

## **Contractor Code of Business Practices and Application Requirements**

Compassion for Humanity sets a high standard to be an "Approved Contractor" in their network. First of all any Contractors considered must agree to adhere to the Compassion for Humanity's Contractor Code of Business Practices then complete all the application requirements.

If approved, a contractor will benefit from their high standard of business practices. Future opportunities from Compassion for Humanity will be the result of the contractor's timely response, quality of work, customer service, communication, integrity, experience and good online reviews from the people we help.

## **Compassion for Humanity's Code of Business Practices**

Compassion for Humanity's Code of Business Practices or CHCBP represents sound advertising, selling, quality workmanship, and customer service practices that enhances customer trust and confidence in business. The Code is built on several important elements of creating and maintaining trust in business.

This Code also represents minimum CHCBP standards for contractors to follow. Contractors that agree to uphold these minimum standards and meet all the application requirements will be considered for Compassion for Humanity's Approved Contractor Network. Any approved contractor can be removed from Compassion for Humanity's Approved Contractor Network at any time or for any reason Compassion for Humanity deems necessary.

To be considered the contractor affirms that it meets and will abide by the following standards:

#### 1. Build Trust

Establish and maintain a positive track record online and in the marketplace.

An approved contractor agrees to:

- **A.** Follow federal, state/provincial and local laws.
- **B.** Have been operational (actively selling products or services) for at least the most recent 36 months, unless the principal(s) previously operated a similar business with an eligible record (one that qualifies for Compassion for Humanity's Approved Contractor Network).
- **C.** Fulfill all licensing, bonding and permitting requirements of applicable jurisdictions; provide all license and bonding information upon application and upon request for Compassion for Humanity's Approved Contractor Network; and provide periodic updates upon request.
- **D.** Be free from any government action that demonstrates a significant failure to support ethical principles in marketplace transactions. (if there is a history, this requires a determination by Compassion for Humanity as to the nature of any violation, whether it was caused or condoned by management, and actions taken to resolve

underlying issues that led to the government action).

- **E.** Be accredited with the local BBB for at least 12 months and maintain at least an A- rating.
- **F.** Meet all applicable accounting standards and stay in good standing with the State and IRS.
- **G.** Never use any misleading advertising.
- **H.** Cooperate with Compassion for Humanity's activities and efforts to promote voluntary self-regulation within the construction industry.
- **I.** Complete the required application and pay all monetary obligations to Compassion for Humanity in a timely manner.

### 2. Advertise Honestly

## Adhere to established standards of advertising and selling.

An approved contractor agrees to:

- **A.** Follow federal, state/provincial and local advertising laws.
- **B.** Avoid misleading customers by creating the false impression of sponsorship, endorsement, popularity, trustworthiness, product quality or business size through the misuse of logos, trustmarks, pictures, testimonials, or other means.

#### 3. Tell the Truth

## Honestly represent warranties, products and services, including clear and adequate disclosures of all material terms.

An approved contractor agrees to:

- **A.** Make known all warranties and relevant insurance.
- **B.** Make known all material facts in both written and verbal representations, remembering that misrepresentation may result not only from direct statements but by omitting or obscuring relevant facts.
- C. Ensure that any written materials are readily available, clear, accurate and complete.

### 4. Be Transparent

Openly identify the nature, location, and ownership of the business, and clearly disclose all policies, guarantees and procedures that bear on a customer's decision to move forward.

An approved contractor agrees to:

- **A**. Upon request, provide Compassion for Humanity with all information required to evaluate compliance with Compassion for Humanity's standards. This may include, but is not limited to business name, address and contact information; names and background of principals; business and banking references; licensing and/or professional accreditation; and a complete description of the nature of the business.
- **B.** Clearly disclose to customers:
  - direct and effective means to contact the business
  - terms of any written contract
  - any guarantees or warranties accompanying a product
  - any restrictions or limitations imposed (e.g. limited supply, maximum number available per customer)
  - the contractors' workmanship guarantee or return/refund policy
  - any recurring commitment into which the customer may be entering, including information on how future billing will occur
  - total cost of the transaction, including tax, shipping and handling, and other related charges

- **C.** If selling products or providing services on Web sites or via other electronic means:

  - provide an opportunity to review and confirm the transaction before the sale is completed
  - provide a receipt summarizing the transaction after the purchase

## **5. Honor Promises**

## Abide by all written agreements and verbal representations.

An approved contractor agrees to:

- **A.** Fulfill contracts signed and agreements reached.
- **B.** Honor representations by correcting mistakes as quickly as possible.

## 6. Be Responsive

# Address marketplace disputes quickly, professionally, and in good faith.

An approved contractor agrees to:

- **A.** Promptly respond to all complaints forwarded by Compassion for Humanity by:
  - 1. Resolving the complaint directly with the complainant that Compassion for Humanity determines:
  - is professional,
  - addresses all of the issues raised by the complainant,
  - includes appropriate evidence and documents supporting the business' position, and
  - w explains why any relief sought by the complainant cannot or should not be granted.
- **B.** Make a good faith effort to resolve disputes, which includes mediation. Other dispute resolution options, including arbitration, may be recommended by Compassion for Humanity when other efforts to resolve a dispute have failed.
- C. Comply with any settlements, agreements or decisions reached as an outcome of dispute resolution process.
- **D.** Cooperate with Compassion for Humanity in efforts to eliminate the underlying cause of patterns of customer complaints.

## 7. Safeguard Privacy

Protect any data collected against mishandling and fraud, collect personal information only as needed, and respect the preferences of customers regarding the use of their information.

An approved contractor agrees to:

#### **A.** Respect Privacy

Contractors conducting e-commerce agree to disclose on their Web site the following:

- what information they collect,
- with whom it is shared,
- M how it can be corrected,
- M how it is secured.
- how policy changes will be communicated, and;
- how to address concerns over misuse of personal data.

#### B. Secure Sensitive Data

Contractors that collect sensitive data online (credit card, bank account numbers, Social Security number, salary or other personal financial information, medical history or records, etc.) will ensure that it is transmitted via secure means. Contractors will make best efforts to comply with industry standards for the protection and

proper disposal of all sensitive data, both online and offline.

#### C. Honor Customer Preferences

Contractors agree to respect customer preferences regarding contact by telephone, fax and e-mail, and agree to remedy the underlying cause of any failure to do so.

## 8. Embody Integrity

Approach all business dealings, marketplace transactions and commitments with integrity. An approved contractor agrees to:

Avoid involvement, by the contractor or its principals, in activities that reflect unfavorably on, or otherwise adversely affect the public image of Compassion for Humanity or its approved contractors. Any approved contractor can be removed from Compassion for Humanity's Approved Contractor Network at any time or for any reason Compassion for Humanity deems necessary.

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understand that Compassion will issue a 1099 Miscella	neous Income Form
to me at the end of the year. My 1099 should be sent to	:
(Please Print)	
Name	
Address	
City/State/Zip	
Driver's License #	State
Phone	
My Federal Tax ID number or Social Security Number is_	
X	Date
Principal / Owner	
X	Date
Principal / Owner	



## **Application Requirements:**

The following is a list of the current Compassion for Humanity's Contractor Application Requirements. This list of requirements can change at any time. If application requirements change, all applicants and or approved

contractors will be required to meet the new requirements. Any applicant or approved contractor can be denied or removed from Compassion for Humanity's Approved Contractor Network at any time or for any reason Compassion for Humanity deems necessary.

All Approved Contractors can select a service area of up to a 25 mile radius. Sponsored listings are available at an additional fee, which will increase the service area to a 50 mile radius.

- 1. Contractor must pay the current non-refundable annual application fee and agree to pay the current monthly recurring maintenance fee.
- 2. Contractor must provide a résumé and a copy of each driver's license from all principal(s). Résumé must show experience in the industry.
- 3. Contractor must prove it has been operational (actively selling related products or services) for at least the most recent 36 months, unless the principal(s) previously operated a similar business with an eligible record (one that qualifies for Compassion for Humanity's Approved Contractor Network).
- 4. Contractor must provide and demonstrate a proven financial stability with at least the previous year of financial statements from a CPA and a letter from the CPA showing that the contractor is currently in good standing.
- 5. Contractor must provide a current insurance certificate and must maintain appropriate insurance coverage minimum \$1 million General Liability and \$2 million Aggregate, at all times.
- 6. Contractor must provide proof of current automobile insurance and maintain automobile insurance coverage minimum \$100,000.
- 7. Contractor must provide proof of and maintain Workers' Compensation Insurance, if required.
- 8. Contractor must provide proof of and maintain all required license and bonding requirements.
- 9. Contractor must have a solid credit background (must provide a minimum of 4 creditors you do business with on a monthly basis).
- 10. Contractor must be accredited with the local BBB for at least 12 months and maintain at least an Arating.
- 11. Contractor must submit required info for background checks on all principals and if requested, on any employees or subcontractors that will be on the job site.
- 12. Meet technology requirements for estimating software (Xatimate), Internet, digital cameras, email, etc...
- 13. Contractor must provide at least 10 quality customer references from within the last 12 months.
- 14. Contractor must have a real retail office and phone number, not a P.O. Box.

(Please Print)	
Business Name	
X Principal / Owner	Date
XPrincipal / Owner	Date