



Sweat Equity Policy

What is Sweat Equity?

Sweat Equity is not a simple program requirement, nor is it in any way meant to be a test for homebuyers to pass or fail. Rather, sweat equity represents a homebuyers investment in the mission of Habitat. It is an exciting cornerstone to the Habitat ministry, designed to meet three important goals:

- Partnership -Sweat equity provides meaningful interaction between Family Partners, Habitat staff, Habitat volunteers and the community.
- Pride in homeownership – Investing sweat equity hours in their home helps families transition to home ownership.
- Development of skills and knowledge – On the building site, homebuyers gain an understanding of construction and of maintenance issues involved in owning a home.

Hours:

Single Adult Household	225 Hours
Two Adult Household	450 Hours

After 50% of the sweat equity requirement is completed, the expected home address is assigned.

At least 100 hours of sweat equity must be completed on a York Habitat for Humanity construction site by each adult 18 years of age or older that will be living in the home, regardless of household size.

If a home is part of a “special build” (as noted by the Family Partner or YHFH Staff), the homebuyers is required to attend Build Team meetings, speaking engagements and/or special events associated with this build. These hours will vary depending on your specific home. Exceptions must be requested in writing and approved by the Family Services committee.

Who Can Help With Sweat Equity Hours?

Homebuyers (those who will be living in the home) must complete AT LEAST 60% of the required hours. Friends, family, and co-workers, may contribute up to 40% of the required hours. Individuals working on behalf of homebuyers must be at least 16 years of age and accompanied by the homebuyers at all times on the construction site. The worker(s) must be present on the worksite for the explicit purpose of helping the homebuyers achieve sweat equity hours. A homebuyer cannot arrive at a YHFH construction site and ask those already present to “donate” their time. Friends and family hours are allowed as a form of advocacy on the part the homebuyer to help build community, friendships and promote Habitat’s program. Family Partners have the option to help with sweat equity. Habitat staff is ineligible to assist with sweat equity.

What Counts as Sweat Equity?

Hours may be counted at the following rate:

Activity	Hours counted	Required?
Informational Meeting	2 per meeting	YES
Housing Alliance YHAP Classes	6	YES
Housing Alliance Budget Counseling	Min. 2hr, counted hour per hour	YES
Homebuyer Educational Workshops	12.5	YES
Work Camp Suppers	2	NO
Children – Making a “B” average	2 per semester	NO
Children – Making straight “A’s”	3 per semester	NO
Children – Perfect attendance	3 per semester	NO
Office/Clerical work at Habitat	per hour	NO
Speaking Engagements	per hour	SOMETIMES
Special Build meetings	per hour	SOMETIMES
Completing the DOME Book	ZERO	YES
Completing paperwork at office	ZERO	YES
Selecting special options for home	ZERO	YES

Participants may perform duties outside of the activities listed above and will be told if the activity will count toward sweat equity requirements. If you unsure if an activity counts, consult your Family Partner or the Habitat staff.

How Much Time Do I Have to Complete My Hours?

A minimum of 14 hours for a single adult family or 28 hours for a two adult family must be completed each month. Exceptions must be made IN WRITING, and approved by the Family Services Committee ahead of time.

Sweat Equity "Budget"

Homebuyers and their Family Partner will set up a "sweat equity budget" upon acceptance into the Habitat program. Typically all YHFH program requirements will be completed within a year. This timeframe may vary depending on the specific home and special needs of the family. ALL families MUST complete the sweat equity requirements and settle on the Habitat home within two years of acceptance into the YHFH program.

How Will I Keep Track of My Hours?

The Family Services Coordinator will provide homebuyers with a sweat equity time sheet to record hours. It is the homebuyers responsibility to make sure that accurate records are maintained as they are being earned. Sweat Equity sheets must be initialed by a supervisor on site each day or the hours will NOT be counted. Sweat Equity time sheets must be turned in on the first day of every month at the YHFH office. The Family Services Coordinator will keep the original paper and will make a copy for the homebuyer.

Incomplete Hours

Completing sweat equity hours indicates a commitment to partner with Habitat. If the hours are not completed, York Habitat for Humanity has the right to disqualify a family from the program.

Acknowledgment

By signing my name below, I agree that I have read and fully understand the York Habitat for Humanity Sweat Equity Policy and have had the opportunity to ask questions of my Family Partner and/or the York Habitat for Humanity Staff.

Dated: _____

HOMEOWNER-IN-PROGRESS

Signature

Print Name

Signature

Print Name

FAMILY PARTNER

Signature

Print Name