

HABITAT FOR HUMANITY SWEAT EQUITY

Sweat Equity is your physical investment of labor for your home, the homes of others and other Habitat projects. Sweat Equity means working together with Habitat volunteers, other Habitat homeowners and applicants to build decent, affordable homes.

You and your family must contribute 500 hours of Sweat Equity. These hours may be completed on your home and on the homes of other Habitat families.

There are many benefits of Sweat Equity:

- Construction moves fast with more volunteer labor.
- As a homeowner or applicant you learn new skills which help you maintain your new home.
- You gain a sense of pride in your accomplishments

AS YOU HELP BUILD YOUR HOME, YOU BECOME AN OWNER, NOT A RENTER

There are many ways to accumulate Sweat Equity hours. Here are some possibilities:

- 1.) Construction. You can paint, install drywall, plumbing, or wiring, lay floor, or carpets, work on the roof, lay concrete, or help with the demolition and removal of old materials. If you're new to construction, you'll get on-the-job instructions.
- 2.) Clerical and office work. You can type or help with some of the office mailings.
- 3.) Committee work. You can join one of the committees that work for Somerset Habitat for Humanity. The committees are: Fundraising, Public Relations, and Building.

Required hours of Sweat Equity needed to move up to be a Habitat homeowner:

- 1.) **30 Hours**...Before application is brought to the Board.
- 2.) **300 Hours**...Before applicant moves in and signs mortgage. This is a minimum.
- 3.) **200 Hours**...Helping another Habitat family with their home, or other Habitat work as defined earlier. After completing 200 hours your mortgage will be reduced by \$2000.

Your family must keep a record of Sweat Equity hours. Sweat Equity hours are entered in a log book and are verified by a Habitat Board member or staff member. You are also responsible for keeping track of your hours.

Family members and friends can help your family accumulate Sweat Equity. The hours worked by friends or family members count toward your 300 hours. There are restrictions regarding how your family and friends can contribute hours. First, each adult applicant must contribute at least 50 hours. Second, Somerset Habitat requires that people who will actually live in the house earn 200 of the total hours required. This means that family and friends can help with up to 100 hours. You and your friends and family may work a full or half day on any of the regular workdays. If you work any days other than the regular workdays keep the building coordinator advised.

A friend or family member can earn as many hours as you do only if you are working together on that same day. A person who will not live in the house cannot earn extra hours unless you work for Habitat that day, unless there are special circumstances. A friend or family member can earn as many hours as you do on a particular day, but no more.

You have entered into partnership with Somerset Habitat for Humanity.

I have read the attached Sweat Equity rule and understand my responsibilities as a potential homeowner through Somerset County Habitat for Humanity.
