



*THE FLORIDA RECOVERY
HOME LOAN PROGRAM*

*INFORMATION AND REQUIREMENTS FOR
FUNDING A GROUP RECOVERY HOME*

Revised: February 2004

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FLORIDA RECOVERY HOME LOAN PROGRAM GUIDELINES

AUTHORITY

These guidelines establish the Florida Recovery Home Loan Program in accordance with Section 1916A of Subpart I, Part B. Title XIX of the Public Health Service Act (42 USC 300X). The Florida Home Loan Recovery Program is designed and implemented to prevent recovering substance abusers in Florida from relapsing.

INTRODUCTION

The Group Homes for recovering Substance Abusers Program provides for the statewide establishment of self-help recovery housing services and cost-effective method for many recovering individuals to avoid relapse.

Under the law, recovering individuals will have the opportunity to develop a new alcohol – and drug–free lifestyle by accepting responsibility for operation of alcohol – and drug-free recovery housing. By having responsibility for operating a recovery house within a democratically run and self-supported system, individuals gain confidence in exercising responsibility without the use of alcohol and drugs.

The following is a step-by-step procedure for applying for a Revolving Home Loan. Follow the directions carefully and if you have any problems or questions, please contact:

Florida Department of Children and Families
Substance Abuse Program Office
SeanMatthews
Program Administrator
Building 6, Room 300
1317 Winewood Boulevard
Tallahassee, FL 32399-0700
Phone: (850) 413-0481
Fax: (850) 413-6773

Upon receipt of a telephone or written inquiry concerning the Florida Recovery Home Loan Fund the Program Administrator will furnish the following documents to the prospective applicant:

1. Application for the Florida Recovery Home Loan Program.
2. Description of the Florida Recovery Home Loan Program.

PURPOSE AND SCOPE

These guidelines provide procedures for application, approval and disbursement of loans, establish policies and rules for use of these funds to provide homes for recovering substance abusers. The intent is to ensure the following:

1. \$100,000 will be available for the revolving fund.
2. A loan made from the revolving fund.
3. Each loan is scheduled to be repaid through monthly (not to exceed 24) installments.
4. Each loan must be repaid within two (2) years of the date of the loan.
5. A reasonable penalty (i.e., twenty-five dollars or twenty percent of the monthly payment whichever is greater) will be assessed for each payment that is more than fifteen (15) days late.
6. Loans are made preferably to nonprofit private entities agreeing that, in the operation of the program established pursuant to the loan:
 - a. An Eligible applicant may not be denied residency as established in the Federal Fair Housing Act, Except, that such applicant may be denied by an opposing vote of over 30% of current residents as provided for in these rules;
 - b. Use of alcohol or any illegal drug in the home provided by this program is prohibited;
 - c. Any resident who violates the alcohol or drug use prohibition will be expelled from the home;
 - d. All housing costs, including fees for rent and utilities, will be paid by the residents;
 - e. The residents may, within these guidelines, establish other policies to govern residence in the home through a majority vote of the residents;
 - f. The home may not have paid staff;

- g. Each resident must regularly attend mandated weekly home business meetings;
- h. Each resident must have and be committed to his/her own plan for recovery (including attending AA/NA/etc. on a regular basis).

DEFINITIONS

Application: The Official written request for a loan under the Florida Recovery Home Loan Program.

Department: The Department refers to the Substance Abuse Program Office of the Florida Department of Children and Families. The Department is the sole administrator of the Florida Recovery Home Loan Program.

Eligible Resident: Any individual in recovery from alcohol or other drug abuse who agrees to the terms of these guidelines.

Fund: The revolving fund as mandated by Section 1916A of subpart I, Part B, Title XIX of the Public Health Service Act (42 USC. 300X).

Group Name: The group identity as specified in the loan application. This shall be the name under which the group shall be known for purposes of its banking and other day-to-day business.

Income: Any regular wages, compensation or benefits upon which the applicant depends to support his/her needs for food and shelter and other personal expenses.

Late Payment: Any Payment received by the department more than fifteen (15) days after its due date.

Loan Approval: The Program Administrator is the sole responsibility for review and approval of all Recovery Home Loan applications and agreements.

Nonprofit Private Entity: Any group of recovering substance abusers who form a group for the purpose of establishing a self-run recovery home.

PDSA: Substance Abuse Program Office, Florida Department of Children and Families.

Program: The Recovery Home Loan Program.

Program Administrator: Individual assigned responsibility for administering the program for the Department.

Recovery: Means sustained abstinence from alcohol or drug use.

Rent: All charges, other than deposits, paid by the tenants for the prorata and occupancy of Family group living residence.

Self-run: Democratically managed under these guidelines by the residence of the home. Each member has one vote in all group decisions.

Self-supported: The members of the self-run home pay all of their own ongoing expenses.

Florida Drug and Alcohol Association: Nonprofit corporation, which has been contracted by the department to administer the Recovery Home Loan Program.

Sponsor/Cosigner: A private or public entity who chooses to accept the responsibility and legal liability for the repayment of the loan and the successful operation of the group recovery home.

INFORMATION AND REQUIREMENTS FOR OBTAINING A FLORIDA RECOVERY HOME LOAN

STEP ONE

Organizing a Group:

The first step in starting a new house consist of finding the group of individuals, a minimum group of eight (8 men or 8 women), who are committed to their recovery from alcohol and/or other drugs, and are willing to live together in a group recovery home.

These individuals must be willing to follow the rules and guidelines of the Recovery Home Loan Program:

1. No alcohol or drug use, sale or distribution will be tolerated in the house.
2. Each house member must be self-supporting and be able to pay his/her own way in the house (rent, utilities, loan payment, etc.).
3. Each member must be willing to attend weekly house meetings, where house business in conducted.
4. Each member must be committed to his/her own recovery program (attending AA/NA/etc. on a regular basis). (i.e., regular participation in a self-help program).

5. Each group must have qualified Sponsor/Cosigner. The Sponsor/Cosigner will be legally responsible for the timely repayment of the loan that the home is operated according to the rules specified in the guidelines.

The Sponsor/Cosigner must sign the loan application and by doing so accepts and acknowledges the legal responsibility for the timely repayment of the loan, and agrees to provide Catholic Social Services with the required data for accurate reports. The Sponsor is also required to certify that the house is operated according to the rules and guidelines of the program.

Sponsor/Cosigner Eligibility: Evidence of capability to perform must accompany each sponsor/group loan application, and must consist of one of the following:

1. Documentation of the existence of an infrastructure upon which to intake a program for the target population. Such documentation must be in the form of a letter from the District Administrator of the district which the Recovery Home will be located.
2. Documentation that the sponsor, or at least one member of the sponsor consortium, has provided substance abuse treatment or recovery services to the target population for a minimum of two years prior to the date of application.
3. Approval of the Program Administrator overseeing or administering the Loan Fund will suffice to meet this requirement.

The number of individuals applying for the Group Home Loan is not emitted to (6) six individuals. The number of individuals may be as large as the house bed space will permit.

Applicants are encouraged to get as many charter members as possible because the larger the number, the easier it is to meet expenses.

Step Two

Establishing a Recovery Home

The next step is to locate a suitable house to rent for the recovery group. The house must meet the following requirements:

1. The house must have adequate space for all occupants (each member must have adequate bed and living space).
2. The house must be clean.

3. Dwellings must meet the minimum standards set forth in the U.S. Department of Housing, and Urban Development – Section 8 Inspection form (see attachment B). Use this form as a guideline in assessing the adequacy of the dwelling. This form, Inspection form, OMB No. 2502-0185 located at the end of this packet, should be filled out and mailed in along with the other application form to the Program Administrator. This will provide the preliminary groundwork for the dwelling inspection as required by law prior to approval of the loan.

Landlords must be informed that the home is for recovering individuals and its rules prohibit the use of alcohol and other drugs. A good relationship with the landlord should be maintained to insure an open line of communication.

As general rule these dwellings should be located in good areas of a community. There is no need to add fear, safety or poor living conditions to their recovery. Experience has also shown that by living in a nice home, a good neighborhood has a positive effect on all individuals, whether from poor, middle, or wealthy backgrounds. They value their living accommodations and enjoy an additional incentive to stay clean and sober.

Another consideration for choosing the location for home is accessibility to Public Transportation and proximity to potential employment for residents. The Fair Housing Act Amendments of 1988 (effective March 1, 1989) makes it unlawful to discriminate against persons with disabilities such as those living together in a self-run, self-supported recovery home.

The size of a dwelling to be rented is significant. Experience has shown that at least four good-sized bedrooms are necessary. Experience has also shown that the bedrooms should be suitable for at least two people. Isolation and loneliness are threats to sobriety -- particularly for the newly recovering. It is essential to have at least one bathroom for every four individuals. From an economic standpoint, expenses are best managed when the dwelling is fully occupied. The goal should be to use a home as a large family would, but to avoid overcrowding.

Members living in the home need to be careful not to use all of the parking spaces in the neighborhood and not park their cars in a way that makes their home look like a used car lot. In seeking a house to rent, keep in mind that once recovering individuals have been sober they begin to get their finances straightened out and will often by a car. Cars should be parked in places that do not offend the neighbors.

Some things to remember:

The loan payback, home rent, utilities, and other house coast should be added together and divided by the number of residents.

The amount of rent a member can afford varies, but as a general rule, expenses are best held to between \$70 and \$105 a week or \$240 to \$420 a month per resident.

Some vacant beds are to be expected from time to time. Consequently, individual cost will be higher when there are fewer members living in the home. A new home takes time to become known (this can be overcome by lining up a greater number of charter members to move in on day one). From time to time individuals will move on or be forced to leave because of relapse, thereby, causing a vacancy until a new member is voted in (keeping members' rent paid in advance minimizes this issue) ; and

New Recovery homes should seek donated furnishings, especially through the Federal Surplus Property Programs of the U.S. Department of Defense.

All homes must be inspected using OMB Form 2502-0185 or some other guide/standards before any loan is approved.

Location of the home is very important since a poor location can result in a less than desirable environment (drug pushers and crime) a good location can provide an incentive to stay clean and sober;

Adequate size – size of home is important because enough space is needed to comfortably accommodate a large “family” of recovering individuals;

Adequate Facilities – facilities of the new home should be adequate to accommodate the individuals living in it, including one bath and shower for every four residents. A dishwasher to insure good health, and at least one common room suitable for family-like gatherings to discuss the new lifestyle free of alcohol and drugs, and other issues of common interest and social activities.

Proximity to public transportation – in urban areas, proximity to public transportation is important because many individuals in early recovery from addiction to alcohol and drugs may not have an automobile.

Step Three

Mail the completed application:

The Sponsor should check the application for completeness and submit, refer to Attachment A. Additional applications for loans may be obtained through request to:

**Sean Matthews, Program Administrator
Substance Abuse Program Office
Department of Children and Families
Building 6 Room 300
Winewood Boulevard
Tallahassee, FL 32399-0700
(850) 413-0481
Fax (850) 413-6709**

The Program Administrator will screen all submitted applications to make sure that the group applying for the loan meets the criteria as specified in the law, and that the application has been completed appropriately.

In the event applicants initially fail to meet all the eligibility criteria, the Program Administrator will work with the applicants Sponsor/Cosigner to help the group meet the eligibility criteria.

The Program Administrator will verify total loan amount and loan detail plus establish repayment terms.

- The Program Administrator will inform loan recipients of finalized terms of loan.
- The Program Administrator will prepare a Viability Worksheet and forward to the applicants.
- The Sponsor/Cosigner will file SS-4 forms for Federal Employer ID number.
- The Program Administrator will obtain signed Loan Agreement from loan recipients.
- The Program Administrator will inform loan recipients of reporting requirements.
- The Sponsor will assist the new nonprofit to open a corporate bank account requiring two (2) signatures.

Proposed Property

The Program Administrator will verify the following items and report any problems
In doing so the department:

1. address of proposed property
2. name and address of Landlord
3. lease terms and duration
4. monthly rent
5. damage (not security) deposit
6. other start-up expenses

The Program Administrator will verify the location and suitability of the proposed home.

The Program Administrator will disperse funds via check to the landlord and to the Sponsor.

Repayment

The Program Administrator, through the development and implementation of coupon payment book, will collect and monitor the repayment progress of each loan. Payments are due on the 15th of each month and are considered past due 15 days after.

The Program Administrator will assess a late fee equal to \$25.00 or 20% of the monthly payment, whichever is greater, to any loan recipient that makes a payment which is late by more than 15 days.

The Program Administrator will contact the late paying nonprofit entities with reminder letters and follow-up telephone calls. All negative responsive received by the Program Administrator will be immediately communicated to the department.

A \$25.00 fee is charged for every check returned for non-payment or insufficient funds.

All Proceeds from penalties are forwarded to the Custodian Bank for deposit to the revolving loan account.

Bad Debit

In the event a nonprofit group defaults on Florida Recovery Home Loan because it dissolves or ignores its obligation to repay, the Program Administrator will coordinate with the respective district office(s) to facilitate/assist the group to recognize and get payment resumed. In the event such reorganization is impossible, the Program Administrator will recommend steps to be taken for collection (including use of the Florida Comptroller's Debt Collection Unit) and make recommendations to the department for reclassification of the loan carried on the books.

The Program Administrator will notify the department of the steps taken to collect the bad debt. Such steps include but are not limited to:

1. Reorganization of the group.
2. Intervention by Department. Field personnel and/or the department.
3. Intervention by individuals in the local AA/NA or provider agency.
4. Re negotiation of the loan terms.
5. Seek assistance of Florida Comptrollers Debt Collection Unit.

No debt will be classified as uncollectable by the Program Administrator without prior approval by the department.

Once an application has been approved, the Financial Officer of the Program Administrator issues a check for the amount of the loan and establishes a repayment amount due and the declining balance of the loan.

The Program Administrator will make the loan proceeds representing the first month's rent and damage deposit available directly to the landlord.

The approved loan amount shall be determined based on the purpose of the loan as stated in the loan application. The loan amount must be documented in detail to support the dollar amount requested for:

First and last month's rent
Damage deposit
Utility deposit
Phone
Water
Electricity
Gas
Other allowable(s), negotiated and pre-approved by the Administrator

Funds may also be used to purchase essential furniture and appliances, which facilitate healthy group living. However, applicants must provide detailed documentation relative to the anticipated expense of these items as well as a thorough justification.

Funds may be issued for minor renovations to property, which will increase group membership. Loan will only be approved for the purpose of renovations where the group has negotiated a lease with the landlord of at least two years.

The group must also submit a statement signed by its membership and the landlord stating what arrangements have been made to reimburse the group for the cost of the permanent improvements made to the property.

Funds may not be used for nonessential items, including but not limited to:

- The enhancement of existing programs by purchasing new furniture or appliances.
- The payment of ongoing expenses of a program such as insurance, utilities, rent groceries, supplies, etc.

Reporting

In addition to the regular communications with the Program, the sponsor will be forwarded to the Program Administrator for the following weekly report.

The Weekly Financial Status Report

The financial report will show:

- Total receipts
- Expenditures by check and cash
- Bills to be paid

The Florida Recovery Home Business Report

- Members present
- Members not present
- Minutes of the last meeting
- Changes in the minutes – if any
- Treasure's Report

The monthly Administrators report

- Number and name of home payments received during the month
- Total and name of months loan payments received and deposited.
- Number and name of home payments in the area
- Copy of bank statement

Resident

Eligible Resident: *Is any individual in recovery from alcohol or other drug abuse.*

The Florida Home Loan Recovery Program is designed and implemented to prevent recovering substance abusers in Florida from relapsing.

Alcoholics and drug addicts by nature seem to dislike rules. It is common with the decease of addiction. There is only one rule applicable to all Self-run, Self-supported Recovery Houses; i.e. membership is conditioned on **not drinking or using drugs.**

The rule related to the use of alcohol or other drugs grows out of common sense. It is impossible for a house full of recovering alcoholics and drug addicts to stay sober if even one person is permitted to drink and/or use drugs. The presence of a participating alcoholic and drug user among those who are trying to stay sober and clean invites others to relapse. As a matter of self-preservation it is necessary for the membership of a recovery house to confront the relapsing member immediately. A meeting of the House will be held if a majority of the members attending the special meeting believes that a member is drinking or drugging, that member will be asked to leave.

Common sense tells us that in order to prevent chaos every society needs some basic rules. The following have been the minimum requirements for any Self-run, Self-supported recovery house to operate harmoniously.

These guidelines provide for the **RESIDENTS** to develop policies and procedures for the use of the house provided by The Florida Recovery Home Loan Fund.

The policies and procedures of the Florida Recovery Home Loan Program will ensure the following:

1. That each loan made from the revolving fund does not exceed \$4,000 per house and that each loan is repaid to the revolving fund not later than (2) years after the date on which the loan is made;
2. That each loan is repaid through monthly installments and that a reasonable penalty is assessed for each failure to pay such periodic installments by the day specified in the loan agreement involved; and
 - a. The use of alcohol or any illegal drugs in the housing provided by the program is prohibited.
 - b. Any resident of the housing who violates such
 - c. The prorate of share of the cost of housing, including fees for rent, loan payment, or other assessments and utilities, will be paid in advance by the residents of the housing; and
 - d. The residents of the housing will, through a majority vote of the residents, establish policies governing residence in the housing, including the manner in which applications for residence in the housing are approved. **NOTE:** Admission of applicants for residency requires a positive vote by at least 80% of the residents of the house.

RESIDENT AGREEMENT

I agree to remain drug-free in the program, and I agree to not attempt to bring alcohol or drugs or drug paraphernalia onto the premises.

I will respect every resident’s right to recovery and to live in harmony.

I will understand that my acceptance into the recovery home is subject to an 80% positive vote of the residents of the house.

I agree to abide by all rules and decisions passed by the majority of the residents living in the house.

I agree to keep my personal area clean and organized. I will do my share of keeping the house and yard (associated property) both clean and neat.

I will not have any physical contact with any resident in the house.

I will not have sex in the house or attempt sexual encounters with any resident in the house.

I will not threaten anyone in any manner, nor will I attempt any physical violence.

I will pay IN ADVANCE my portion of the monthly expenses (i.e., rent, utilities, & loan payment of \$_____) which are incurred as a result of a majority vote of the members of the house.

I agree to comply with all rules passed as a result of a majority vote of house residents.

I certify that I have read and understand the above rules and responsibilities, and have been oriented as to rules, procedures, activities, and concepts of the Florida Recovery Home Loan Program.

Resident/Applicant’s Signature _____ Date _____

Witness _____ Date _____

Witness _____ Date _____

PRESIDENT

Each house shall have its own duly elected president. The president must be a resident of the particular house and shall serve for a term not to exceed six months. An individual may not succeed him/herself in the same office; however, he/she may be elected to the same office after a period of six months has elapsed.

DUTIES

1. The president shall have the responsibility for calling regular meetings not less than once a week. The president shall preside over the meeting and shall:
 - Call for a reading of the minutes of the previous meeting;
 - Call for the treasurer's report;
 - Bring up for consideration any pending unfinished business;
 - Present for consideration any new applications for membership in Florida Recovery Home;
 - Entertain motions for any "new" business; and
 - Ask for a report from the administrator on the current physical condition of the house and any request that the coordinator may have for assistance in completing projects, initiating projects, or assuring general upkeep of the physical premises of the house.

House meetings, should be held on a regular meeting day at a regular time unless other situation exists which needs prompt attention. Such situations would include financial crises, new membership applications, or any other problem where time is of the essence. At a minimum, a meeting notice should be posted by 9:00 a.m. of the morning on which the meeting is to be held.

2. The president shall have the responsibility for general leadership within the house. Such leadership should include the example and encouragement of frequent AA/NA meeting attendance for all members of the house. In addition, the president should stand ready to entertain any complaint from any member(s) of the house as to general operations, personality conflicts, or events taking place outside the house, which would affect the reputation, operation or tranquility of the home.
3. In addition to his/her overall responsibilities the president shall serve as chief officer for the investigation of any complaints relating to the possession or use of alcoholic beverages or drugs of any kind by any member of the house.

4. The president shall be one of the officials authorized to sign checks for the house. In addition, at least once a month, the president, together with his/her comptroller and treasurer, shall conduct an audit of the financial records of the house and post results of such an audit for other members of the house to examine.
5. The president shall represent the house at all chapter meetings.

TREASURER

Each house shall have its own duly elected treasurer. The treasurer must be a resident of the particular house, and shall not serve for a term not to exceed six months. An individual may not hold him/herself in the same office; however, he/she may be elected to the same office after a period of six months has elapsed.

DUTIES

1. The treasurer shall have the overall responsibility for assuring the sound financial management of the house. Together with the president and comptroller, the treasurer shall conduct an audit of all financial records at least once a month. The treasurer shall post the findings of such audit for other members of the house to examine.

2. The treasurer shall:

Familiarize him/herself and follow the record keeping procedures established by the house. From time to time, he/she may make recommendations to a meeting of the house for any changes in record keeping procedures, which provide an improved system for the house.

Be responsible for collecting any money due to his/her Florida Recovery Home from the Florida Recovery Home. The terms and conditions for the loan of money between houses or to Florida Recovery Home shall be set by the members of the lending house.

Be one of the duty-authorized officers designated to sign checks.

Assist the comptroller in collecting rents and may undertake all financial transactions authorized for the comptroller.

SECRETARY

Each house should have its own duly-elected secretary. The secretary must be a resident of the house and shall serve for a term not to exceed six months. An individual may not succeed him/herself in the same office; however, he/she may be elected to the same office after a period of six months has elapsed.

DUTIES

1. The secretary of the house shall have the responsibility for taking and maintaining the minutes of each meeting period. The minutes should, at a minimum, contain the following:
 - The data and time of the meeting;
 - The name of the officer officiating;
 - A list by first name with the initial of the last name with the members present at the meeting;
 - The wording of all motions and whether or not the motion or resolution was approved; and
 - The time and meeting adjourned.
2. In addition to the meeting responsibilities, the secretary shall have the responsibility for transcribing and maintaining records for all correspondence that concerns the house, such correspondence to include thank you letters to individuals who have made donations to that house. Generally thank you letters should be signed by as many members of the house as possible.
 - The secretary shall forward the name, address and phone number of donors to PA, together with a detailed description and value of the donation so that a tax receipt for deduction purposes can be issued by the home.
3. The secretary shall keep the records of monthly resident activity and report the totals monthly to the Program Administrator. The information required includes:
 - Number of applications received by the house in the course of the month.
 - Number of admissions to the house during the month.
 - Total number of residents in the house at the end of the month.
 - Number of vacancies in the house at the end of the month.

- Number of voluntary departures during the month.
- Number of departures due to relapse during the month.
- Number of departures due to other causes during the month.

The secretary's report must be made prior to the 15th of the month following the reporting period.

4. The secretary shall make copies of all applications and forward them to the chapter secretary.

COMPTROLLER

Each house shall have its own duly-elected comptroller. The comptroller must be a resident of the particular house, and shall serve for a term not to exceed six months. An individual may not succeed him/herself in the same office; however, he/she may be elected the same office after a period of six months has lapsed.

DUTIES

1. The comptroller of the house shall have the responsibility of keeping the financial records of the house on a day-to-day basis. These responsibilities include:
 - Following the financial record keeping procedures established by the house ;
 - Collecting rent
 - Making expenditures for food, repairs, utilities, and miscellaneous and approved for the operations of the house;
 - signing checks as necessary;
 - Issuing the proper receipts;
 - Balancing the books prior to each regular meeting;
 - Making a report on the financial condition of the house to the members of the house monthly.
2. The comptroller shall be directly responsible to the treasurer of the house and shall at least once a month participate in a monthly audit of the financial records of the house with the president and treasurer.

COORDINATOR

Each house shall have its own duly-elected coordinator. The coordinator must be a resident of the particular house, and shall serve for a term not to exceed six months. An individual may not succeed him/herself in the same office; however, he/she may be elected the same office after a period of six months has lapsed.

DUITES

1. The coordinator of the house shall:
 - Encourage all members of the house to contribute a fair share of time to maintain the house in a clean and organized manner.
 - Be authorized to bring to any member's attention that member's failure to pick up after his/herself.
 - Enlist the support of his/her fellow members in completing any project taken by the house as a result of a motion passed at a meeting.
2. The coordinator should not be responsible for undertaking any household cleaning or work duties over or beyond those which, would be his/her fair share. All members of the Florida Recovery Home are expected to work together in order to maintain a clean and livable home.
3. At each regular house meeting, the coordinator should make a report to the membership as to the general condition of the house, the status of unfinished projects, and the general level of cooperation existing among the membership.
4. The coordinator is responsible for any projects or activities necessary to ensure the livability, cleanliness, orderliness and physical safety of the house and its residents. This includes, but is not limited to, installation and regular testing of fire alarms, verification that fire exits are not blocked, fire escape plans posted and conduct drills to ensure all residents of the house are accounted for, shutting off gas meter in the event of a fire, posting of emergency phone numbers, etc.

GUIDELINES

For Establishing a Florida Recovery Home Loan Checking Account

1. **ESTABLISH A COMMERCIAL CHECKING ACCOUNT IN THE NAME OF YOUR FLORIDA RECOVERY HOME.**

Example: Florida Recovery Home-Elm Street
923 Elm Street
Anywhere, FL 32146-0123

2. **REQUIRE TWO (2) SIGNATURES FOR WRITING A CHECK.**

Example: Joseph Smith, President
Thomas Jones, Treasurer

3. **REQUEST A NEW SIGNATURE CARD WHEN NEW OFFICERS ARE ELECTED OR WHEN AN OFFICER LEAVES THE HOUSE.**

Example: ~~Joe Smith, President~~ Robert Wyman, President
~~Tom Jones, Treasurer~~ Mark Nelson, Treasurer

4. **THE FEDERAL (FEIN) TAXPAYER ID NUMBER HAS BEEN OBTAINED FOR HOUSE BY FLORIDA RECOVERY HOME.**

Take the enclosed *memorandum for bank use* for the bank of your choice with the attached SS-4 Application which includes your FEIN number.

- If the bank officer has any questions ask him/her to call Florida Recovery Home National Headquarters.

5. **DO NOT ASK BANK TO ISSUE AN ATM CARD.**

An ATM Card – a MOST card and so on – is inconsistent with the need to have two individuals sign a check. No Florida Recovery Home should be issued an ATM card. Generally the establishment of a commercial checking account prevents an ATM card from being issued.

- If by mistake the bank sends your house an ATM card, **RETURN IT IMMEDIATELY.**

If you have any questions about your checking account, please call the financial office of Florida Recovery Home.

FLORIDA RECOVERY HOME

FINANCIAL OFFICE

MEMORANDUM FOR BANK USE

Guidelines for establishing a Florida Recovery Home Checking Account

Florida Recovery Home is a non-profit organization dedicated to providing an alcohol and drug free, supportive living environment for recovering alcoholics and drug addicts. As part of the process of individual recovery, each group learns to behave responsibly. Part of the group's responsibility is financial support. Each Florida Recovery Home is required to have its own checking account and use it to (1) deposit all receipts paid to the house, and (2) to pay all bills incurred by the house. Florida Recovery Homes are not established pursuant to PL100-690.

This particular Florida Recovery Home seeking to open an account with your establishment has applied for a Federal Tax Identification Number (FEIN) as in required by law. A copy of their SS-4 showing the FEIN number assigned to them has been attached to this memorandum.

The following instructions, should be followed by all Florida Recovery Homes in opening a bank account:

1. THE CHECKING ACCOUNT MUST BE A COMMERCIAL OR AN UNINCORPORATED ORGANIZATION TYPE, IN THE NAME OF THE PARTICULAR FLORIDA RECOVERY HOME.

Example: Florida Recovery Home – Warfield,
Tallahassee, FL 33033

- Checks may not, under any circumstances be labeled in the format “Florida Recovery Home, Inc., Anywhere, FL”.
 - Checks should have the name and address of the particular Florida Recovery Home printed on each check.
2. TWO SIGNATURES MUST BE REQUIRED TO EXECUTE ALL CHECKS.
 - Each house is required to elect officers every six months. After the house elects new officers, signature cards must be changed to reflect the names of the new president and treasurer. Officers of Florida Recovery Home change every six months and when new officers are elected a new signature card should be completed. Pursuant to any federal law, any house officer suspected of using drugs or alcohol, must be immediately dismissed from the home. His/her signature powers will also be terminated immediately, and a replacement officer will be appointed by the home. Pursuant to federal law, any house officer.

3. UNDER NO CURCUMSTANCES SHOULD AN ATM CARD BE ISSUED.

An ATM card completely defeats the protection assured by requiring two signature on a check.

If you have any questions concerning the Florida Recovery Home's application for an account with your institution, feel free to call the Program Administrator at (850) 487-2920.