



## ***SWEAT EQUITY***

Sweat equity is a Home Buyer's contribution to their build project in the form of physical effort, as opposed to monetary investment. The sweat equity is the value added to a homebuyer's own house by unpaid work on Habitat projects. Habitat for Humanity homebuyers, who would otherwise be paying a much higher price to purchase a home, contribute sweat equity hours to the construction of their own home, the homes of other Habitat for Humanity partner homebuyers & by volunteering to assist the organization in other ways.

### **Sweat Equity Requirements Are As Follows:**

**\*300 minimum** hours for a single adult applicant    **\*400 minimum** hours for an adult applicant with a co-applicant

Children of applicants, 16 years old & older, living with the applicant, must contribute to the minimum requirement as well. The more labor applied to the building of the Habitat home, the sooner hours are completed and the sooner the homebuyer can take possession of the home.

Also, the applicant may request their circle of friends and extended family join the build site to contribute 100 hours toward the applicants minimum requirement. All are required to register on our web-site as a volunteer and sign in and sign out on the job site daily work sheet to get & give credit for sweat equity. Our Volunteer Coordinator can assist homebuyers and their family and friends with this process.

**While registering as a volunteer on the web-site complete the safety video which will allow you to provide labor on our build sites. Once on the site, all volunteers are required to check in with a crew leader & request and receive safety instructions before using power equipment.**

It takes several thousand hours to complete a Habitat home. All our volunteers provide those hours to keep the labor cost down and make the home affordable to our homebuyers. Although a minimum number of hours is required before taking possession of their home, homebuyer partners are expected to provide build site help on a weekly basis until the home is completed. Our many volunteers love to have the homebuyer on site working alongside them to provide a place for them and their families to call home.

Our build sites are open 5 days per week from 8:30am – 4:30pm, usually Tuesday - Saturday. The days of the week can be determined by the specific projects we are working on at any given time. Occasionally, we do open the site in the evenings to provide an opportunity for our homebuyers to put in hours they can't during day time hours.



**If the homebuyer decides to withdraw or receives a denial during the loan process the homebuyer will not be compensated, monetarily, for those earned hours and these hours are not transferrable or banked.**

### **Other Sweat Equity Hours**

**There are several optional ways to earn sweat equity hours:**

**\*Provide prepared meals for site work-days (4-6 hrs)**

**\*Provide HFHTC office help**

**\*Assist with Fundraising Events**

**\*Use a specific talent or skill to assist HFHTC**

**(These options provide individual applicants up to 25 maximum hours)**