

## HABITAT FOR HUMANITY OF EVANSVILLE SWEAT EQUITY POLICY

### I. PURPOSE OF SWEAT EQUITY

Sweat equity is one of the key distinctions of the Habitat for Humanity of Evansville homeownership program. The term refers to the actual hands-on involvement of partner families in the construction of their own homes, along with participation in other Habitat and community activities.

Sweat equity is not a simple programmatic requirement, nor is it meant to be a test which the partner families pass or fail. Rather, sweat equity is intended to contribute to three fundamental goals in the Habitat program:

- A. *Partnership*: The mission of Habitat for Humanity is to assist partner families in the construction of their own home. Sweat equity provides meaningful interaction between partner families, Habitat volunteers, other homeowners, Habitat staff, community members and future neighbors.
- B. *Pride in ownership*: As families work on their own homes, they begin to develop a sense of pride and attachment. Families invest not only their money, but also time and energy into their homes, and witness the work of others on their behalf.
- C. *Development of skills and knowledge*: On the building site, partner families gain an understanding of the construction of their home and of maintenance issues they will face after occupancy.
- D. *Preparation for homeownership*: To gain knowledge and skills, homeowner workshops, financial management, home maintenance and community involvement are vital to be a successful Habitat homeowner.

### II. REQUIREMENTS FOR SWEAT EQUITY

Before the closing of your loan, you and your family members must complete at least 300 “sweat equity” hours as a Habitat for Humanity volunteer. The required amounts of sweat equity hours to progress through the program are broken down as follows:

- A. 50 sweat equity hours must be completed within three months of the execution of this agreement.
- B. 150 sweat equity hours must be completed within six months of the execution of this agreement
- C. 200 sweat equity hours must be completed within eight months of the execution of this agreement
- D. 300 sweat equity hours must be completed within twelve months of the execution of this agreement
- E. The total “sweat equity” requirement per family will not exceed 300 hours. At least 100 hours of your sweat equity hours must be completed in construction of your own home or the homes of other Habitat for Humanity families. A total of 180 hours must be completed by you and those listed on your application that meet the requirements of the sweat equity policy.

These 180 hours must include:

1. Habitat course curriculum (workshops) 25 hours
2. Volunteering with approved community partners 15 hours
3. Budget Partner meetings 12 hours
4. Construction of other Partner Families homes 50 hours
5. Construction of own home (you should be there for every build day) 50 hours
6. Attend the Annual Donor Dinner 2 Hours

### **III. APPROVED SWEAT EQUITY OPPORTUNITIES**

- A. Volunteering at a Habitat for Humanity construction site
- B. Volunteering in the Habitat for Humanity of Evansville warehouse
- C. Volunteering in the Habitat for Humanity of Evansville office by
  - a. Cleaning
  - b. Organizing
  - c. Preparing mass mailings
  - d. Assisting a Habitat for Humanity of Evansville staff member with office work
- D. Attending the required Homeowner Workshops
- E. Meetings requested by Habitat for Humanity of Evansville staff members; e.g. biography with the communications manager, lot and house plan selections with the construction director, etc.
- F. Habitat for Humanity of Evansville events that you have been invited to attend.
- G. Volunteering with approved Community Partners (up to total of 20 hours sweat equity)
- H. Meeting with your Budget Partner
- I. Meeting with your Advocate

*Any opportunity not listed above must be pre-approved in writing by the Family Services Director at Habitat for Humanity of Evansville to qualify as sweat equity hours.*

### **IV. APPROVED SWEAT EQUITY PARTICIPANTS**

- A. Those listed on the application who are at least age 16
- B. Friends and family of the applicant who are at least age 16

### **V. LIMITATIONS OF SWEAT EQUITY PARTICIPANTS**

- A. You, and those at least age 16 listed on the application, must solely complete the first 50 hours of sweat equity. After the completion of the first 50 hours, friends and family members not listed on the application may volunteer with you to contribute to your sweat equity hours. A limit of four friends and family members at one time will be imposed. You or a co-applicant must be present when friends and family volunteer for their hours to be contributed to you. Furthermore, a total of 180 sweat equity hours must be completed by you and those listed on the application that are at least age 16.
- B. If a documented disability exists, a reasonable accommodation will be made for sweat equity tasks.
- C. It is your responsibility to keep the Family Services Director informed of any changes in your family's ability to complete sweat equity hours.

### **VI. SIGNING UP FOR SWEAT EQUITY OPPORTUNITIES**

- A. Construction Site Sweat Equity Opportunities & Expectations

1. Construction Build Days are Tuesdays, Wednesdays and Saturdays. The construction site officially opens at 7:30 am and closes at 2:30 pm.
2. The Volunteer Workforce Manager will send out an email on or before Monday for Tuesday and Wednesday construction site work, and on or before Friday for Saturday construction site work. Other emails or text messages may be sent throughout the week if other work comes up. If you plan on attending, you must respond to that email; call or text the Volunteer Workforce Manager.
  - i. If you have not confirmed your attendance and Habitat for Humanity's plans change, you may not be advised of the change and so you may miss out on the opportunity to earn sweat equity hours.
3. If you do not have an email address, it is your responsibility to contact the Volunteer Workforce Manager to find out about Construction Sweat Equity opportunities.
4. You must notify the Volunteer Workforce Manager if you will be attending a construction site sweat equity opportunity. If you have over 50 sweat equity hours, you may request to bring up to four friends and family members to help. This request will be approved, amended or denied due to the total number of volunteers on site that day and the task to be completed. If these volunteers show up without preapproval, there may be no sweat equity hours earned.
5. At the construction site, each applicant must sign the Volunteer Sign-in Sheet. Friends and family contributing to the applicants' sweat equity hours must also sign in. A Liability Waiver must be filled out and signed by each volunteer every calendar year.
6. If a person doing sweat equity hours must leave during the day, that person should sign out for the time they are gone, and sign in again when they return. Habitat expects that, when on site, families will be engaged in constructive activities. Families will only earn sweat equity hours for the time spent on site actually working. Please note that whenever possible, persons doing sweat equity should be present for the entire work day on site, as it is disruptive to the construction process when people come and go. Cell phone usage should be kept to a minimum.
7. Check in with a Core Crew member when you arrive at the site. Ask what you can do to help and follow the instructions given. Be willing to wait patiently for the Core Crew to find something for you to do. While you wait, be productive by picking up trash and cleaning up the job site.

#### B. Warehouse Sweat Equity Opportunities

1. As sweat equity opportunities in the office become available, the Volunteer Workforce Manager will communicate the opportunities to partner families via email. Partner Families can also contact the Volunteer Workforce Manager to see if any opportunity may be provided.

#### C. Office Sweat Equity Opportunities & Expectations

1. As sweat equity opportunities in the office become available, the Family Services Director will communicate the opportunities to partner families via email. Partner Families can also contact the Family Services Director to schedule a day and time to participate in an approved Sweat Equity Opportunity such as cleaning the office.

2. At the office, each applicant must sign the Volunteer Sign-in Sheet located at the front desk. Friends and family contributing to the applicants' sweat equity hours must also sign in. A Liability Waiver must be filled out every calendar year.
3. If a person doing sweat equity hours must leave during the day, that person should sign out for the time they are gone, and sign in again when they return. Habitat expects that when in the office, families will be engaged in their assigned duties. Cell phone usage should be kept to a minimum.

D. Homeowner Workshops & Expectations

1. Homeowner Workshops will be offered throughout the year. A schedule for the current calendar year will be provided to Partner Families with the Partnership Agreement and when the schedule for the new calendar year is completed. Partner families should register in advance for classes. Mandatory workshops must be taken within the time constraints detailed on the Workshop Schedule, but can be taken more than once and will earn sweat equity. Friends and family not on the application may attend Homeowner workshops, but Partner families will not receive sweat equity for friends and family who attend the workshops.
2. Homeowner Workshop participants are to actively participate and engage with the presenter. Cell phones should be silenced during all workshops.

E. Sweat Equity Non-Compliance Policy

If a sweat equity deadline is missed, the below course of action will be taken:

