

*Hearts for Heat*SM

SM

Policy Manual

Revision 1.5



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Section A - Business Plan

Mission Statement

Hearts for Heat is a community based charitable organization dedicated to ensuring that the neediest residents in a community have sufficient heat in the winter months.

Goals

- a. The goals of the local chapter include conducting fund raisers which will appeal to their local residents
- b. Distributing fuel (wood, oil, pellets, or electricity) based on funds collected and applications received.

Strategy

Hearts for Heat strives to raise funds through a three pronged effort within the community to provide heating assistance to those community members in need. The Chapter Board enlists the participation of the community in fundraising efforts through the participation of the residents, the businesses, and the groups in the community. To accomplish the goals and ultimately the mission of Hearts for Heat, a chapter board enlists the assistance of

- a. Community organization's participation by encouraging them to organize their own fund raising efforts on Hearts for Heat's behalf
- b. The volunteers from those community organizations to assist with fund raising activities
- c. Residents in the community to donate funds
- d. Residents in the community to attend fundraising efforts
- e. Residents in the community to volunteer in fundraising efforts
- f. Local businesses to sponsor fundraising events
- g. Local businesses to donate needed goods or services in support of fund raisers.

Ideologies and Imperatives

Our guiding principles. All Hearts for Heat organizations are expected to abide by the following ideologies and imperatives to ensure the core purpose and message of Hearts for Heat is maintained. Sections B through E are provided as guidelines or templates and may be adjusted in accordance with the specific chapters needs or desires.

All dealings of the Hearts for Heat chapter must be accomplished with the highest level of integrity.

All funds raised and donated must be used to meet the home heating needs of approved applicants in a community. The only exception to this is funds donated from 'Partners in Business.'

All overhead expenses must be covered either by volunteers or by 'Partners in Business.' 'Partners in Business' shall be those businesses that choose to sponsor events or activities by providing the necessary funds to cover expenses.

All items for sale must be donated so that all funds received for the items go to the Hearts for Heat chapter. The only exception to this is when food is served. The cost of the food may be deducted from funds charged. Here again, however, as much as possible food should be donated.

All events and dealings of the chapter must be in good taste so as to uphold a standard of excellence in all that is done.

A basic tenet of Hearts for Heat is the belief that governmental fuel assistance programs should be augmented in order to adequately meet the needs of certain households. Residents, businesses, and groups in the community should join efforts to assist their neighbors in need. Whether large or small, their donation of funds, time, or goods and services, when combined can make a substantial difference in the lives of those neighbors suffering from a lack of fuel. Hearts for Heat becomes a vehicle by which neighbors can help neighbors while also maintaining confidentiality.

An additional benefit of a community based chapter of Hearts for Heat is that community spirit develops to a greater degree. By helping, donating, or simply participating in the chapter events and activities; hope, caring, camaraderie, and compassion increase in the community. Attending events becomes a good reason to come out and see other members of the community.

Assistance will be granted solely on the basis of need and without discrimination based on race, color, national origin, age, disability, sex, marital status, familial status, parental status, religion, sexual orientation or political beliefs.

Section B – Organizational Structure

There are two ways for a chapter of Hearts for Heat to function in a community. One is a municipal chapter set up through the Town. The other, an Affiliated Chapter, is set up through an existing charitable tax exempt organization.

Municipal Chapter

A Municipal Chapter of Hearts for Heat is one that utilizes the resources of the Town in the community to manage accounts. All checks are made out to the town, deposited into the town account or trust, and all payments for fuel etc. are made by the town. Although the town maintains the financial records of the chapter, it is wise for the chapter treasurer to also maintain an on-going record and balance.

Because donations to a municipality are tax deductible, and because donations to Hearts for Heat are maintained by the town, donors receive tax benefits for their contributions to the community's needy.

Steps for Starting a Municipal Chapter of Hearts for Heat

1. Seek permission and endorsement of chapter by Town Administrator, Mayor, Town Selectmen or City Council
2. Obtain town's willingness to establish and maintain a separate fund for the chapter where funds can be monitored, and checks written for distributions of aid. It is the responsibility of the Chapter's Distribution Committee to arrange for fuel delivery. Payments are made by the town directly to the fuel provider. Funds never pass through the hands of the recipient.
3. Obtain town's agreement to notify individuals of their tax deductible contribution to Hearts for Heat for their personal tax benefits
4. Determine if assistance with copying, folding, and mailing of information to be distributed to the town can be provided through the town.
5. Establish the town hall as a location where residents can pick up an application or information for assistance from Hearts for Heat.
6. If possible obtain willingness of a member of the town hall staff or town board to serve on the Hearts for Heat board for the town chapter to act as liaison.
7. Request the Town add information regarding Hearts for Heat chapter to town website, such as fundraising events, how to apply for assistance, how to donate to the program etc.
8. Assist Hearts for Heat board by referring needy households to receive aid.
9. Insure confidentiality of all applicants.
10. Help to establish a committee of interested parties and prospective donors to assist with this town-wide effort.
11. Willingness to receive applications for assistance, referring these un-opened applications to the person in charge of distributing aid and qualifying applicants.

Affiliated Chapter

An Affiliated Chapter of Hearts for Heat is a chapter that aligns itself with an existing like-minded charitable tax exempt organization in town such as a Church, Lions Club, or social service agency with a similar mission to assist the needy the community. This organization must possess 501(c) (3) status. This ensures donations are tax deductible. All financial records are maintained by the charitable organization including check writing, depositing, and balancing of the books. However, it is wise for the Chapter Treasurer to also maintain an on-going record and balance.

Because donations to the charitable organization are tax deductible, and because donations to Hearts for Heat are maintained by that organization, donors receive tax benefits for their contributions.

Steps for Starting an Affiliated Chapter of Hearts for Heat

1. Locate an organization or group that will affiliate with your chapter of Hearts for Heat that possesses 501(c) (3) status.
2. This overseeing organization must support the chapter's mission.
3. A separate fund must be set up and maintained by the organization that tracks Hearts for Heats funds separately. Check writing capability and fund balance reporting are necessary.
4. Determine if the organization is able to assist your work in the community by providing any assistance with copying, folding, and mailing of information to be distributed to the town
5. If possible, obtain willingness of a member of the organization to serve on the Hearts for Heat board to act as liaison.
6. Determine if the organization is willing to add information regarding the Hearts for Heat chapter to their web site such as fundraising events, how to apply for assistance, how to donate to the program etc. This information should also be available on the town web site. Both web sites must be linked with the Area Hearts for Heat web site.
7. The organization must be willing to provide individual donors of their tax deductible contribution for their personal tax benefit purposes. At the discretion of the sponsoring organization, these records may be maintained by volunteers of the Hearts for Heat chapter or the overseeing organization.
8. Enlist help from the organization to establish a committee of interested parties and prospective donors to assist with this town-wide effort
9. Ascertain organization's willingness to be the official address of the chapter. If this is not possible, another address, perhaps of the president of the chapter, may be used.
10. Willingness to receive applications for assistance, referring these applications to the person in charge of distributing aid and qualifying applicants.
11. Insure that confidentiality of applicants is always maintained.
12. Seek permission and endorsement of chapter by Town Administrator, Mayor, Town Selectmen or City Council.
13. Determine where applications will be available in your town. Consider the Council on Aging, Library, Town Hall, schools, etc.

Section C – Leadership Structure

Area Board of Directors: Description

The Area Full Board of Directors shall be the governing board over all chapters of Hearts for Heat. This Board shall consist of a minimum of a President, Treasurer, and advisors. As deemed necessary and available, Advisors shall be those within the community with expertise in computer skills, business, finance, public relations and promotion, law, fund raising, social services, elder care, and any others who the board deems as having particular skills necessary for the satisfaction of business. Recording and Corresponding Secretaries as well as a Vice President are highly recommended positions to be filled on this board however, if unavailable, their duties may be completed by other members of the Area Board of Directors.

Area Board Duties

The duties of the Area Board shall include but not be limited to the following;

- a. Develop new chapters
- b. Approve initial board members of new chapters
- c. Provide direction to chapters
- d. Assist as needed with fund raising development
- e. Provide training and policy materials
- f. Conduct annual business meeting
- g. Contact businesses for financial assistance
- h. Organize benefit events

Chapter Board of Directors

The Chapter Board of Directors shall be the governing board over all chapter dealings within their community. This board shall consist of a minimum of a President, Treasurer, and Advisors. As deemed necessary and available, Advisors shall be those within the community with expertise in computer skills, business, finance, public relations and promotion, law, fund raising, social services, elder care, and any others who the board deems as having particular skills necessary for the satisfaction of business. Recording and Corresponding Secretaries as well as a Vice President are highly recommended positions to be filled on this board however, if unavailable, their duties may be completed by other members of the Chapter Board of Directors.

Chapter Board of Directors Duties

The Board of Directors for the Chapter shall be responsible for overseeing all activities of the Chapter. For some activities, their direct involvement will require a great deal of time. For others, very little time will be required. The board should choose fundraisers commensurate with the amount of time they have available and that will appeal to their community.

A part of the board's duties shall involve enlisting the support of groups in the community. This requires educating local Churches, Girls and Boys Scouts, Civic organizations, etc as to the Chapter's needs and mission. In so doing, they can determine what level of involvement they can afford. Some of these groups will decide to help in the fundraiser you are organizing while others may decide to do their own. These community groups are a vital source of assistance to the local chapter of Hearts for Heat.

The Chapter Board is also responsible for ensuring the Chapter adheres to the Ideology and Imperatives to ensure that the Hearts for Heat Name and Brand are maintained. Additionally, the Chapters are permitted to use the Hearts for Heat logo and trademark but must not alter it. Samples are provided in Appendix E – Brand & Logo.

Operating Committees Descriptions

In addition to the Chapter Board, Operating Committees may be formed with specific duties in mind. As deemed helpful by the Chapter Board, Operating Committees shall include but not be limited to committees dedicated to Fund Raising, Public Relations and Advertising, Application and Distribution, etc. Members of the Chapter Board shall serve on these committees as necessary.

Specific fundraising events may require roles such as registrar, volunteer coordinator, homeowner coordinator, foods coordinator etc. These people may be invited to attend Chapter Board meetings to keep the Board fully informed of the upcoming events.

Approved minutes of all meetings must be kept as a permanent record of the chapter. All members of the Board receive copies of these minutes for their records and reference. The previous meetings shall be read and approved at each meeting. Approved minutes should be forwarded to the Area Board in Holden or may be sent via email to areaboard@heartsforheat.org. Old minutes must be maintained so that new board member may easily review past board meetings and decisions.

The Chapter Board shall determine 2 members from the Full Board to serve as delegates to the Area Board. These delegates will attend Area Board meetings at least once per year.

In order to perform business and take votes, a quorum shall be set at 67% of the members of the Full Board or the operating committee.

Section D – Conducting of Business

Chapter Application Process

The first step in the process of beginning a chapter of Hearts for Heat is to develop a team of individuals who will oversee the workings of the chapter. Besides existing relationships, this team may be developed from gathering referrals from the town administrator, selectmen, local churches, schools, community groups, etc. The common ingredient among this board of individuals is concern about meeting winter home energy needs of the neediest residents in the community.

Having received a copy of the Policy Manual, each member of this team must agree to abide with the policies and practices stated therein.

Once this board of individuals is developed, they must determine whether theirs will be a Municipal or Affiliate Chapter. This requires speaking with the town administrator or selectmen, or the leaders of an existing tax exempt organization in the town and soliciting their support.

Town officials and leaders of the affiliated organization if this is an Affiliated Chapter, as well as the board of the newly forming chapter must agree to abide by the policies and practices stated in the Heats for Heat Policy Manual.

And finally, file the completed Hearts for Heat application with the Area Office.

Meetings and Maintaining Minutes

The President of the chapter shall preside over all meetings. In their absence, an alternate or the Vice President may preside. Minutes shall be taken, minutes from the previous month shall be read and a vote taken to accept those minutes with corrections made as requested. A treasurer's report shall also be presented. Applications to be considered will be the next item of business followed by Old and then New Business.

Quorum

Quorum shall be established when 2/3 of the board are present at a meeting. Although business may be conducted with less than this in attendance, important decisions and voting will not be binding.

Database

The chapter shall maintain a database of donors, both individuals and businesses, as well as participants in fundraising activities for future use. Chapters are encouraged to share their database with the Area Board to enable those donors to receive updates from the Area. The Area will also share any donors it has that reside within the community.

Delegates

The chapter shall choose 2 board members to act as delegates to the Area Board. These delegates will be invited to attend at least 1 Area meeting a year as well as the annual business meeting. Schedule to be announced.

Fundraising: Community Drive

In beginning a chapter, it is suggested that the first fund raiser shall be a community drive. Besides ascertaining the level of commitment in the community for the chapter, this drive will inform the community of the formation of the chapter, solicit donations, and announce upcoming fundraisers. This drive will also serve as a vehicle to inform businesses and groups in the community as to how they may assist.

Therefore, the letter announcing the Community Drive should include the following information:

- a. The community's desire to begin a chapter of Hearts for Heat
- b. A description of Heats for Heat's mission to assist the neediest residents in the community facing an emergency fuel crisis in the winter months as described in Appendix D – Hearts for Heat Mission Statement
- c. Solicitation for donations and volunteers
- d. Information about how businesses and groups in the community can help the community chapter
- e. Information about the first fund raising event, if available

Annual Reporting

Annually, each chapter will deliver an annual report to the Area Board. This report will contain the following:

- Board Members
- Major events
- Number of distributions
- Total funds expended for distributions
- Total funds expended for operational costs
- Total funds raised during the previous year (the start and end dates of the year must be specified and are not required to be a calendar year. For example, a chapter may decide to run their year from September to August)
- Total funds raised for heating assistance
- Total funds raised to offset operational costs
- A statement acknowledging continued adherence to the Hearts for Heat Policies and Guidelines.

This is required in order for the Area Chapter of Hearts for Heat to deliver funds to other chapters.

Section E – Recipient Need Satisfaction

Application Process

A sample application for aid through Hearts for Heat is available in Appendix B – Sample Application for Fuel Assistance. It is the decision of the individual chapter if they choose to use this application. In some cases, towns already have a ‘needs’ committee with an existing application and it may be easier for these towns to use their existing application to determine all needs including heat. If the application is different than the one proposed, please forward a copy of the application your chapter will be using to the area board.

The applicant must be prepared upon your request, to show documentation supporting the income stated on the application.

One of the benefits of local distribution is the additional level of accountability. It is harder to deceive an organization that has the ability to frequently drive by your home, or whose children attend the same school with yours. Not to mention it may be a neighbor or friend whom members of the distribution committee have known for a long time or who belong to the same clubs or Church.

Distribution of Aid

Although each chapter of Hearts for Heat may determine its own criteria for assistance based upon their funds and community’s needs, following are the suggested parameters for distribution of aid.

The State of Massachusetts provides fuel assistance to applicants who fall below 200% of the federal poverty line. Hearts for Heat also adopts this policy. However individual chapters may decide to change these basic criteria at their discretion. Depending on funds available and the demand for those funds, some chapters may be able to assist households with incomes up to 300% while considering extenuating circumstances such as unemployment, illness, birth, etc. for this category of underserved ‘working poor’. Other chapters may not be able to afford this and need to assist only those with incomes below 150%.

It is recommended that applications be considered between November 1st and May 1st. Once again, however, individual chapters may alter this period of distribution depending on available funds.

Unless individual chapters plan to use the standards outlined in this section, please forward copies to the Area Board of the application form being used, the distribution period, and the financial parameters you have set. In this way, questions received by the Area Board can be answered accurately for each chapter.

Distribution Committee

It is preferable that each chapter of Hearts for Heat authorize 3 or 4 people to handle distributions of fuel. These people act on behalf of the chapter having full understanding of the requirements set by the chapter, and knowledge of how much money the chapter has available to spend for fuel. This committee will make decisions as to who receive assistance and how much assistance they receive.

To expedite servicing clients in crisis situations, the chapter should establish a policy that would permit the chairman of this distribution committee to process applications independently should the household fall within their basic eligibility requirements. For example, if a household's combined income is less than 200% of the poverty line and that is the formerly agreed upon cut off the town's chapter is using, then the chairman of the distribution committee may be granted by the board, the authority to deliver fuel without further consultation with the committee. Note, when a household's combined income exceeds the 200%, extenuating circumstances should be considered by the entire committee.

Aid must always be delivered through the utility or oil company delivering the fuel. Funds may never be given to a recipient directly. In this way, we can always know that the funds we provide for fuel are indeed providing fuel.

Depending on the chapter's cash flow and the homeowner's financial situation, chapters may choose 1 of several options for meeting the needs of recipients.

1. Charge the recipient a fee to provide the fuel
2. In the case of oil, charge the recipient a specific amount per gallon such as .50, \$1.00, or even half price
3. Give the fuel with no charge
4. Enlist the recipient's assistance in future fund raising efforts.

If a request for assistance is presented to a chapter where the recipient has a family or business relationship with a member of the distribution committee, that committee member must recuse themselves from that portion of the meeting and that member must not influence the committee in any way regarding that specific matter.

Section F – Becoming a Chapter of Hearts for Heat

1. Have a sincere desire to help those in serious need of fuel in the winter
2. Obtain the support and endorsement of the town administrator, selectmen, mayor, and/or other town officials who are in support of policies and practices as stated in the Policy Manual
3. Convene a Full Board in support of policies and practices as stated in the Policy Manual
4. Determine if the chapter will be a Municipal or Affiliate chapter (see Section B of the Policy Manual)
5. Obtain agreement from the town or tax exempt organization overseeing the Chapter of Hearts for Heat to support the policies as stated in the Hearts for Heat Policy Manual.
6. Complete the Application to Become a Chapter of Hearts for Heat

Section G – Chapter Application for Matching Grant

Upon completion of the town application to start a chapter of Hearts for Heat, a chapter may request an application for a matching grant through the Area Board. To qualify a chapter must:

1. Complete Matching Grant Application
2. Complete a Community Drive
3. Hold a fund raiser
4. Be, at least, in the planning stages of subsequent fund raising events
5. Have identified whether they will be a Municipal Chapter or an Affiliate Chapter
6. Have established a relationship with the organization that will manage the funds

Section H – Chapter Dissolution

If a chapter determines it can no longer operate and needs to disband, all remaining funds must be transferred to the Area Organization where the funds will be held and distributed to needy members of the community the Chapter represented.

Appendix A - Hearts for Heat Chapter Application

Town _____

Chapter President _____

Address _____

City _____ State _____ Zip _____

Phone _____ Email _____

Chapter Treasurer _____

Address _____

City _____ State _____ Zip _____

Phone _____ Email _____

Board Member _____

Address _____

City _____ State _____ Zip _____

Phone _____ Email _____

Board Member _____

Address _____

City _____ State _____ Zip _____

Phone _____ Email _____

Board Member _____

Address _____

City _____ State _____ Zip _____

Phone _____ Email _____

Chapter Type:

- Municipal Chapter
- Affiliated Chapter

Why do we want to start a Hearts for Heat Chapter? _____

We, the signed below, acknowledge that we have read and agree to the policies stated in the Hearts for Heat Policy Manual:

	Signature	Print Name	Date
Chapter President	_____	_____	_____
Chapter Treasurer	_____	_____	_____
Board Member	_____	_____	_____
Board Member	_____	_____	_____
Board Member	_____	_____	_____
Authorized Town Official	_____	_____	_____

If you are applying as an Affiliate Chapter please complete the following:

Affiliated Organization _____

Address _____

City _____ State _____ Zip _____

Does this organization have 501(c)(3) status?

- Yes – Tax Exempt ID _____
- No

Please provide a brief statement about the Affiliated Organization:

Authorization from the Affiliated Organization:

I, the undersigned, acknowledge that I have read and agree to the policies stated in the Hearts for Heat Policy Manual and am authorized to agree to allow the above named Hearts for Heat Chapter to operate under the governance of the Affiliated Organization listed above. Further I agree that this Affiliated Organization will take on the fiduciary responsibility for the funds raised and managed by this above named Chapter.

Name: _____

Title: _____

Signature: _____

Date: _____

	Signature	Print Name	Date
Chapter President	_____	_____	_____
Town or Affiliate Official	_____	_____	_____
Title:	_____		



Appendix B – Sample Application for Fuel Assistance

CONFIDENTIAL APPLICATION FOR ASSISTANCE

Hearts for Heat «City» Chapter

Date: _____

A. IDENTIFICATION

Name of applicant: _____

Legal residence: _____

Own: _____ Rent: _____ Email: _____

Mailing address (if different): _____

Home Number: _____ Number in Household: _____

Cell Number: _____ Number of dependents: _____

B. REASON FOR REQUESTING ASSISTANCE

Documentation may be requested to verify your responses.

C. INCOME

	Applicant	Household
Gross Income from all sources in the prior calendar year	_____	_____
Gross income from all sources in the past 6 weeks	_____	_____
Total Adjusted gross income from prior year's IRS 1040:	_____	_____

D. MAJOR MONTHLY EXPENSES

Mortgage (Principal, Interest, Taxes & Insurance)	_____	_____
Car or equipment loan	_____	_____
Credit card payment	_____	_____
Medical:	_____	_____
Other _____	_____	_____
Other _____	_____	_____

E. VALUE OF ALL PROPERTY OWNED

Real Estate (list primary residence first):

Location	Valuation	Amount due on
mortgage		
_____	_____	_____
_____	_____	_____

Bank accounts:	Value of account
Name and address of bank	
_____	_____
_____	_____
_____	_____

Stocks, bonds, securities, etc.:	Value of account
Description	
_____	_____
_____	_____
_____	_____

Other personal property (include vehicles, trailers, etc.):	Approx. value
Kind	
_____	_____
_____	_____
_____	_____

F. SIGNATURE OF APPLICANT _____ **Date:** _____

Your signature above indicates that all information submitted is complete and accurate to the best of your knowledge.

Appendix C – Application for Matching Grant

Town _____

Chapter President _____

Monies raised _____

 Donations _____

 Sponsorships _____

 Tickets _____

 Auctions or Sales _____

How it was raised _____

Results of the community drive:

 How much money came in _____

 How many volunteers were recruited _____

Results of other fund raisers _____

Where are the funds now _____

Plans for upcoming fund raisers _____

Please supply copies of receipts of bank deposits and balance

We, the undersigned, attest the above to be true and confirm that matching funds made will be solely for supplying fuel assistance to qualified applicants in accordance with the Hearts for Heat Policy Manual.

Appendix D – Hearts for Heat Mission Statement

Heats for Heat

...a community based charitable organization dedicated to ensuring that the neediest residents in a community have sufficient heat in the winter months.

Hearts for Heat Chapters operate within communities in Massachusetts by providing fuel assistance to the neediest residents in the community in which the chapter serves. A 3-pronged effort, Hearts for Heat is most effective at reaching the needy in their community when residents, businesses, and groups work together. Residents, schools, garden clubs, Boys and Girl Scouts, Lion’s Clubs etc. join the efforts of the Hearts for Heat board to provide exciting fundraisers and businesses in the community help out with the fundraiser expenses. Everyone volunteers to help their community.

- All volunteer staff
- 100% of funds donated are used to assist those in need, not even a postage stamp is purchased
- “Partners in Business” cover all overhead expenses of fund raising events
- Donations are tax deductible
- Funds are used to help in your own community¹

¹ Where Chapter exists

Appendix E – Brand & Logo



Logo

Logo with name (Font must be Monotype Corsiva)



Letter Head (Font must be Monotype Corsiva)



***Hearts for Heat* and the Hearts for Heat Logo are Service Marks of the Hearts for Heat, Inc. and may be used only with permission.**