

Home Based Business (HBB) Fact Sheet

AMIM-CBW-N
Sept 7 2021

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

1. Purpose. To provide an overview of operating a Home Based Business 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. The wide span of HBBs operated by Army Families includes:
 - a. Car repair/service
 - b. Hairdressing and hairstyling
 - c. Home baking and meal preparation
 - d. Pet grooming and pet sitting
 - e. Massage therapy
 - f. Retail sales from home
3. Home Based Business Facts.
 - a. Are Non-Federal Entities that are authorized residents who own/operate and are able to offer sales or services from within their on-post residence.
 - b. Businesses that are interested in providing sales or services on Fort Campbell from their residence should contact Director of Family & Morale, Welfare and Recreation (DFMWR), Financial Management Branch (FMB) at 270-412-4181.
 - c. Persons who reside in family housing and work remotely out of their residence or operate their own business exclusively through online means are NOT considered HBB and do not require approval.
 - d. This policy does NOT apply to on-post home childcare. Persons desiring to provide childcare must receive certification from the Installation Child and Youth Services as part of the Family Child Care provider system. 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 the Army for the cost of utilities at a rate jointly established by a command representative and the HBB owner if residing in government-owned 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 a HBB complete the application, and call 270-412-4181 or email chrisoula.belanger.naf@mail.mil to schedule an appointment with the DFMWR representative. We understand the positive impact this program has on Soldiers and Families residing on Fort Campbell, we are committed to handling each applicant as expeditiously as possible. However, the application and approval process is estimated at 60 calendar days following submission.

5. Process for applying to operate as a HBB:

a. Obtain the HBB Application. Visit the Garrison DFMWR in building T-39 Indiana Avenue, Room 138 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 Application. This includes visiting and obtaining approval from installation agencies like the Housing Office and Community Housing Manager.

c. Submit the Application. Once you've completed the required paperwork, submit the application to the DFMWR, NAF Support Division, Financial Management Branch located in building T-39 Indiana Avenue, Room 138 or email the application to chrisoula.belanger.naf@mail.mil. 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.

7. The HBB owner remains responsible for completing the application process, obtaining the necessary permissions, 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 a 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, graphic design, and advertising services
- d. Tutoring and music instruction
- e. Entertainment or travel planning
- f. Housecleaning and lawn care
- g. Selling items through online means (ie eBay and Etsy)

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