the preferred file type.

Upload CY2023 independent audit or financial review. PDF is the preferred file type.

Please indicate which type of independent financial statements you are submitting.

- Audit
- Financial review

Upload independent audit or financial review. PDF is the preferred file type.



13. In order to provide consistent communications and access, the affiliate has the following components of Policy 4, Branding and Communications:
- a) A dedicated office, open and accessible to the public.
 - b) A dedicated mailing address _____.
 - c) A telephone number dedicated exclusively to affiliate with voice mail capacity, which shall remain the property of affiliate in the event of the individual account holder's departure ____.
 - d) An email address exclusive to affiliate which shall remain the property of affiliate in the event of the individual account holder's departure _____.
 - e) Ownership of at least one computer with internet access and software for word processing and spreadsheets.
 - f) A website (or other social media platform) displaying the Habitat for Humanity vision and mission statements and a reference to Habitat for Humanity's non-proselytizing policy.
 - g) Affiliate uses only authorized adaptations of the global Habitat for Humanity logo and, if applicable, Habitat ReStore/Store identifiers on all materials, following the guidelines established in the Habitat Brand User Guide. Affiliates with a registered Habitat logo but no Habitat ReStore should still select "Yes."

Yes

No - Policy/procedure in this area is in progress or pending board resolution.

No - We understand we are not adhering to the standard and there are no plans to change.

14. Affiliate abides by [Policy 30](#) requirements for operating a Habitat ReStore/Store or any other retail/resale operation, including, but not limited to: each store location employing no fewer than two paid staff members who are within the facility during business hours, maintaining an [operations manual](#) and completing the Habitat for Humanity International [registration process](#) for all first, additional, or relocating stores.

Yes

No - Policy/procedure in this area is in progress or pending board resolution.

No - We understand we are not adhering to the standard and there are no plans to change.

N/A - Not applicable **N/A should be selected only by affiliates without ReStores or other retail operations.*

Section 2: Other Essential Practices

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

Yes

No - Policy/procedure in this area is in progress or pending board resolution.

No - We understand we are not adhering to the standard and there are no plans to change.

16. Affiliate [tracks volunteer hours](#).

Yes

No - Policy/procedure in this area is in progress or pending board resolution.

No - We understand we are not adhering to the standard and there are no plans to change.

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

Yes

No - Policy/procedure in this area is in progress or pending board resolution.

No - We understand we are not adhering to the standard and there are no plans to change.

18. Affiliate abides by a board-approved [Anti-Money Laundering](#), or AML, program, ensuring that the following provisions are met:

- 1) Policies and procedures, which include internal controls, are developed and applied consistently.
- 2) An AML compliance officer is appointed and aware of their responsibilities.
- 3) Ongoing training is conducted with all applicable staff and volunteers.
- 4) An independent audit tests the compliance and effectiveness of the AML program. Such testing may be conducted by a third party or internally (at no cost) by any officer or employee of the affiliate, other than the compliance officer.
- 5) Suspicious Activity Reporting is done properly.

Yes

No - Policy/procedure in this area is in progress or pending board resolution.

No - We understand we are not adhering to the standard and there are no plans to change.

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

Yes

No - Policy/procedure in this area is in progress or pending board resolution.

No - We understand we are not adhering to the standard and there are no plans to change.

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

Yes

No - Policy/procedure in this area is in progress or pending board resolution.

No - We understand we are not adhering to the standard and there are no plans to change.

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

Yes

No - Policy/procedure in this area is in progress or pending board resolution.

No - We understand we are not adhering to the standard and there are no plans to change.

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

Yes

No - Policy/procedure in this area is in progress or pending board resolution.

No - We understand we are not adhering to the standard and there are no plans to change.

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

Yes

No - Policy/procedure in this area is in progress or pending board resolution.

No - We understand we are not adhering to the standard and there are no plans to change.

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

Yes

No - Policy/procedure in this area is in progress or pending board resolution.

No - We understand we are not adhering to the standard and there are no plans to change.

25. Affiliate builds houses in accordance with the [Habitat House Design Criteria](#).

Yes

No - Policy/procedure in this area is in progress or pending board resolution.

No - We understand we are not adhering to the standard and there are no plans to change.

Exempt – Local ordinances prevent affiliate from adhering to the Habitat House Design Criteria.

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

Yes

No - Policy/procedure in this area is in progress or pending board resolution.

No - We understand we are not adhering to the standard and there are no plans to change.

27. Affiliate adheres to [U.S. Collaborative Development Handbook](#).

Yes

No - Policy/procedure in this area is in progress or pending board resolution.

No - We understand we are not adhering to the standard and there are no plans to change.

28. Affiliate uses all contributions for the [purpose expressed by the donor](#).

Yes

No - Policy/procedure in this area is in progress or pending board resolution.

No - We understand we are not adhering to the standard and there are no plans to change.

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

Yes

No - Policy/procedure in this area is in progress or pending board resolution.

No - We understand we are not adhering to the standard and there are no plans to change.

U.S. Affiliated Organization Covenant

Preface

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

Mission Vision

A world where everyone has a decent place to live.

Mission Statement

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

Mission Principles

(1) **Demonstrate the love of Jesus Christ.** We undertake our work to demonstrate the love and teachings of Jesus, acting in all ways in accord with the belief that God's love and grace abound for

all, and that we must be “hands and feet” of that love and grace in our world. We believe that, through faith, the minuscule can be multiplied to accomplish the magnificent, and that, in faith, respectful relationships can grow among all people.

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

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

(4) **Promote dignity and hope.** We believe that no one lives in dignity until everyone can live in dignity. We believe that every person has something to contribute and something to gain from creating communities in which all people have decent, affordable places to live. We believe that dignity and hope are best achieved through equitable, accountable partnerships.

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

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

Agreement to Covenant

In recognition of the Mission Principles stated in this Covenant, Habitat for Humanity International and (Auto-populate affiliate name) covenant as follows.

Habitat for Humanity International Covenants:

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

(Auto-populate affiliate name) Covenants:

- To support the work of Habitat for Humanity affiliated organizations through program development, communication, learning opportunities, advocacy, and protecting and promoting the good name of Habitat for Humanity.
- To comply with the minimum operational standards contained in an annual certification process.
- To conduct its operations within its defined service area.
- To tithe for Habitat for Humanity’s housing work outside the United States.

- To reject any support that is conditioned on deviating from the Mission Principles outlined earlier or other approved policies and practices.
- To conduct its operations in a manner that protects and promotes the good name of Habitat for Humanity and contributes to the growth of the Habitat for Humanity movement and is in the best interests of other affiliates and of Habitat for Humanity International including, but not limited to, actions that are specified in this covenant and in Habitat for Humanity policies.

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

Covenant Signatures

Habitat for Humanity International:

By: Mande Butler, Vice President, U.S. Operations

Date:

By: — *(Auto-populate affiliate name)* —:

Date:

Covenant Approval by Board of Directors

I certify that the Covenant between Habitat for Humanity International and *(Auto-populate affiliate name)* was approved by the board of directors at a meeting held on:

Date:

Quality Assurance Approval by Board of Directors

I certify that the Quality Assurance Checklist for *(Auto-populate affiliate name)* was approved by the board of directors at a meeting held on:

Date:

Secretary of Board of Directors:

Secretary Phone:

Secretary Email:

Board President Information

Board President Name:

Board President Phone:

Board President Email:

Board Vice-President Information

Board Vice-President Name:

Board Vice-President Phone:

Board Vice-President Email:

Board Treasurer Information

Board Treasurer Name:

Board Treasurer Phone:

Board Treasurer Email:

Affiliate Contact Information

Affiliate Contact Name:

Affiliate Contact Title:

Affiliate Contact Phone:

Affiliate Contact Email:

Affiliate Website:

Board Approval and Certification

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