

Participants: Frequently Asked Questions

PARTICIPANT SELECTION

1. Are there any age restrictions to participating on a Global Village trip?

- a) OPEN Teams – Persons under 18 years of age but no younger than 15 are permitted to participate on an OPEN Global Village team only when accompanied by a parent or legal guardian.
- b) CLOSED Teams – Persons under 18 years of age but no younger than 15 are permitted to participate on a CLOSED Global Village team only when they are accompanied by a parent or legal guardian or are traveling with an institution such as a school or church. In both cases, parents or legal guardians must sign our “Parental/Guardian Consent, Waiver of Right and Release for Volunteers under 18 years of age”.
- c) On either OPEN or CLOSED teams, children under the age of 15 are not allowed on a construction site for safety and liability reasons. Since they would have to be supervised off site by a parent or guardian who would not then be able to participate in the build but would still have to pay the full amount for their trip, we would encourage such families to wait until they can all participate together on a build.
- d) On either OPEN or CLOSED teams, there is no age limit for seniors provided they have no health issues which may impede their participation.

FUNDRAISING

1. What expenses will qualify for tax receipts?

If you are a Canadian and are participating on a Global Village trip **offered through Habitat for Humanity Canada**, the posted trip cost is eligible for a tax receipt, **excluding R&R costs**.

The cost of your *eligible* airfare (including flight cancellation insurance). More details below.

Tax receipts can only be provided for your airfare expense after your trip.

2. Can I do fundraising for my Global Village trip costs?

Every participant going on any Global Village trip through Habitat Canada can do fundraising for the expenses of their trip as listed in # 1 above. However, that fundraising money must be received in a timely fashion as indicated below:

- a) **DEPOSITS** - Deposits are due within two weeks after you register/ are accepted on a team. If you want to fundraise your deposit, money would have to reach us within the 2 week period by:
 - (i) Cheques payable to Habitat for Humanity Canada coming directly from your donor, including a completed donation form (see 06. GV Donation Form).
 - (ii) Online donations directly from your donors by fundraising through the participant centre.

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- (iii) One cheque from you, payable to Habitat for Humanity Canada for cash donations and cheques that you have received that were made out to you instead of to us. Again, your cheque must be accompanied by an attached list of donor names, addresses and amounts that equals the amount on your cheque (this list **MUST** be typed). This information cannot be sent to us at a later date. (See 06. GV Donation form)
- b) **BALANCE OWING** – The balance owing for trip expenses (outlined in 1 a, b and c above) is due 6 weeks prior to your departure. Again, if you are fundraising that money, it needs to reach us within that time period using one of the above-mentioned methods.
- c) **AIRFARE** – If you are fundraising money for your airfare, it can be received at our office using any of the above methods right up until your departure and even up to 30 days after the official end date of your build.

3. What kinds of fundraising can I do?

You can refer to our Fundraising Guide for guidelines. Every participant who wants to do fundraising should read through this guide as it goes into details about what participants can and cannot do. Basically, any participant can approach friends, relatives and co-workers and ask them for donations toward their Global Village trip.

Any other kinds of fundraising (requesting money from a corporation, setting up a display at a local store, advertising a dinner/silent auction fundraiser through your local paper, etc.) must be approved by your local Habitat affiliate (i.e., Habitat GTA) before proceeding as we want to make sure that your fundraising efforts are not in competition with fundraising that the affiliate is doing. Please note: Municipal offices require any raffle or auction to be registered. They issue a permit and you must file a report after the event.

4. Is all fundraising money eligible for a tax receipt?

The Fundraising Guide answers this question. However, to summarize this guide, the following donations are **NOT** eligible for tax receipts:

- a) Donations under \$20.00;
- b) Donations received from a fundraiser where the donor receives or has the potential of receiving a benefit from their donation (car wash, bake sale, silent auction, dinner, raffle, etc.);

Such donations can be sent to us in a lump sum marked as “Non-Receiptable” fundraising money if it is to be used for 2 a) and b) above or can be kept by you to use toward the purchase of your airfare. If the latter, you cannot then request a tax receipt after your trip for your airfare since you didn’t pay for it yourself.

- c) Donations received from a dinner event. The cost of the dinner must be deducted from the donation before it is sent to us. The best way to do this is to get people to pay for their meal and then make a separate donation payable to Habitat for Humanity Canada for your trip. If you collect cash for these separate donations and the donors do want tax receipts, a cheque for the total amount raised will need to be made payable to Habitat for



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Humanity Canada, and a typed donor list outlining full names, addresses and amounts donated needs to be attached to this payment with total of donations on that donor list which equals the payment itself.

AIRFARE

1. How do we determine what *eligible* airfare is?

Eligibility for a charitable tax receipt for 100% of your airfare is based on the majority of the trip being for charitable purposes. For example, if the posted in-country dates of your trip total 12, you can extend your trip up to 11 more days (total posted trip dates LESS one). If you extend your trip 12 days or more (total posted trip dates or more), you are then NOT eligible for any tax receipt. We will no longer offer tax receipts for 50%. The total trip days include all travel to and from your Canadian departure location.

2. How do we claim our tax receipts for airfare?

Airfare tax receipts can only be claimed after the build. To make this claim after your return, you must submit to the Habitat Canada office by fax, email or mail:

- a) A copy of your airfare itinerary/invoice including proof of payment. This must include the days you travelled, route you took and total cost you paid in Canadian dollars.
- b) A completed "Gift in Kind" form (see 08. GIK Donation Form).
- c) The tax receipt will only be issued to the participant who travelled on the trip.

3. What if we have fundraised all or part of our airfare and that money has been received by Habitat?

- a) If you have fundraised ALL of the cost of your airfare and that money has already been received by us, you can either donate that money to the Global Village program or be reimbursed that money toward/up to your eligible airfare costs. To do so, we still need to receive a copy of your airfare itinerary/invoice as outlined in 2 a) above and the top half of the "Gift in Kind" form in 2 b) above (down to the bottom of the box that says "Excess Funds Raised?")
- b) If you have fundraised PART of the cost of your airfare and that money has already been received by us, you need to follow 2 a) and b) above IF you want to be receipted for the portion of the airfare that you did not fundraise. For example, if your airfare cost \$1,000.00 and Habitat received \$600.00 from donors toward your airfare, you can receive a tax receipt for the balance of your airfare ($\$1,000 - \$600 = \$400$ provided that 100% is eligible).

4. Can I be reimbursed for money that I raise above and beyond my airfare?



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No. Since the donors have been given tax receipts, this money must be used for legitimate Global Village purposes as outlined above. Therefore, excess money raised above and beyond those costs of the airfare become a donation to the Global Village program.

5. Can I transfer excess funds that I raise to a future trip?

No. As mentioned above, that money becomes a donation to the Global Village program.

6. If I extend my trip so that I am NOT eligible for a tax receipt for the cost of my airfare (see #1 under Airfare above) but have raised sufficient funds to cover the total cost of my airfare, can I be reimbursed for the total amount?

No. Again, tax receipts have been given to your donors so the funds must be used for eligible expenses only. If you extend your trip beyond the allowable amount, you are NOT eligible for any reimbursement.

CANCELLATIONS

1. What if I sign up for a trip but have to cancel?

We are not able to refund money that you have paid or that has been donated for you if you need to cancel your participation on a Global Village trip (see 03. Global Village Payment and Cancellation Policy)

- If you cancel more than 61 days prior to departure, we will transfer all of your payments and donations to another trip of your choice, minus a \$50.00 cancellation fee, to be taken with 2 years of your original trip dates.
- Cancellation within 60 -31 days of departure means that 50% of your payments and donations are retained by Habitat Canada to meet current obligations, and the remainder is transferred to a trip of your choice to be taken within 2 years of your original trip dates.
- Cancellation within 30 days of departure results in all of your payments and donations being retained for trip expenses.
- No refunds are offered if you cancel.
- If Habitat for Humanity must cancel, we will attempt to place you on another team or you will receive a full refund.
- We cannot compensate you for the cost of unusable airfare or any other expenses resulting from the cancellation. We encourage all participants to purchase trip cancellation insurance.

CHUBB INSURANCE

1. Can participants opt out of this coverage?

No. The Board of Directors of HFH International requires that all international volunteers be covered under this policy to ensure consistent coverage throughout the program.



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2. If we extend our trip, does this policy cover us or can we get extra coverage from CHUBB?

No. CHUBB only covers participants while on the official GV trip or travelling to and from it with a 5 day buffer on either side to assist people who have had to change their plans unexpectedly (ie. due to changes made to their flights by the airlines). It cannot be used as free coverage. Anyone extending their trip past the published trip dates must obtain other coverage.

Since this is a special arrangement through HFHI with CHUBB, no additional coverage can be purchased from them.