



*Building Hope and Homes... One Family at a Time.*

## Sweat equity Requirements

### What is sweat equity?

Sweat equity is a core tenet of Habitat's ministry. It is Habitat's most valuable tool in building the partnership between our homebuyers, affiliate staff, and volunteers. Sweat equity refers to the actual hands-on involvement of homebuyers in the construction of their own homes, as well as participation in homebuyer education and other Habitat and community activities. Sweat equity represents the homebuyer's physical and emotional investment in the mission of Habitat.

### Why does Habitat require sweat equity?

Sweat equity is an exciting cornerstone to the Habitat ministry, designed to meet three important goals:

- **Partnership** – Sweat equity provides meaningful interaction between homebuyers, Habitat staff, and Habitat volunteers and the community.
- **Pride in homeownership** – Investing sweat equity hours in their home helps homebuyers transition to home ownership.
- **Development of skills and knowledge** – On the building site, homebuyers gain a real understanding of the construction of their home and of maintenance issues they will face after occupancy.

### How many hours do I need?

Per applicant

200 hours minimum

### Hours worked on my home?

Each applicant must complete at least 100 hours on the construction of their own home and other Habitat homes.

### How much time do I have to complete all my hours?

- All of the sweat-equity hours must be completed before a homebuyer moves into their Habitat home.

### How will I keep track of my hours?

Habitat gives each homebuyer a coupon book in which to record hours. They can send or bring coupons to the Habitat office monthly or give them directly to the Homeowner Services Director.

### What types of opportunities are there for sweat-equity hours?

- Work at construction sites.
- Homebuyer education classes (budget/finance, home maintenance, how to be a good neighbor, etc.).
- Fort Collins Habitat for Humanity ReStore.
- Media and fundraising opportunities.



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**What is a partnership attitude? Making sweat equity fun!**

Work at the construction site is fun and rewarding. Future homeowners are expected to work side-by-side with Habitat volunteers and staff for a full day every week. Workdays include Tuesdays, Thursdays, and Saturdays from 8 am to 3:30 pm. It is important to show up on time, join in lunch and special celebrations, and help with cleanup at the end of the day. Construction skills are not necessary, but willingness to learn and a cooperative attitude are important parts of a good partner. It takes a large circle of friends to build a Habitat house and homebuyers should be at the center of that circle working together to build communities – one house, one household at a time.

**What happens if I don't complete my sweat equity hours?**

Completing sweat equity hours is one of the most important ways homebuyers show their willingness to partner with Habitat. If a homebuyer does not complete the hours, Habitat may decide that they are not willing partners and they can be "de-selected," which means they would not get to purchase a Habitat house.

*(If special circumstances make it difficult for an applicant to complete their hours, Habitat staff will help them make a plan so that the hours can be completed. Please call the Homeowner Services Director at (970) 488-2605 for assistance.)*