

# **Habitat for Humanity of Jefferson County**

## **Sweat Equity Policy**

### **Introduction:**

Sweat equity is Habitat's most valuable tool in building the partnership between families, affiliate staff and volunteers. The term refers to the actual hands-on involvement of partner families in the construction of their own homes, as well as participation in other Habitat and community activities. Sweat equity represents a partner family's physical and emotional investment in the mission of Habitat and symbolizes the community's willingness to share with future homeowners' control of and responsibility for the ministry.

The Habitat affiliate will make every effort to help partner families in obtaining their hours. However, partner families must remember that sweat equity hours must be meaningful, in that they help the affiliate as well as the family.

### **Sweat Equity Requirements:**

Habitat for Humanity of Jefferson County (HFHOJC) requires that each partner family complete 300 hours of sweat equity before closing on their home.

- At least 200 sweat equity hours must be performed on the construction site, and the remaining hours may be acquired in other tasks (ReStore Garage Sales, assisting the affiliate office, special events, homeowner preparedness course participation, etc.)
- At least 30 hours must be completed per month, beginning from when the partner family has signed their letter of acceptance and received their orientation. A family that fails to complete the minimum required hours per month is at risk of losing their place in line for a home or possible de-selection for failure to partner.

All hours must be logged on a sweat equity time sheet (provided by the affiliate office) and approved (initialed on the sheet) by a Habitat staff member (construction manager, volunteer coordinator). Special events and office assistance hours must be approved by the Habitat office.

The partner family has 12 (twelve) months in which to complete ALL 300 hours (from time of signing letter of acceptance). This allows two months in case of family emergency, illness, etc. If a family must stop working on sweat equity hours for some period of time, it must be approved by the affiliate Executive Director.

Families with special needs will be able to develop an alternative sweat equity schedule that makes allowances for any activities they are unable to perform. This alternative schedule must be created in consultation with the Executive Director.

### **Children:**

While HFHOJC understands the importance of including all members of the partner family in the process of building and acquiring the Habitat home, certain parameters must

be established to protect children and to ensure that the affiliate is in compliance with federal child labor laws.

- Children under the age of six will not be considered for sweat equity hours.
- Children aged six through fifteen may receive credit for some sweat equity activities, *but only with prior approval of Habitat office.*
- Children aged sixteen and older will receive full credit for sweat equity hours as adults. Children 16-18 may work on construction sites only with the direct supervision of their parents or other guardians. HFHOJC staff are NOT responsible for supervising children on site.

### **Time Line:**

HFHOJC requires that all sweat equity hours be completed in a timely manner:

- A minimum of 30 hours of sweat equity are required per month.
- From the date of approval, the partner family has three months to complete the first 90 hours of sweat equity.
- The subsequent 210 hours must be completed before the house is sold to the family.
- Partner families who do not complete a minimum of 30 hours in the first month may jeopardize their standing and may lose their place in line for a house. Persistent failure to complete hours may result in deselection from the program.

### **Donating Hours:**

While HFHOJC requires timely completion of sweat equity hours, we understand that for some families (single parent with small children) this burden is greater than for others. Therefore, allowances are made for other persons donating their volunteer hours toward the partner family's sweat equity.

- For a single-parent family with small children (under the age of 16) HFHOJC requires that 100 hours be completed by the direct partner family, while the remaining 200 required sweat equity hours may be contributed by other volunteers (church members, extended family, other Habitat homeowners, etc.).
- For a two-parent family, a family with children aged 16 or older, or a family without children, HFHOJC requires that 200 hours be completed by the direct partner family, while the remaining 100 required sweat equity hours may be contributed by other volunteers.

### **NOTES:**

**1.** All volunteers donating hours to a partner family **MUST** be recruited by that partner family **PRIOR** to the volunteer day. In other words, any volunteers scheduled by the Habitat affiliate to work at a build site **CANNOT** be approached by partner families to donate hours to the family. Partner families must recruit their own volunteers from outside, thereby involving a wider circle of the community in the work of the affiliate.

2. All groups of 5 or more volunteers **MUST** be scheduled **ahead of time** through the Volunteer Coordinator. If a partner family comes to a build site (or ReStore) with a large group that was not scheduled ahead of time, they may be turned away (if another group is already scheduled for a site and additional volunteers would create a crowding situation).

3. Sweat equity hours must be meaningful: In other words, scheduled hours should be productive and needed by the affiliate. Bringing a group that is too large for a task, for example, is not helpful. If volunteers sign up to help a partner family but are not engaged in meaningful work because the job is over-crowded, the hours may be discounted.

4. Any partner family unable to fulfill the sweat equity requirements as defined in this policy (due to disability or other extenuating circumstances) will be provided an alternative schedule developed in consultation with the Executive Director of HFHOJC.

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant

\_\_\_\_\_  
Date

**Habitat for Humanity of Jefferson  
County, Inc.  
Family Selection Policy & Guidelines:  
Married Applicant Applying Separately**

The following policy is designed to clarify steps that Habitat for Humanity of Jefferson County, Inc.(Beaumont Affiliate) will take when the Beaumont affiliate accepts an applicant who is married but applying for a Habitat house independently of his or her spouse.

1 If the applicant owns the property on which Habitat will build the house, the non-applicant spouse must sign all construction loan documents and deed of trust (mortgage), even if the non-applicant spouse is not an owner of the property. The non-applicant spouse will not be required to sign the Note.

2 If the applicant is purchasing the house from Beaumont Affiliate, the non-applicant spouse must sign the deed of trust (mortgage) and the deed conveying the property must list both spouses as grantees (owners). The non-applicant spouse will not be required to sign the Note.

3 The Beaumont Affiliate staff and Family Selection Committee are to advise married applicants whose spouse is not going to be a borrower that the non-applicant spouse will be required to sign a deed of trust (a mortgage) whereby the non-applicant spouse's interest in the home is security for the loan to Beaumont Affiliate, and if the property is purchased from Beaumont Affiliate, the non-applicant spouse will be listed as a grantee (owner) on the deed along with the applicant spouse, whether the non-applicant spouse lives in the home or not.

4 The Beaumont Affiliate staff and Family Selection Committee are to advise applicants there are consequences associated with the circumstances described in 1 and 2 above and the applicant is to consult with an attorney of his or her choice as to rights and obligations of the non-applicant spouse, i.e. that certain ownership and possessors rights exist in favor of the non-applicant spouse.

5 A copy of this policy (1 through 5) is to be given to every applicant who applies for a Beaumont Affiliate loan and/or home without the joiner of his or her spouse.

Agreed to and signed: \_\_\_\_\_ Date: \_\_\_\_\_  
Applicant

Agreed to and signed: \_\_\_\_\_ Date: \_\_\_\_\_  
Co-Applicant