

Sweat Equity Definitions



One Adult Family - 300 Hours

Hours required for ONE Homeowner: 300 Hours

Category	How to Obtain Hours	# Hours Required
Initial Hours	These hours you complete with your full application. You will already have 8 hours completed when you are approved!	8
Community Involvement	These need to be hours volunteered somewhere OUTSIDE of Habitat. These MUST be completed by those signing the mortgage! (If children participate, hours will count, too) There is a list of organizations in your binder. Common places may be chaperoning a child's field trip, ringing bells with the Salvation Army, or helping out at a church event.	8 (Max of 25)
Homebuyer Workshops	These consist of all required classes that are part of the Homebuyer Program. You will receive invitations in the mail and can keep track of the dates completed in the Homebuyer Education section of your binder.	19
Financial Classes	These consist of any required Financial classes and budget coaching meetings. Please talk with Family Services for any approved alternative classes you may be taking outside of Habitat, such as FISC's Power of Money.	12
ReStore Hours	Any work at either ReStore	16
Work on Other Homes	These are hours you work on other Habitat homes or sites other than your own. Examples could be: Other new builds, rehabs, rentals, Rock the Block, Home Repair. If you help with the Logistics team out of the Warehouse, those hours will also count in this category. **The person signing the mortgage must complete 70% of the minimum hours! (1 head of household = 40 hours)	56 (about 7 workdays)
Work on Your Home	These are hours you work on your own Habitat home. Hours will include any hours cutting grass or shoveling (no signature needed). **The person signing the mortgage must complete 70% of the minimum hours! (1 head of household = 59 hours)	84 (about 11 workdays)

Total Minimum Required Hours = 203

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Any combination of the following may be completed to help you reach your total hours. These are all OPTIONAL hours, there is no minimum requirement.

Category	How to Obtain Hours	Maximum # Allowed
Children's Hours	Community Involvement hours OR Report Cards (A = 3 hours, B = 2 hours, C = 1 hour)	24
Friends and Family	Others who help on YOUR home only. If you have help cutting grass or shoveling, count those hours here!	90
Babysitter Hours	Count for YOUR home only, whether it is a friend or family member. These hours will not count if the child is in school or a daycare while you are on the build	50
Mischellaneous	Need to be approved by the office. This could be help with admin work at the office or for Rock the Block or other Habitat mailings, weeding or yardwork help at the office, or other.	No Maximum
Additional Education	Hours need to be approved by the office. This could be parenting classes, higher education classes, specialized trainings or certificates, etc. (Note, if you have a 3 hour class once/week for a semester, we will count the credits, NOT the amount of actual classtime hours.)	24

Grand Total of Hours = 300