

What is a milestone?

In the *Thrivent Builds Homes* program, there are three “milestones.” These milestones have been established as points in which your affiliate has met specific requirements of the program and is now ready to receive a 1/3 draw on your funds. For every milestone you meet, it also means that you are making progress through your build and are closer to helping another family move into a simple, decent home!

Managing your milestones

In your Affiliate Activity Checklist, each of the three milestones is identified with its required deadline and the requirements for the milestone. However, we are also providing you a Milestone Tracking document on the back of this guide so you can manage your milestones on one document.

What happens when I meet all the components of a milestone ... how do I access the funds?

The funds from the *Thrivent Builds Homes* award will be made available to your affiliate in three equal draws. Throughout this project you will be in close contact with two key people — your HFHI ODC-T and Thrivent Lutheran Engagement Team (LET) contacts. These two folks provide leadership to the program and will authorize the release of funds from HFHI. They do this by emailing the Grant Program Specialist at thriventgrants@habitat.org that signals your affiliate has met all of the requirements for a milestone and triggers a funding release at HFHI. Each milestone must be met in the order outlined on the Milestone Tracking page. Therefore, the ODC-T and LET cannot authorize a release of funding for the Resource Milestone prior to the affiliate meeting the Preparedness Milestone.

Where does the funding come from and how can our affiliate expect to receive it?

The funding for your *Thrivent Builds Homes* project(s) comes from three sources:

1. Thrivent Financial for Lutherans = **55%**
2. Your Habitat for Humanity affiliate = **35%**
3. Local Thrivent chapter(s) = **10%**

Please note that the 55% provided by Thrivent Financial is administered by HFHI. As a result, you should expect the 55% to be disbursed to your affiliate in three equal draws from HFHI. These funds will be remitted to your affiliate through Electronic Funds Transfer (EFT) using the bank account information submitted in your build agreement. Your affiliate, obviously, tracks and manages the 35% you raise. The Thrivent chapters have their own Thrivent Builds checking account. All monies raised toward the chapter’s 10% will be deposited into this account. Affiliates should expect to receive disbursements from this account at least once per month, after fundraising is underway. All chapter money is to be raised and turned over to your affiliate by December 31.

Where do I submit required documentation?

All documentation identified as needing to be submitted to HFHI should be mailed or faxed to:

HFHI, Attn: Kellie-Ann Brown
Senior Specialist, Grant Programs, Thrivent Builds
270 Peachtree Street NW, Suite 1300
Atlanta, GA 30303-1263
Phone: 404-733-3146 Fax: 229-410-7461 Email: thriventgrants@habitat.org

When sending multiple documents, send them together in one packet and include your 6-digit affiliate fund code. Should you submit documents immediately before the deadlines, they will take longer to process resulting in delayed payments. **Plan ahead and send documents in advance of the deadline so you can receive your payment quickly!** For documentation that needs to be submitted to your ODC-T, you should have received their contact information in your award letter.



Milestone Tracking

Deadline	Milestone	Submit To	Date Submitted
<p>Preparedness Milestone – This first milestone is called “Preparedness” because it is the point at which your affiliate becomes an official participant in the <i>Thrivent Builds Homes</i> program. <i>Note: Failure to submit the required documentation by March 1, 2012 would cause the affiliate to be removed from the 2012 Thrivent Builds Homes program.</i></p>			
March 1, 2012	Signed Build Agreement (i.e., House Sponsorship Agreement) with completed ACH form.	HFHI	
	Certificate of Insurance evidencing the following coverage: <ul style="list-style-type: none"> • General liability coverage in the amount of not less than \$1 million per occurrence, including employer’s liability or “EPLI” insurance if applicable. This coverage names Habitat for Humanity International and Thrivent Financial for Lutherans as insureds under the policy. • Volunteer accident coverage in the amount of not less than \$250,000 per accident. • Automobile insurance coverage for any vehicles maintained by the affiliate in an amount at least equal to \$1 million. • Workers’ compensation with medical and disability coverage equal to the statutory limits. Affiliates with no paid employees are required to follow their state’s law and may not need to provide this type of insurance. Affiliates with no paid employees should submit a statement referencing this fact. 	HFHI	
	Copy of deed for the land upon which each <i>Thrivent Builds Homes</i> project(s) will be built. *Note: Appropriate demonstration that the Affiliate owns land on which the Sponsored House(s) will be built (the “Project Sites”), or in the case of a third party land trust, demonstration that the Affiliate has the long-term right to occupy, develop and transfer the land subject to a leasehold mortgage. A copy of a Warranty Deed, or local equivalent, conveying title to the property to the Affiliate will serve as this appropriate demonstration. For the purposes of this Agreement, the local equivalent may include without limitation Bargain and Sale Deeds, Quit Claim Deeds with Covenants, or other similar deeds warranting good title (either in a limited or general sense). However, a Quit Claim Deed without a covenant or warranty of title shall be insufficient for satisfying this requirement. *Excerpt from 2012 <i>Thrivent Builds Homes</i> Build Agreement.	HFHI	
	Copy of your affiliate’s drafted build schedule for the <i>Thrivent Builds Homes</i> project(s). Copy of affiliate’s safety plan with age appropriate wording for minors.	ODC-T ODC-T	
<p>Resource Milestone – This second milestone is called “Resource” because it shows that your affiliate has the resources to move forward with the build. You have clear title so there are no encumbrances on the property which would delay the closing on the home with the partner family at the end of the build. You have all permits pulled and variances approved (if applicable) in order to begin construction. And your affiliate has the resources – volunteers committed and funds pledged – to advance the build.</p>			
ASAP	50% of Habitat affiliate funds for the project have been pledged.	Tracked on PSR; provide data on Affiliate Monthly Report	
	50% of Thrivent Financial Chapter funds for the project have been pledged.		
	50% of total volunteer slots for the project have been committed by groups or individuals		
	Provide documentation that the affiliate has clear title for the land upon which each of the <i>Thrivent Builds Homes</i> project(s) will be built. <u>This documentation for clear title is a viable owner’s title insurance policy in the name of the affiliate. This title insurance policy should include a Schedule B with only standard and customary exceptions.</u> An alternative method is obtaining a written title opinion from an attorney	HFHI	
<p>Completion Milestone – This third and final milestone is called “Completion” because...you’re done! A big reason to celebrate with the partner family and your Thrivent chapter and congregations. <i>Note: Affiliates not meeting the Completion Milestone deadline and requirements may not be eligible for the 2013 program.</i></p>			
January 15, 2013	Provide a copy of the Certificate of Occupancy, or local equivalent documenting compliance with building inspection and applicable code and ordinances from the appropriate agency, to HFHI for all <i>Thrivent Builds Homes</i> projects dated no later than December 31, 2012.	HFHI	
	Complete the Final Build Report section of the Affiliate Monthly Report for each <i>Thrivent Builds Homes</i> project.	Tracked on PSR; provide data on Affiliate Monthly Report	