

Home Based Business (HBB) Fact Sheet

AMIM-CBW-N

Apr 16, 2026

SUBJECT: Operating a Home-Based Business (HBB) on Fort Campbell

1. Purpose. To provide an overview of operating a Home-Based Business (HBB) on Fort Campbell
2. HBBs are an important contributor to Army Family quality of life. HBBs allow Families to work from their Army quarters, developing rewarding careers that follow them through PCS moves.
3. Home Based Business Facts.
 - a. HBBs are Non-Federal Entities are owned/operated by authorized residents that are able to offer sales or services from within their on-post residence.
 - b. On-post residents that are interested in providing sales or services on Fort Campbell from their residence should contact the HBB office in the Directorate of Family & Morale, Welfare & Recreation (DFMWR), Financial Management Branch (FMB) at 270-412-4181.
 - c. Residents in Family housing that work remotely out of their residence or operate their own business exclusively through online means are NOT considered HBBs and do not require approval.
 - d. **This policy does NOT apply to on-post home-based childcare. Residents desiring to provide childcare must receive certification from the DFMWR Child and Youth Services as part of the Family Childcare provider program. Call 270-798-4959 for information.**
 - e. Sales or services generated by an HBB do not normally compete with installation officially sanctioned commerce. When it does appear there is some competition, the installation will consider the HBB as a supplement to the Exchange and MWR programs.
 - f. The HBB owner will reimburse community housing for the cost of utilities at a rate jointly established by a community housing representative and the HBB owner if residing in community housing. This requirement may be waived by the installation when the utility charges are minimal and do not warrant reimbursement.
 - g. Customers may only utilize a HBB between the hours of 0600 and 2000.
 - h. The HBB may not occupy more than 25% of the home's gross floor area. Signage is limited to what can be displayed in a single window from the inside and may not be illuminated.
4. If you reside on Fort Campbell and would like to operate an HBB, please complete the application and call 270-412-4181 to schedule an appointment with the DFMWR representative. We understand the positive impact this program has on Soldiers and Families residing on Fort Campbell and we are committed to handling each applicant as expeditiously as possible. However, the application and approval process is estimated to take 60 calendar days following submission.
5. Process for applying to operate as a HBB:
 - a. Obtain the HBB Application. Visit DFMWR in building T-39 Indiana Avenue, Room 144 or go online to download your HBB application and any required additional forms at <https://campbell.armymwr.com/programs/home-based-business>.

b. Complete the HBB Application. This includes visiting and obtaining approval from installation agencies like the Community Housing Office and Fort Campbell Housing Management.

c. Submit the Application. Once you've completed the required paperwork, submit the application to DFMWR, NAF Support Division, Financial Management Branch located in building T-39 Indiana Avenue, Room 144. Keep a copy of the completed application for your records.

6. HBB owners must obtain approval from the Garrison Commander or Senior Commander prior to providing the sales or services. Approval is valid for 3 years. **DFMWR will process the application through the Garrison Commander for you.**

7. The HBB owner remains responsible for completing the application process, obtaining the necessary permissions from Community Housing, licenses (if applicable) and liability insurance.

8. The HBB owner is responsible for any damages to third parties arising from the conduct of the business.

9. Not everyone who works from home is required to be registered as an HBB. If you work remotely from your home, you probably don't need approval. Examples of businesses that don't need approval are:

- a. Bookkeeping and tax preparation
- b. Personal training conducted outside the home
- c. Photography or graphic design services
- d. Tutoring and music instruction
- e. Entertainment or travel planning
- f. Housecleaning and lawn care
- g. Selling items through online means (i.e. eBay and Etsy)

Action Officer: Karolina Simer, 270-798-1207

Approved by: Lisa Roughton, 270-412-4158