



Habitat for Humanity® International

AFFILIATE
OPERATIONS
MANUAL

FAMILY SUPPORT



WELCOME

TO THE FAMILY SUPPORT COMMITTEE

If you have come to help me, you are wasting your time. But, if you have come because your liberation is bound up with mine, then let us work together.

— Lilla Watson, Australian Aboriginal Woman

Family Support, the people-to-people partnership of Habitat for Humanity, is at the heart of our mission: “to develop communities with God’s people in need by building and renovating houses.” May you and your colleagues be empowered in your work of building communities and uplifting families.

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A Vision

FOR FAMILY SUPPORT

“Every day they continued to meet together in the temple courts. They broke bread in their homes and ate together with glad and sincere hearts.” Acts 2:46b, NIV

1

An Enduring Yet Changing Ministry

The foundational principles of Habitat for Humanity have not only survived the test of time, but have endured through varied geographies, cultures and economies. In some areas of our work the program continues to develop and improve in order to embody these principles more fully. Nowhere are these changes more dramatic than in our efforts to foster the people-to-people partnership with those who come to own Habitat homes. Over the years the Habitat ministry has moved from:

building houses *for* people in need → building houses *with* people in need
 a 12-month or more lease-purchase period → *immediate* transfer of title upon occupancy
 a *Family Nurture* Committee → a *Family Support* Committee

Another indicator of this gradual transformation is that “Family Support,” formerly just an add-on to “Family Selection,” is now its own volume in the *Affiliate Operations Manual*. A few years ago we understood the importance of family support, but lacked the experience and therefore the material to fill a whole volume on the subject. Since then, U.S. affiliates have helped thousands more low-income families become homeowners. We know more fully the process and procedures for creating and managing a good family support program.

2

Transformation Through Homeownership

The dynamic force behind these changes is an increasingly clear revelation: Habitat is not a program that provides patronizing assistance to the less fortunate. The conclusions of “Making Home Ownership a Reality,” a survey of U.S. Habitat Homeowners completed by HUD in 1997, underscore both the need for and the importance of the family support program. This study found that:

- The most common benefits of homeownership cited by Habitat homeowners are not financial, but the pride and increased stability received from feeling safe and secure about their homes.
- 36 percent of the homeowners surveyed reported that they have had difficulty making payments.
- 21 percent of the homeowners believed they were inadequately prepared for homeownership.

- Training was offered to 70 percent of the homeowners; 85 percent of these believed the training was either “helpful” or “very helpful.”
- Homeowners considered “sweat equity” an important aspect of the Habitat program, helping them learn valuable housing construction and maintenance skills while creating a sense of pride in their ability to help build their own home.
- Homeowners, especially those living in clusters of Habitat homes or subdivisions, believe that Habitat is helping to revitalize their neighborhoods.

3**Lessons from Jerusalem**

What we encounter in Habitat is rooted in the experience of the first-century Christian community in Jerusalem. The Acts 2 description helps illustrate the work and the life of Family Support within Habitat.

1. Meetings

Even though the Family Support committee won't need to meet daily, the process of assigning individuals a task and creating a program requires meetings. Let's not complain. It's been this way for 2,000 years.

2. Sharing

The early Christians found significant ways to share their earthly possessions. As part of the same Christian movement, Habitat for Humanity helps redefine the world's notions of how cultures operate. If the Family Support committee can successfully guide the development of the delicate relationship between the partner family and other Habitat workers, we will come to see that problems such as substandard housing and fractured communities don't belong to individuals, but to society sharing a common burden.

3. Joy

Family Support is hard work and, at times, involves difficult decisions. If, however, we can approach it with a spirit of sacrifice and humility, we will find that our hearts are “glad and sincere.” “It is by God's mercy that we are engaged in this ministry....” 2 Corinthians 4:1 NRSV.

The benefits of Habitat move even beyond the neighborhood. Habitat for Humanity is a movement of the Holy Spirit that creates wholeness and health in the community and in individuals. Board and committee members, volunteers, staff, partner families and homeowners, communities, both local and global, benefit through a dependence on God, learning to work with, share with and respect one another.

4

Terminology

In this volume the following terms are used:

Family Support	not Family Nurture
Applicant Family	the family from initial contact with a Habitat affiliate until approval or denial
Partner Family	the family from board approval to occupancy and closing on the house
Homeowner(s)	the family after closing and occupancy
S/A/F	sponsor/advocate/friend as the title and description of the volunteer who has the primary relationship with the partner family. Affiliates may choose one of these titles or adopt another similar word to describe these important volunteers.



CHAPTER ONE

Getting Organized

The backbone of the relationship between a family and a Habitat affiliate is the Family Support committee. A strong committee helps diminish the cycle of poverty by being a resource to families in the process of becoming homeowners. The Family Support committee has a unique responsibility that requires patience, knowledge, wisdom and a belief that all people are God's children.

1

Board of Directors Responsibilities

The affiliate board of directors is ultimately responsible for overseeing all of the affiliate's work, including the family support program. The board should review committee reports and oversee policy issues, such as restructuring a mortgage or negotiating with a family unwilling to partner through sweat equity. While the committee should be empowered to carry out the support role, the board has the right to make any inquiries it deems necessary to fulfill these duties. *(See Appendices "Family Support Committee—Committee Report" and "Family Support Committee—Meeting Notes")*

2

Committee Responsibilities

The Family Support committee reports to the affiliate board of directors and is responsible for planning, implementing and evaluating the affiliate's support program. The committee specifically works with families through:

- Sweat equity.
- Homeownership education.
- The closing process.
- Adjustment to new responsibilities.
- Continued partnership.

(See Appendices "Family Support Committee—Committee Mandate," "Family Support Plan" and "Family Support Committee Checklist")

3

Relationship to the Family Selection Committee

In order to form effective relationships with partner families, the Family Support committee needs information from the Family Selection committee, including:

- Names, relationships, ages and employment of partner family members.
- The family's phone number and current address.

- Date of approval as a partner family.
- Details that may affect sweat equity.
- Expectations expressed by each family during the selection process, (e.g., location of house, design criteria).

Confidential financial information from the application SHOULD NOT BE INCLUDED in the application summary. Family support contacts have no initial need to know these details; the partner family can choose to share this information if it becomes relevant during the course of the relationship. (*See Appendix “Partner Family Summary”*)

One means of enhancing communication between the two committees is to exchange members. Each committee may appoint a liaison to attend the other’s meetings, for example, or a member of the Family Selection committee who conducted home visits with a particular family could transfer to the Family Support committee and become that family’s sponsor/advocate/friend (S/A/F). (*See Chapter 2 for definition of S/A/F*)

4

Relationship to the Building Committee

Communication between the Family Support committee, the Building committee and the partner family is a constant challenge for affiliates. Successful family involvement requires that each party understand the roles and responsibilities of the other two:

- The Family Support committee needs basic knowledge of construction, including house pricing guidelines.
- The Building committee needs to understand and accept the importance of partnership in providing a hand up rather than a hand out.
- The partner family needs to understand affiliate policies and decision-making procedures.

These matters should be covered in training committee members and partner families. Liaisons between the different committees can also help keep communication clear.

Ideally, at least one member of the Family Support committee should have a broad knowledge of the construction process. This member, sometimes called the maintenance adviser, may be helpful on a variety of occasions. For example, when a homeowner calls to report a concern or deficiency with the house (known as a “callback” in the building industry), the Family Support committee must work with the homeowner to determine whether the problem is an affiliate obligation or a maintenance responsibility belonging to the homeowner. (*See Appendix “Family Support Committee—Position Descriptions”*)

5

Committee Membership

The Family Support committee is a standing committee and must be formed as the affiliate is organized. Educational components for the support program should be developed and committee members should be trained before families are selected. Identifying homeowners is not necessary for the formation of the committee.

The size of the Family Support committee depends upon the size of the affiliate and the projected construction goals; it should be large enough to respond to the needs of partner families. The charter committee should consist of at least six to eight people. Habitat homeowners can make very good committee members as the affiliate grows.

When forming a Family Support committee, seek committee members who are:

- Good listeners and relationship builders.
- Sensitive to and experienced with other issues that may result from living with a limited income (such as a lack of education, improper nutrition and health care, debt, relationship strains, low self-esteem, anxiety, frustration).
- Skilled in a variety of areas (construction experience has already been mentioned; budgeting and the ability to serve as a committee officer are other examples.)
- Willing to participate on construction workdays (helps promote family and committee unity).

6

Committee Leadership

A reliable and committed chairperson is essential to an effective committee. The chairperson must:

- Embrace the HFH philosophy of family support.
- Understand the board's guidelines and its needs (the chairperson is accountable to the board and the standards it establishes.)
- Give the board regular updates on sweat equity progress.
- Provide the board feedback on the effectiveness of current policies and procedures.
- Ensure that family files are maintained according to the standards set by the board and the law.
- Be able to moderate a meeting in an efficient but sensitive manner (skillful leadership helps the committee avoid being bogged down in insignificant or inappropriate details.)

A vice chairperson and secretary can make the chairperson's role more manageable by assisting with administrative and/or planning issues. (*See Appendix "Family Support Committee—Position Descriptions"*)

Your affiliate should have on file a position description that outlines the role of the committee chairperson. This position description, approved by the board of directors, should include: position title, reporting structure, term, qualifications and specific duties.

NOTE: Unresolved internal conflict can undermine the work of any committee.

Sometimes it may be necessary to remove an ineffective committee member, or in other cases a committee member may need to file a written grievance about committee or board leadership. For more information about these matters call your regional center.

7**Training for Committee Members**

An effective Family Support committee will provide ongoing training for current and new members. Training should emphasize such sensitivity issues as the boundaries that govern committee members' relationships with partner families and the difference between friendship and paternalistic intervention and between being caseworkers or friends. The need for confidentiality in all personal matters concerning partner and homeowner families should also be stressed.

Training will vary in depth and format depending on the size of the affiliate. Committee training should deal with the affiliate's policies and components of its support program. Training sessions may include:

- Habitat for Humanity history, mission and vision.
- Affiliate family selection criteria and procedures.
- HFHI house-design criteria and house-pricing policy.
- Mortgage servicing.
- The philosophy of sweat equity.
- The philosophy and specifics of the affiliate's support program such as:
 - Payment procedures including delinquency plan.
 - Sweat-equity policy.
 - Budgeting.
 - Introducing the homeowner manual.
 - Introducing the homeowners' organization.
 - Meeting with homeowner partners.
- A summary of community resources available to partner families and homeowners such as budget counseling, legal seminars and utility-subsidy programs.

Many of the resources for these training sessions may be obtained from your regional center and through its sponsored training events. *(See Chapter 2 regarding training specifically tailored for S/A/Fs)*

8**Evaluation**

The odds for a successful partnership between homeowners and the Family Support committee increase greatly as the committee improves its own performance. Feedback from partner and homeowner families is invaluable as the committee assesses where it has been successful and what it can do to improve.

Surveying is one deliberate way of gathering this type of input. Surveys help us step beyond our self-evaluation as they offer the families' perspective. While it is best not to burden homeowners with too much paperwork, affiliates should provide opportunities for formal assessment. A simple survey can be an effective way to facilitate homeowner input.

A suggested plan for evaluation of the family support program includes:

Evaluating the Homeowner Education Workshops

The appendix “Evaluation: Homeowner Education Workshop” can be used at all homeowner training workshops. At the end of a session hand out the surveys to all participants. Feedback can be used to determine the effectiveness of workshops in meeting family need. The results should indicate what the families liked and disliked and should help identify possible topics for future sessions. Feedback can also help presenters know how to improve their work. *(See Chapter 5 for more on homeowner workshops)*

Assessing the HFH Experience After Homeownership Begins

The appendix “New Homeowner Satisfaction Survey” is a tool for your affiliate to measure the overall effectiveness of your family support program. The survey should be completed after the family moves into their home and when the formal relationship with the S/A/F is concluded (six months to one year after moving in, depending on affiliate policy). The family’s answers may also indicate ways they would like to be involved with Habitat as future volunteers.

Using the Surveys to Improve the Program

It is a waste of energy, time and good will to ask for information and feedback and then not to use it. It is important that completed surveys be studied and taken seriously. The Family Support committee chairperson should ensure that survey results are evaluated, discussed at committee meetings, and that appropriate changes are made in program or policy. Policy revisions may require board approval. When homeowner feedback leads to changes, be sure and let the homeowners know that their input has made a difference.

A review of surveys may sometimes require individual follow-up on specific complaints. For more information on measuring success and satisfaction, designing surveys and interpreting data with integrity, contact your regional center.



CHAPTER TWO

Support Strategies

This chapter summarizes some of the most successful strategies used by affiliates in helping homeowners understand the nature of homeownership and in empowering them to become a positive influence in their local community.

A Habitat house answers the basic human need for a simple, decent and secure dwelling place. Other needs or challenges related to finances, family disruptions, home maintenance and employment may not be directly resolved by a new house. In fact, homeownership actually may compound some of these problems. Developing a plan that offers support in these areas puts families on positive ground before and after they move into their home.

1

Sponsor/Advocate/Friend (S/A/F)

The one-on-one relationship is the oldest, most effective and most popular form of family support utilized by Habitat for Humanity affiliates. This form of support grew out of family selection when it became obvious that during the selection process a significant relationship evolved between a Family Selection committee member and an applicant. The result was an empowering one for the partner family.

The committee member often began to develop a multifaceted role: part sponsor, part advocate, part friend. Partner families or homeowners who had this type of relationship with a committee member seemed better able to communicate with the affiliate. As a result, however, the Family Selection committee overextended itself because the number of families needing S/A/Fs increased as the affiliate grew, and the committee could not maintain the necessary one-on-one contact. Thus, the Family Support committee became a new affiliate committee.

Habitat homeowner families have many partners, from the board of directors to the volunteers who work on Saturday construction. In order to avoid confusion, the one-on-one partner whom the family support program secures should have a title. Affiliates typically choose a title such as “sponsor,” “advocate,” or “friend” (S/A/F) that closely matches the connection this person builds with the homeowner family.

The Family Support committee is responsible for developing and implementing the overall support program for partner families and homeowners and, therefore, should write the policy, procedures and position description for the S/A/F role. Means for recruiting, training and teaming S/A/Fs with partner families should be covered in these documents. *(See Appendix “Family Sponsor/Advocate/Friend (S/A/F) Position Description”)*

Recruiting S/A/Fs

In some affiliates each Family Support committee member assumes an S/A/F role. This method has several advantages: Former S/A/Fs provide effective training for new committee members. Committee members can also network during monthly meetings. Frustrations and questions can be shared, and strategies can be mutually agreed upon by the whole committee.

However, many affiliates have found that when S/A/Fs and committee members overlap, the committee becomes too busy and other important aspects of support are neglected. Therefore, many affiliates recruit S/A/Fs from outside the committee.

Individual recruitment requires a great deal of attention and energy. Committee members should continually be on the lookout for potential S/A/Fs. Some suggestions for general recruiting:

- Consider Habitat homeowners as candidates.
- Include the need for S/A/Fs in all volunteer recruitment.
- Educate affiliate representatives, including Public Relations committee members, about the need for S/A/Fs and develop language for presentations and press releases that will highlight the need for S/A/F volunteers.
- Solicit volunteers from civic groups, churches, social services groups or student groups.
- Advertise.
- Talk with volunteers at the job site.
- Encourage churches, businesses or other organizations that sponsor a house to support the family by recruiting a member of its own to be an S/A/F.

(See Appendix “S/A/F Volunteer Registration Form”)

S/A/F Duties

S/A/Fs need standard guidelines as well as specific plans for working with their respective partner families or homeowners. *(See Appendices “Sample S/A/F Family Tracking Worksheet” and “More Ideas on Being an S/A/F”)*

The following suggestions may be adapted by Family Support committees in developing a list of S/A/F responsibilities:

1. Accept assignment of a partner family from the Family Support committee. Speak with Family Selection committee members who visited the family to identify factors that will make the first contact with your family easier. These factors may include literacy concerns or physical limitations. Make sure you receive an S/A/F Family Tracking Worksheet, the partner family summary and the homeowner manual from the committee chairperson. *(See Chapter 5, Homeowner Manuals)* You will need to keep the tracking sheet updated all the way through closing.
2. Phone and arrange a time to visit the partner family to introduce yourself and describe your role. Remember that the Family Selection committee has already visited the family. This informal visit may involve sharing a picnic or a meal or stopping by the family's house for a social visit. Behave as though you are making a new friend (because you are after all) and allow the conversation to flow naturally.

This conversation is also an opportunity for the family to ask questions about Habitat and to learn what's ahead. Information may have been pro-

vided by the Family Selection committee, but a review is always helpful.

CAUTION: Does your homeowner partner read? Do not assume that everyone can read. Because illiteracy is a sensitive matter, you must determine in the course of the conversation whether your partner can be asked directly, “Do you know how to read?” When in doubt, ask, “Would you like me to read it to you?”

NOTE: Some affiliates will choose to combine this meeting with the meeting for signing the Letter of Acceptance.

3. During this first visit, begin to identify the areas of need with which you can assist or help provide links or references to such needs as transportation, child care, job training or literacy education. After the visit, complete the profile sheet provided by the committee if you think it would be a helpful tool. The Family Profile is for your own confidential use. You should also maintain a record of your contacts with the family. (*See Appendices “Partner Family Profile” and “Partner Family Contact Record”*)
4. Assist in scheduling the meeting for signing the Letter of Acceptance. Your affiliate’s policy should specify who will be involved in this meeting, usually a board or staff member and a member of the Family Support committee or yourself as the S/A/F. Also deliver the homeowner manual to the family at this time. (*See Chapter 4, Acceptance*)
5. Meet regularly with the partner family throughout the sweat-equity and home-building process.
6. Assist the family in planning the moving process; help with the move if appropriate. Many needs can surface when moving into a new house. If planning starts early, each family will have control over the process.
7. Encourage the family to attend the homeowner education sessions provided by the affiliate.
8. Do not be the enforcer of the affiliate’s policies regarding the homeowner. This action could harm your credibility as well as your friendship with the family.
9. Help affiliate leaders and your partner family prepare for the house dedication. (*See Appendices “Points of Completion for Dedications” and “Media Events”*)
10. After the move and house dedication, visit with your friends often by phone or in person.

At the end of your formal S/A/F term, tracking worksheets are returned to the Family Support committee so the committee has an accurate record of tasks completed by the S/A/F and homeowner.

S/A/F Training

Development of a training program and schedule for S/A/Fs is the responsibility of the Family Support committee. Without guidelines and training, an S/A/F not closely tied to Habitat for Humanity goals might misconstrue the role and do FOR the family rather than work WITH the family. It is easy, however, to cross the fine line between helping and enabling.

Basic training for S/A/Fs includes reading, discussion and sensitivity training geared to help them understand and overcome the small and large disappointments that will surface during their S/A/F tenure.

Read

S/A/Fs should read the introduction to this volume. They should be encouraged to read anything and everything that describes what it is like to live on a limited income. The bibliography at the end of this volume provides additional sources for reading.

Discuss

After reading, encourage discussion. A member of the committee or someone from social services, a local college, the state extension office or an appropriate community group should lead the discussion. Use site visits to increase S/A/Fs' familiarity with the community of need. Visit the state office that administers family services and interview a social worker; visit churches or schools within the affiliate's target area. These actions can be assigned to S/A/Fs as "homework" or arranged by the committee.

Sensitivity Training

Role playing or simulation games are effective tools for helping committee members and S/A/Fs better understand the issues and life decisions often faced by those living on a limited income. Reflecting and debriefing after these exercises is critically important. Encourage participants to share their confusion, their sense of helplessness or other feelings they have experienced. Community organizations or social service agencies may be able to help you locate resources for this type of training.

The training should prepare S/A/Fs to respond to questions that may arise in their work with partner families and to interpret the policies of the affiliate and the components of the support program.

The training session format can be tailored to the needs of your S/A/Fs. Evening sessions work best in some affiliates, while an all-day Saturday workshop is easier for others.

S/A/F Manual

The Family Support committee should develop an S/A/F manual to standardize the way S/A/Fs work with partner families and homeowners and to be used in S/A/F training. The manual should include family support policies and procedures as well as the tracking worksheets and the other tools used by the S/A/F. The S/A/F and the homeowner manuals will share many common items. (*See Appendix "Sample S/A/F/ Manual Table of Contents"*) (*See Chapter 5, Homeowner Manuals*)

Ongoing Support of S/A/Fs

After completing training, an S/A/F should be equipped to begin building a relationship with a partner family. The role of the S/A/F begins after an applicant is approved by the board of directors. The Family Support committee may require some type of regular communication from its S/A/Fs. A copy of the Family Tracking Worksheet should be sufficient for this purpose, although some affiliates may also require the S/A/F to make the Partner Family Contact Record available to the committee.

Being an S/A/F can be the most rewarding and the most challenging of jobs, especially when homeowner problems and demands are great. S/A/Fs' satisfaction increases when they are supported beyond the training period. S/A/Fs might be invited

to participate in monthly Family Support meetings, or a group of S/A/Fs, perhaps those who trained together, may want to meet periodically to network and share. These meetings should not be gripe or gossip sessions, but should provide an opportunity for S/A/Fs to talk and become energized by each other and by their common goal of serving Habitat's mission.

The Family Support committee should write into its S/A/F policy a means of removing those who are inactive or ineffective. At any time in the relationship—at the request of the partner family or S/A/F, or from the Family Support committee's own initiative—the committee may choose to review the effectiveness of the S/A/F in meeting his or her duties as outlined in the position description and the tracking worksheet. If necessary, the committee should relieve the S/A/F of his or her duties. (*See Appendix "S/A/F Removal Procedure"*)

Completion of the S/A/F Role

Many affiliates set the official S/A/F term as the time it takes a partner family to become a homeowner plus one year. It is important that at some point the formal process is brought to a close. (*See Appendices "Sample Exit Letter" and "Sample Exit Certificate"*)

This step does not mean that a personal friendship established by the S/A/F and the homeowner will not continue.

NOTE: If circumstances warrant (such as mortgage payment concerns), the Family Support committee may ask the S/A/F to re-engage at a later date.

2

S/A/F Groups for High-Production Affiliates

Large affiliates may find it difficult to find numerous committed volunteers for the traditional one-on-one S/A/F role. An alternate model, which allows families to interact closely with one another as well as with the affiliate, utilizes facilitators and small groups to provide support, advocacy, friendship and education.

Structure

A group leader S/A/F is responsible for providing basic S/A/F functions for five to six partner families. During group meetings where homeownership is discussed, the group leader acts as liaison, mentor and mediator. This model of support is especially effective in helping partner families build lasting relationships with one another.

The number of group leaders needed is determined by the production of the affiliate. For example, an affiliate that builds 20 houses per year would need four or five group leader S/A/Fs. The Family Support committee should ensure that the group leader S/A/Fs have different meeting times (e.g., morning, afternoon, evening, weekday or weekend). This way, partner families can choose a group that will be compatible with their schedule.

Coordinating Education with Small Group Meetings

To avoid overloading families with numerous meetings, it may be helpful to conduct homeowner education classes in conjunction with small group meetings. The group leader S/A/F would be responsible for implementing the homeowner education

curriculum designed by the Family Support committee or appropriate staff person.

For example, the Family Support committee may decide it is necessary to invite a member from the community to teach families about budgeting. The leader S/A/F would then arrange a time for the speaker to address his/her small group. The group leader may need to be the teacher on some topics.

For consistency and quality, the Family Support committee should identify topics and provide materials for group leaders.

3

Family Services Coordinator

As an affiliate grows, it may become necessary to add a part-time or full-time staff person to coordinate support efforts. Under no circumstances should staff be hired to replace the responsibilities of developing the relationship traditionally done by the S/A/F. Paid staff would never be able to provide the one-on-one relationship with a growing number of partner families. *(See Appendix “Family Services Coordinator Position Description”)*

4

Homeowner Organizations

There are two basic types of homeowner organizations:

- Informal (not legally incorporated) support groups.
- Formal (legally incorporated) homeowners', co-op or condo associations.

These two organizational types share many of the same purposes and benefits.

Also the decision and initial process for starting one are identical except in cases where a multifamily project might necessitate a homeowners' association. The differences between the two are discussed later in this chapter. *(See Page 2.8, Informal Support Groups and Legally Incorporated Homeowners', Cooperative or Condominium Associations)*

Purposes and Benefits

As with other strategies utilized in a family support program, a homeowner organization can have an empowering effect on participating families. As families work and learn with their new Habitat partners through sweat equity and other programs, a true sense of community and togetherness often develops.

These connections may lead naturally to homeowners meeting together and often to the formation of a homeowner organization. Through these collaborative efforts homeowners have:

- Provided mutual aid in addressing individual or neighborhood problems.
- Found meaningful opportunities for socializing.
- Developed and sponsored their own training and continuing education programs on homeownership issues.
- Served as a forum for discussion and feedback on the effectiveness and appropriateness of the affiliate's Family Support and Family Selection policies and programs.
- Generated resources for the local Habitat affiliate both through fund raising and through homeowner-based leadership for affiliate boards and committees. (For

more information about the pros and cons and legal issues of Habitat homeowners serving on the affiliate board, contact your regional center.)

- Become an impetus for proactive community development.

Homeowner organizations' success stories abound:

- Alexandria, La.—The homeowners funded and did all of the construction on a five-day, blitz-build home.
- Americus, Ga.—The homeowners' association has an emergency fund that has helped several families overcome financial problems.
- Jacksonville, Fla.—The homeowner organization plans all house dedications.
- Charlotte, N.C.—The homeowners raised the money, recruited volunteers for a house, and publish a monthly newsletter. (See Appendix "Sample Homeowner Newsletters")
- Lynchburg, Va.—The homeowners provided all of the construction volunteer hours on one house.
- Miami, Fla.—Homeowners are solving trespassing problems and discussing fencing.
- Muñiz, Texas—The homeowners of Exodus Habitat in a south-Texas colonia publish a weekly newsletter and staff most of the affiliate committees. (*See Appendix "(Sample) Homeowner Newsletters"*)

Starting a Homeowner Organization

It is important to recognize that the decision to establish or join a group belongs to the homeowners and partner families.

NOTE: Homeowner organizations should not be forced into existence by the affiliate.

A rare exception to this rule is when a homeowners' association for a subdivision, condo association or co-op association is mandated by the ownership of common space or the necessary fulfillment of corporate responsibilities.

Experience shows that most homeowner organizations begin with the help of an affiliate catalyst, usually the Family Support committee or an S/A/F.

1. The first step is to consult with a few homeowners in order to determine the best means of communication within the group. If these initial contacts uncover enthusiasm for creating an organization, let them help by drafting and distributing surveys or by making phone contacts with other homeowners.
2. The second step probably will involve distributing a survey, whether by mail, by phone or through personal contact, to determine interest among other homeowners. Before a true organizing effort begins it is important that all homeowners hear about the effort and have an opportunity to get involved. (*See Appendix "Sample Homeowner Organization Interest Survey"*)
3. Once a group of homeowners has expressed interest, the Family Support committee can often ASSIST homeowner leadership in the organizational effort by HELPING to call meetings, set agendas and provide ideas for

different ways to structure the organization.

Homeowner organizations work best when an affiliate builds many houses within a designated area of town or in a defined subdivision, but are not impossible when the houses are scattered.

It is important to consider the purposes and effectiveness of existing neighborhood organizations when considering the pros and cons of starting a Habitat homeowner organization. In some cases it may be better to collaborate with these organizations than to duplicate them.

Informal Support Groups

In most situations a homeowner support group will be the appropriate mechanism.

These groups:

- Are not incorporated.
- May have regularly scheduled meetings or meet only as participation dictates.
- Collect only modest voluntary dues from members.
- May employ a covenant, vision statement or similar expression of its mission or goals.
- Can begin with as few as two families.
- Will always have voluntary membership.
- Will need to use the corporate status and abide by the fiscal policies of the affiliate or another organization in order to raise and hold funds.
- May develop later into a formal homeowners' association.

Support groups should NOT:

- Collect substantial dues.
- Create rules and regulations for homeowner properties.
- Manage common areas of a subdivision.

Legally Incorporated Homeowners', Cooperative or Condominium Associations

A legally incorporated association may be effective or even necessary when homeowners:

- Have become thoroughly organized and are undertaking significant financial ventures.
- Desire to have a stronger, collective voice in affiliate affairs.
- Are taking an active role in the management of a subdivision of houses or a building of co-ops or condos.

An association:

- Will be legally organized, usually as a nonprofit corporation, and compliant with any state laws governing homeowners', property owners', co-op or condo associations (consultation with an attorney is a must.)
- Will need bylaws and other governing instruments required by law.
- Will need to secure tax-exempt status from the IRS.
- Will need permission from the regional center to use the Habitat name (if applicable).
- Will need to secure liability insurance and possibly D & O liability (contact the affiliate's insurance carrier.)
- Will have mandatory dues or fees.
- Will have regularly scheduled meetings.

- May hold title to common areas in a subdivision.
- May establish bank accounts and will need to establish its own fiscal policy in accordance with the law.

Subdivisions or multifamily buildings (co-op or condo) that require a homeowners' association provide special challenges. Preparatory work is essential in:

1. Affiliate and project planning
 - Legal requirements.
 - Extra development and infrastructure costs.
 - Workload on the staff or Family Support committee in interfacing with the homeowners' association.
 - Extra administrative load in maintaining separate records and bank accounts.
 - Need for lawyers with a specialty in real estate.
 - Budget and fees for maintenance and insurance of common areas.
 - Contracted or volunteer services of a real estate management firm.
2. Family selection—awareness on the part of all applicant families of:
 - The homeowners' association requirement.
 - Dues.
 - Fees.
 - Maintenance requirements.
 - Other regulations (sometimes regulations pertaining to size, number of pets or yard maintenance may be imposed by the larger external Habitat subdivision).
3. Family support
 - Leadership training for the association.
 - Training in the importance of fair and consistent rule enforcement.
 - Training in and identification of resources for conflict resolution.
 - Educating committee members or staff to the importance of referring appropriate homeowner complaints to the association rather than attempting to solve them.
 - Training for association and committee leadership as well as homeowner families in legal issues (e.g., bylaws, insurance, covenants) concerning homeowners' associations.

CHAPTER THREE

Sweat Equity

Sweat equity is Habitat's most valuable tool in building the partnership between families, affiliate staff and volunteers. The term refers to the actual hands-on involvement of partner families in the construction of their own homes, as well as participation in other Habitat and community activities. Sweat equity represents a partner family's physical and emotional investment in the mission of Habitat and symbolizes the community's willingness to share with future homeowners control of and responsibility for the ministry.

1

Purposes

Sweat equity is not a simple programmatic requirement, nor is it in any way meant to be a test for partner families to pass or fail. Rather, sweat equity is an exciting cornerstone to the Habitat ministry, designed to meet three important goals:

- **Partnership**—Sweat equity provides meaningful interaction between partner families, affiliate representatives and Habitat volunteers.
- **Pride in homeownership**—Investing sweat-equity hours in their own homes helps families in the construction phase begin the transition to ownership.
- **Development of skills and knowledge**—On the building site, partner family members should gain a real understanding of the construction of their home and of maintenance issues they will face after occupancy.

NOTE: Do not put a dollar value on sweat equity; it should never be interpreted as part of or in lieu of a down payment on the partner family's house.

Assigning sweat equity a financial value could result in a legal requirement to pay wages or a cash reimbursement if a partnership with a family is unexpectedly terminated before they purchase their Habitat home.

2

Requirements

In setting the requirements always keep in mind the purposes of sweat equity. Each proposed requirement or procedure should be examined:

- Will it facilitate partnership, pride in homeownership and the development of skills and knowledge?
- Is the requirement too little, too much, too burdensome, too administratively complicated, too legalistic?

The Family Support committee should involve the Family Selection and Building committees as it develops the sweat-equity requirements for board consideration. Once those requirements are approved by the board, the Family Selection committee is responsible for informing applicant families of those requirements. The Family Support committee is charged with guiding the sweat-equity program, although in larger affiliates actual administration of sweat-equity hours and opportunities may be given to staff.

Requirements, including the number of hours and the eligible workers, should be detailed in the Letter of Acceptance. Many affiliates also develop a companion document for use by partner families and S/A/Fs that outlines eligible tasks and opportunities. At the same meeting in which the Letter of Acceptance is signed, work should begin on the individualized sweat-equity timeline. *(See Chapter 4, Acceptance)* *(See Appendix “(Sample) Understanding Sweat Equity”)*

Required Hours

The easiest way to ensure that all families consistently invest their share of sweat equity is to require a minimum number of volunteer work hours per family. The hour requirement should be realistic and aligned with the building schedule so that homeowners will not feel overwhelmed but still will be working enough to fulfill the sweat-equity purposes. Requirements in the 300-500 hour range seem to be the most workable.

Some affiliates require a certain number of sweat-equity hours for every adult (over 18 years of age) who will be living in the house rather than setting a standard number for the entire family. For example, 200 hours of sweat equity per adult would total 400 hours for a two-parent family, 200 hours for a single-parent family. If using this type of system, the affiliate should establish a maximum number of sweat-equity hours for the whole family so that there are not extraordinary requirements when there are more than two adults present in the household.

Eligibility to Work

Many affiliates allow partner families to designate a certain number of individuals to contribute up to 30-40 percent of their sweat-equity hours while working alongside family members. Sweat-equity policy should also include rules governing the eligibility of children. *(See Page 3.6, Designated Participants and Involving Children)*

Nature of Work

In keeping with the purpose of pride in homeownership, construction on the partner family's own home should always be the priority. Many affiliates may allow or require, as a prerequisite to construction beginning on the partner family's own home, that a certain number of hours be spent on other Habitat houses. This allows families to create friendships by working closely with one another. *(See also Chapter 4, Lot and House Assignment)*

The sweat-equity policy also can provide for a predetermined number of hours to be assigned to specific tasks. Monitoring the completion of certain responsibilities may be easier than tracking individual hours. These tasks should be jobs that any family can accomplish, such as installing the insulation, maintaining the site or landscaping the lawn. If the partner family is not present or does not do the task, the house does not progress in their absence.

3

Opportunities For Earning Hours

Partner families must pursue sweat-equity opportunities, notify the affiliate when they can work, and complete and record their sweat-equity hours. In order for families to uphold their end of the agreement, affiliate leaders must work diligently to provide adequate, structured and meaningful sweat-equity opportunities that mesh with busy schedules.

S/A/Fs must encourage the family and carefully monitor the contributions to the partnership made by everyone involved. Early in the affiliate's life, providing adequate opportunity for sweat-equity hours is difficult.

Construction

Affiliates should schedule construction so that families have ample time to complete the required hours. HFHI does not endorse the use of waiting lists that create large pools of approved families who must wait years at a time for their opportunity for partnership. The optimal time frame is five to 14 months, with 24 months being the maximum.

A minimum number of sweat-equity hours should be completed by each partner family before construction begins on their own home. This practice is not a test; rather, it allows the family time to adjust to the demands that sweat equity will make on their personal schedules before the pressure of construction on their home is added. It also helps ensure that sweat-equity hours are successfully completed.

NOTE: Remember that one purpose of sweat equity is the development of skills and knowledge in construction and home maintenance.

The affiliate should make sure that the family is involved in meaningful, important work in all phases of the building process, even if that slows the process or inconveniences site supervisors.

Other Possibilities

Given the precisely defined sweat-equity window between approval and occupancy, affiliates must recognize a family's need for multiple opportunities. Some possibilities for tasks other than construction are:

- Volunteer time at a child's school.
- Service as a neighborhood watch leader.
- Homeowner education classes offered by the affiliate.
- Public relations events.
- Administrative tasks at an affiliate office.
- Affiliate committee work.

The best way to gauge the appropriateness of a sweat-equity activity is to gauge its contribution to one or more sweat-equity goals: partnership, pride in ownership, skills and knowledge. (*See Appendix "Potential Sweat-Equity Opportunities"*)

4

Timing Issues

Preselection Requirements

HFHI strongly discourages requirements that families invest sweat-equity hours before their selection as a partner family. This practice not only demonstrates a lack of trust in families, it also establishes an unequal relationship by requiring them to partner actively without a corresponding commitment from the affiliate.

NOTE: If the affiliate chooses to impose a preselection sweat-equity requirement, one work day on the construction site is the maximum requirement allowed.

The only legitimate purpose for the one-day preselection requirement is to introduce the applicant family to Habitat operations.

No Post-Occupancy/Closing Sweat Equity

HFHI strongly recommends that sweat-equity hours be completed prior to occupancy and closing. Experience has demonstrated clearly that once a family moves into the new home it becomes much more difficult to ensure completion of any remaining sweat-equity hours. The effort the family must make in adjusting to life in a new home and a weak relationship between the homeowner family and the affiliate can be tremendous obstacles to the completion of sweat equity after occupancy and closing. Just as the affiliate's role in the relationship changes from builder to mortgage holder, the partner family should be empowered to transition to full homeownership so the partnership can continue to grow and flourish.

Individual Plan And Timeline

When the Letter of Acceptance is signed, the S/A/F should begin discussing a sweat-equity plan with the partner family. Completing the plan will probably require a second meeting. With a calendar in hand, the S/A/F should meet with the partner family members and examine projected home start and completion dates furnished by the Building committee. The plan will be effective only if the family participates in its development.

NOTE: Never hint at a completion date you have no assurance will happen. Misleading expectations can harm the relationship.

The sweat-equity plan should be a series of periodic calendars (two months is suggested) containing goals for the hours to be completed each week. A sweat-equity timeline beginning with the Letter of Acceptance, moving through target dates by which specified sweat-equity hours must be completed and ending with approximate dates for occupancy/closing will help the partner family and the S/A/F see where they are at any point in the process.

Several points of completion should be agreed to, such as:

- _____ # of hours to be completed before a home is begun.
- _____ # of hours to be completed mid-date 1.
- _____ # of hours to be completed mid-date 2.
- _____ # of hours to be completed one month before occupancy/closing.
- _____ All hours to be completed before occupancy/closing.

Some affiliates may choose to require a minimum number of completed hours each month. The timeline also should identify any sequence of tasks that have been assigned a predetermined number of hours. (*See Appendices “(Sample) Two-Month Sweat-Equity Planning Calendar” and “(Sample) Sweat-Equity Timelines”*)

Each partner family’s sweat-equity plan and timeline should be compared to actual hours and necessary adjustments made to keep progress on track. The Family Support committee should closely monitor sweat-equity progress to be sure families are keeping up with the building schedule and that construction isn’t moving too quickly for families to complete what is realistically required of them. Careful attention to these issues will help prevent the common dilemma of partner families falling short of their sweat-equity requirement just a few weeks before their closing date.

Visual, individualized progress charts, such as a poster showing the mercury rising in the thermometer or bricks colored on a house until hours are completed, are effective tools for providing structure and excitement to the sweat-equity program. (*See Appendix “(Sample) Sweat-Equity Progress Chart”*)

5**Tracking Systems**

Problems with the tracking and record keeping of sweat-equity hours often arise either because it is unclear who has the official responsibility or because the person responsible has inadequate information. Construction supervisors are usually too busy to chart every hour worked on site and also are unaware of nonconstruction hours. Partner families may count too few or too many hours. S/A/Fs, if solely responsible, also may lose track of the hour count since they are not working with the partner family on every single sweat-equity task. Also, asking S/A/Fs to verify sweat-equity completion without documentation presents the risk of damaging their relationship with the family.

There are a number of ways affiliates can meet the administrative challenge of tracking sweat equity. The following methods give a major responsibility to the S/A/F. Many affiliates, especially larger ones, will minimize the role of the S/A/F in this process and assign most of the responsibilities to construction and/or office staff. These methods could be redesigned accordingly.

Receipt Book Method

This system involves the following steps using inexpensive receipt books (with two carbons) that can be purchased at any office supply store.

1. Give S/A/Fs, construction supervisors, affiliate staff and any others involved in sweat equity one of the receipt books.
2. After a partner family member finishes a day’s work, the on-site supervisor signs a receipt for the hours completed.
3. One carbon is sent to the S/A/F and one to the executive director, Family Support committee chairperson or some other designated individual in a central location.
4. Families keep the third copy so that if a question arises, receipts can be totaled by three different people.

Tracking Sheet Method

In this system the affiliate provides the partner family with a binder and sweat-equity tracking sheets. After each sweat-equity opportunity the supervisor or S/A/F initials the completed number of hours. The partner family maintains the sheets. This model demonstrates trust and encourages self-accountability. (*See Appendix “Sweat-Equity Tracking Sheet”*)

Status Reports

Either of these systems, receipt books or tracking sheets, should be supplemented with a monthly status report compiled by the S/A/F and copied to the office or Family Support committee. (*See Appendix “Sweat-Equity Status Report”*)

6

Pitfalls And Solutions

Keeping Momentum

Keeping momentum is one of the toughest challenges in sweat equity. A system of accountability for all parties rewards families and provides positive feedback.

With the monthly status report filed by the S/A/F, the Family Support committee should review a family’s regular progress. If the partner family is not working satisfactorily, tell them what changes need to be made and review their work again the next month. If substantial improvement is not evident, the S/A/F should determine whether there are problems other than a lack of interest. If the family is unwilling to participate in the partnership, the affiliate may need to remove the family from the program. The committee also must determine whether the affiliate has been the cause of the low participation. Removing a family from partnership for slow sweat-equity progress—or for any other reason—should be an absolute last resort. (*See Chapter 4, Unfulfilled Responsibilities*)

Other tools for keeping momentum are switching from a designated number of hours to specific tasks to be accomplished on the partner family’s own home and using a visual tool for counting hours. (*See page 3.2, Nature of Work*) (*See Appendix “(Sample) Sweat-Equity Progress Chart”*)

Designated Participants

While Habitat encourages affiliates to allow some portion of sweat equity to be contributed by partner family friends and relatives, a partner family occasionally has so many friends and extended family members willing to help that the family members themselves end up working very few hours. To avoid this problem, the “friends and family” eligibility should be applied to only a set number of individuals and limited to 30–40 percent of the total hours. The percentage should be translated into actual numbers for easier understanding and tracking.

Involving Children

Youth and children are Habitat’s most valuable volunteers, our leaders for tomorrow. They should be rewarded and encouraged in as many ways possible to be full participants in affiliate activities. Even though child labor laws in most states prohibit children below the age of 14 or 16 to be present on the construction site, there are many ways in which an affiliate can involve partner family children in the sweat-equity process.

For example, one Habitat affiliate has started an Alternative Activities program near

its construction site, involving children in making birdhouses, planters, mailboxes and toolboxes out of scrap lumber.

Some affiliates set a minimum age for children participating in sweat equity. For example, while a toddler who accompanies his or her mother to help with an office mailing would not receive credit hours, a preteen who helps with mailings would receive credit. One concept used but proven ineffective is awarding children below a certain age half-credit for hours worked. This may send a message to children that their work is less meaningful than that of their parents or other adult volunteers.

Habitat for Humanity's "Youth Programs Manual" provides many other ideas for involving youth.

Family Members with Disabilities

Habitat affiliates often have the opportunity to partner with family members with special needs. Volunteers with good intentions may advocate reducing the number of sweat-equity hours required of individuals with disabilities. A better approach, however, is to modify the list of eligible activities so that special needs can be accommodated without marginalizing the important contributions of individuals with those needs. For example, an individual who cannot climb a ladder to do roofing tasks can fill the equally valuable role of site host, greeting and orienting volunteers. Physically challenged individuals might be permitted to designate additional friends and family members to contribute hands-on construction work yet still complete the bulk of their own sweat-equity through other tasks such as public speaking engagements or recording radio Public Service Announcements for the local affiliate.

Minor Repairs

Some affiliates include owner-occupied repair projects in their housing program. Volunteer energy and time can vary greatly on these projects; therefore, sweat equity may be defined best by tasks rather than by hours. While the partner family for any project should invest some amount of sweat equity alongside volunteers, there is no logical mathematical formula for determining sweat-equity requirements for a one-day repair project as opposed to a job that lasts a month or more, including new-house construction.

For example, if the affiliate elects to paint the home of an elderly person living alone, the homeowner's sweat equity might be realized through serving a meal for volunteers or by handing out Habitat literature at the end of the workday. As long as the family is actively engaged in the repair process and has the opportunity to interact with Habitat volunteers, the basic sweat-equity purposes will be fulfilled.

Blitz Build Scheduling

Blitz builds are popular because they create drama, excitement, media attention and project sponsors for affiliates. However, blitz builds, if not properly planned and executed, can be a hardship for partner families trying to complete their sweat equity.

Partner families for blitz builds should be selected 6–12 months in advance of construction. Affiliate leaders must work to guarantee families have ample opportunity and reasonable time in which to complete the bulk of their sweat equity before the actual blitz. Families should be available to work most, if not all, of the days during their home's blitz build since this will be their only opportunity to experience the pride in building one's own home. Advance notice is absolutely necessary in order to

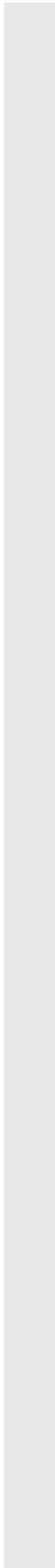
arrange work and personal schedules. (*See Appendix “Sweat-Equity Blitz Build Checklist”*)

Quality vs. Quantity

Regardless of the number of hours required by an affiliate, sweat equity should involve meaningful tasks which involve partner families in the detailed work of the affiliate and provide opportunity for personal interaction with volunteers and affiliate leaders.

NOTE: Families should not be forced to work multiple hours away from the work site with no contact with other volunteers.

If, despite the affiliate’s best effort, there are problems finding adequate opportunities for the family, the affiliate should consider reducing the hour requirement.



CHAPTER FOUR

The Homeownership Process

There are many steps a family must complete from their initial contact with HFH until the official closing and the move into their home. To ensure that each step is completed in a timely and efficient manner, affiliates are encouraged to develop a family tracking worksheet for recording the dates of accomplishment and for planning the next steps. (See Appendix “(Sample) S/A/F Family Tracking Worksheet”)

Responsibility for maintaining the tracking sheet will vary with the structure of the affiliate. One suggestion is to assign the responsibility to the S/A/F. The key is to have the assignment clearly defined and the process understood.

For any of us, moving into a new home can be filled with anxiety. Even simple things like choosing a garbage hauler, paying a utility deposit or meeting the next-door neighbor for the first time can be unnerving. The Family Support committee’s task is to help make the entire homeownership process (design, sweat equity, construction, closing, assumption of responsibilities) one that builds the confidence of the partner family.

1

Beginning Well

Enabling vs. Helping

Habitat for Humanity aims to create healthy, interdependent relationships. An attitude of helping through a hand up rather than enabling with a handout should undergird the affiliate’s relationship with the partner family. The temptation to “do for” is often present, and if yielded to can result in a negative relationship of dependence.

For example, suppose it is necessary to call the water department. An enabling response by the S/A/F would be to make the call on behalf of the homeowner. A helping or empowering response would be, “Here is the phone number and the water department is open from 8:30 to 5,” or “Come over to my house (or the office) and make the call this afternoon.”

Welcoming the Homeowner

Habitat homeowner families should always be welcomed as full partners. We can unknowingly patronize and embarrass partner families through attention-grabbing introductions, forced expressions of gratitude or expectations that set them apart from others.

For example, if we ask volunteers to bring a nail apron, hammer, tape measure, utility knife and pencil to the site, we should also ask the same of partner families. Assigning tasks carries a similar risk of reinforcing the attitude that partner families are dependent on others. For instance, if a family is assigned to provide lunch rather than tasks they might consider more important on the work site, they will feel minimized

rather than empowered.

The following are important in establishing a welcoming environment for partner families:

- Smiles, greetings and acknowledgments by name.
- “I am glad you are here” rather than “May I help you?”
- Meaningful work and training for the needed skills.
- Introductions by name before work or at coffee breaks.
- Newsletters which provide announcements to homeowners.
- Opportunities such as committee service.

The Right Terminology

Our words can be interpreted or misinterpreted in a number of ways. We should use terminology that will communicate the value we place on partnership. Use:

- ***We rather than they.*** *We* demonstrates partnership and helps people understand that we work together.
- ***Prospective homeowners or partner families rather than recipients.*** *Recipients* implies a handout and sends an unclear message about partnership.
- ***Selling the house or buying the house rather than getting the house.*** This helps make it clear that Habitat for Humanity is not a charity.
- ***Low-income rather than poor, working poor, deserving poor, or the needy.*** We should focus on strengths not weaknesses.

Clear Communication

Clear and consistent communication with the partner family will go a long way toward preventing confusion. The partner family needs to know that the S/A/F is authorized to speak on behalf of the affiliate regarding scheduling of sweat equity, special events and closing requirements.

The documents the affiliate shares with applicants and partner families also represent Habitat for Humanity. They should be written clearly and in language that does not intimidate the family. If the affiliate has partner families who are not proficient in English, family support documents should be translated into the appropriate language.

NOTE: Early in the process the affiliate should communicate clearly to all partners their respective roles.

Home sponsors also should understand that partner family questions are to be answered by the S/A/F.

Gift Policy

Habitat for Humanity builds relationships and fosters generosity. Our program, however, can be undermined when a house sponsor or other partner seeks to add an amenity to the house that is not a part of the affiliate’s basic house design. Major appliances, rooms of new furniture or other expensive gifts may give the impression that Habitat is running a lottery and could bring about ill feelings among other Habitat homeowners, or create a relationship of dependence and excessive expectations.

From the beginning the affiliate should ensure that an unambiguous gift policy has been established and is understood by everyone. A dollar value limitation on gifts such as \$100 can provide clarity. Less expensive gifts such as a toolbox, garden rake



or snow shovel are allowed.

Partner Families and Homeowners in Public Relations

Partner families and the houses they are building (as well as Habitat homeowners and their homes) are necessary parts of Habitat public relations. When the partner family signs the Letter of Acceptance, they should also sign a release form giving Habitat for Humanity permission to publish information about the family's participation in its program. If the release was not signed at the time of the Letter of Acceptance, then it should be signed by the new homeowner family at the time of closing. (*See Appendix "Partner Family/Homeowner Publicity Release"*)

S/A/Fs have a responsibility to keep the welcoming spirit and the goal of partnership from being sacrificed in the public-relations effort. Partner families should not become a spectacle, but should be treated with respect. Some people shine in front of cameras. Others interpret "center stage" as painful or humiliating. The affiliate public relations program needs to accommodate itself to the style and privacy needs of the respective partner family.

The Family Support committee or the S/A/F may need to remind other affiliate leadership that partner families should not be the sole focus of public relations. Volunteers, community development, neighborhood changes and generous donors also deserve public-relations attention.

2

Acceptance

The expectations of the relationship must be clearly defined for a good partnership beginning. The first meeting with the partner family to review and sign the Letter of Acceptance serves this purpose. The issues addressed in the Letter of Acceptance should not be new but rather a reiteration of issues covered in the Family Selection committee's home visit. A board member or staff person and a member of the Family Support committee and/or the S/A/F typically will meet with the family to review the letter. Time should be allowed to make sure that everything stated during the home visit orientation is reinforced, clarified and agreed upon again.

The Letter of Acceptance should:

- State that the applicant has been accepted as a prospective Habitat homeowner family.
- Explain the family's and the affiliate's understanding of the requirements for homeownership. These requirements normally include sweat-equity requirements, attendance at workshops or seminars on matters relating to homeownership, and the required cash down payment if applicable.
- Describe how the affiliate finances its homes and outline resale restrictions.
- Explain the intent of the affiliate to build a simple, decent home in partnership with the family.
- Avoid making promises or developing expectations the affiliate may not be able to meet.
- Make clear any obligations required after move-in and closing.

The letter of acceptance can help avoid problems if the prospective homeowner family does not complete the requirements for homeownership. By structuring the letter in terms of a partnership, the affiliate may avoid the potential problem of providing



reimbursement for the family's sweat equity if the family withdraws or the affiliate terminates the partnership due to the family's failure to complete the appropriate requirements. (*See Appendix "Sample Letter of Acceptance"*)

3

Preconstruction

Lot and House Assignment

A difficult task for some affiliates building on multiple sites is matching the partner family with available lots or houses. While offering choices is good, when they are available, some procedural guidelines are necessary. The Family Support committee should:

- Be involved in the board's initial drafting of guidelines.
- Be able to explain to families how the process works.
- Have an ongoing responsibility to evaluate the effectiveness of the guidelines.

Affiliates undertaking primarily new construction should make every attempt to select the family before beginning construction on their house. They should maintain a list which ranks the availability of lots (or houses if the affiliate is involved in rehabilitation or for some reason has to start construction before selection). For smaller affiliates without an inventory of lots the options will be even more limited. Staff or the board Executive committee and the Building and Family Support Committees should be involved in developing the availability list and will need to consider a number of available factors such as clear title, readiness of infrastructure, construction sequencing and various scattered site or subdivision issues.

Following is a sample set of guidelines which identifies the issues an affiliate board should consider:

- I. Assignment Policy for Lots (or houses if necessary).
 - A. At the completion of 25 hours of sweat equity, the partner family will be assigned a lot.
 - B. The partner family will be able to select from the first two lots on the availability list.
 - C. The Family Support committee, after consulting other affiliate leadership (staff and/or Building committee), may offer a more appropriate lot further down the list if special circumstances prevail (e.g., family size, special needs).
 - D. The partner family will have two opportunities to select lots. If the partner family declines the lots offered at the first opportunity, they move to the bottom of the list of those who have completed their first 25 hours. The partner family must then wait until the other partner families have had a chance to select lots before they may take a second selection opportunity.
 - E. If the partner family declines all lots offered at both opportunities, the family will be discharged from the program. They may reapply after six months.
- II. It will be the responsibility of the Family Support committee to:
 - A. Gather/determine the following information prior to the completion of 25 hours of sweat equity.
 1. Number of bedrooms necessary to accommodate family size.

2. Transportation needs or restrictions that would affect neighborhood placement.
 3. Accommodations for special needs.
- B. Solicit necessary information from staff and/or the Building committee and maintain an accurate list of available lots.
- C. Attempt to meet the needs of the family while also following the list.

The role played by the Family Support committee in lot assignment varies significantly from affiliate to affiliate. The key is to ensure that responsibilities and tasks are defined and completed.

Design and Decorating Issues

Habitat house designs vary depending on a number of local factors and opportunities available. Some affiliates build new, others rehab existing structures. Some items may be determined or dictated by whether houses are built on scattered sites, in clusters or in subdivisions. House design must take into consideration:

- Lot restraints such as size or grade.
- Size of the family.
- Disability of any family members.
- HFHI House Design Criteria (*See Appendix “Habitat House Design Criteria”*)
- Affiliate’s basic house description (Each affiliate is encouraged to develop a basic house description that outlines what will and will not be included in the house. The Building committee is responsible for developing this document and submitting it for board approval.)
- Building codes.
- Neighborhood covenants.

The S/A/F with a member of the Building committee or appropriate staff member should meet with the partner family to set forth the design of the home and to choose decorating possibilities. Habitat for Humanity is not a custom house builder but should offer available choices given the aforementioned constraints.

The opportunities for homeowner input and discretion should be clarified. It is very important that the affiliate is as consistent as possible in its dealings with partner families in these matters. Typical choices for homeowners include:

- Floor plans (usually two or three different plans).
- Colors of external treatments.
- Colors of internal treatments.

The Design Criteria encourage affiliates to offer “flex money” options for partner families. Flex money is a predetermined amount, usually around \$1,000, which is spent on a list of certain features (it is not permissible to cash it in or use it to reduce the mortgage.) Some common examples of flex money options are:

- Utility shed.
- Roughed-in plumbing for second bathroom or half bath.
- Appliances.
- Air conditioning.
- Fencing.

The Family Support committee should consult with the Building committee for guidelines as to what is offered by the affiliate. All design and decorating issues should be recorded on a form signed by the partner family and a representative from



the Building committee. (*See Appendix “(Sample) House Design and Decorating Information”*)

Setting the House Payment

The *Affiliate Guide to House Pricing*, available from Habitat regional centers, assists affiliates in determining a selling price for their homes that will be affordable for low-income families.

Many affiliates let applicant families know at the time of acceptance what their exact house payment will be. This is possible when an affiliate has experience in building several similar houses, has standardized its house costs per size of the house, and has predetermined the term of the mortgage so that the monthly payments will be affordable for the income range of the selected families.

Other affiliates may set the actual selling price of the house (which should still fall within a predetermined range) about one month prior to closing. A budget review with the partner family may also accompany this process so that the monthly mortgage payment can be adjusted for affordability by lengthening or shortening the term of the mortgage.

4

Finishing Well

A variety of Habitat partners anticipate the completion of a Habitat house with great excitement. To capitalize on this enthusiasm and enhance the partnerships, we must finish well.

Finishing well is an extension of beginning well and of following through on all of the steps of homeownership. The result is a good relationship, satisfaction on the part of all parties and a simple, decent Habitat house. It is good to remember that no construction project is completed exactly as planned. Patience and flexibility are important throughout.

Completion

It is the Family Support committee's responsibility to help ease anxiety, eliminate frustration and build trust. Callbacks may occur on any project because of potential flaws in building materials. The committee, however, should help minimize callbacks by making sure that the affiliate fully completes the house before closing. Full completion marks the time when a homeowner accepts responsibility for the maintenance of the house.

Punchlist

The punchlist, an important tool to ensure completion, enumerates items that need attention at the completion of a house. The project supervisor, the partner family and their S/A/F typically conduct an extensive review of the house at least four days prior to closing. The list should show who is responsible and should establish a target date for completing each item. The punch-list process can help familiarize family members with things they must know to maintain the house properly. (*See Appendix “Punchlist”*)



Unfinished Items Letter

A letter to be signed at closing by both the homeowner and the affiliate should specify any uncompleted items and clearly designate who is responsible for completion. Affiliates must fulfill their obligations at the earliest possible date.

House Dedication

Many affiliates schedule the dedication ceremony shortly after completion and after the issuance of the occupancy permit. S/A/Fs, with the assistance of the executive director, publicity chair, other Habitat leaders and the partner family may be given a primary role in planning the event. The S/A/F should be sensitive to cultural issues and involve the partner family’s church and/or friends.

If a family moves in prior to dedication, they may feel the ceremony invades their privacy. The affiliate and its insurance company will be responsible for the family’s possessions moved in before closing.

Closing

The closing should follow shortly after the dedication and before occupancy. The S/A/F or a member of the Family Support committee should attend the closing, although they are not responsible for organizing the closing or preparing the conveyance documents.

Warranty

HFHI recommends that affiliates furnish the homeowner a written warranty for the house. State statutes may dictate specific responsibilities.

Move-in

When all of the other parts of “finishing well” are completed, the time for move-in and occupancy has arrived. With good planning and coordination, the house dedication, closing and occupancy can be simultaneous.

**Doing it Right!
A Perspective From Three Habitat
Affiliate Executive Directors**

“Three events need to occur at the conclusion of construction:

- 1. 100 percent of sweat-equity requirements are complete.*
- 2. All closing documents are signed and the homeowner insurance premium is paid.*
- 3. The partner family moves into their home.”*

“We never let a family into a house until the closing is complete....Close first!”

“There is always great concern about leaving houses vacant, particularly as it relates to vandalism and its associated cost. There is a greater cost, however, with moving families in before they have completed their sweat equity. One, there is no equity. Two, there is a breakdown of the covenant with our families. The consequences are jealousy, anger and oftentimes requests for other kinds of “breaks” by families who feel cheated. I would much rather endure the short-term loss of a few windows and some copper tubing than many years of hurt feelings and



Unfortunately, an occasional homeowner partnership does not work. Affiliates should constantly assess themselves, their communication, their welcoming attitude, and their policies and procedures, in order to reduce this risk. Affiliates should not only make every effort to succeed in the partnership, they should be able to demonstrate to their donors, to HFHI, and to all of their partners their attempts to make the partnership work.

If the responsibilities of the partner family outlined in the Letter of Acceptance are not fulfilled and the affiliate has given every opportunity it can to the family, it needs to inform the family that the partnership is in jeopardy. If the family agrees to remedy the situation, a letter should be signed indicating their intentions.

Should the family still not live up to the requirements they will have to be deselected. Deselection is defined as terminating the partnership as defined in the Letter of Acceptance between the time of board approval and the closing/occupancy of the home. The only grounds for deselection of a partner family are as follows:

1. Fraud or misrepresentation of facts and information on the application for homeownership.
2. Failure to complete the requirements of the Letter of Acceptance (i.e., sweat equity, homeownership classes).
3. Negative change in economic circumstances that affects the applicant's ability to meet the monthly payment beyond foreseeable remedy.

A negative change in economic circumstances can set the partner family up for failure by placing them in a home they may be unable to afford. It is important, however, that the affiliate work with the partner family and deselect only as a last resort.

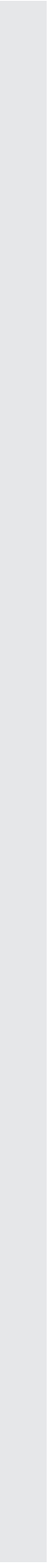
Other changes in a family's circumstances, such as a change in size, should not be considered an adequate rationale for deselection. The dignity and self-esteem which come from approval and homeownership can function as catalysts to improve other situations in the lives of family members.

To deselect a partner family properly, the affiliate should consult with its attorney. HFHI recommends the following minimum steps:

1. Develop a deselection guide for your affiliate which contains the grounds, time frame and procedure for deselection.
2. Review the Letter of Acceptance with an attorney to confirm that expressed conditions have not been fulfilled. Remember that the Letter of Acceptance should clearly and expressly outline the obligations of applicant and affiliate, including the deadlines by which obligations must be met.
3. Notify the applicant of the possibility of deselection and explain that this would be based on one or more of the three factors listed above. Give the applicant a definite time frame in which to explain and/or correct the problem.
4. If possible, the affiliate should postpone the closing until the problem has been corrected. This time frame must be defined and take into account the expected completion of construction. For instance, the affiliate should allow an applicant to secure new employment if a job is lost before closing. The affiliate should also consider other alternatives to deselection such as structuring the loan with a longer term.

We must remember that Habitat is a ministry of love and compassion that comes with responsibilities. When we trust our partners and step out in faith, remarkable relationships can result. When all attempts to partner fail, we must do our best to

avoid setting bad precedents.



CHAPTER FIVE

Homeowner Education

For many people entrenched in the cycle of poverty, unsafe, inadequate shelter is a reality of rental and transitional housing situations. Habitat's solution is to provide an opportunity for homeownership. A mortgage and house, however, do not automatically transform families into empowered homeowners. Families are empowered and gain dignity as they successfully tackle the challenges of everyday homeownership.

1

The Value of Homeowner Education

The primary goal of Habitat for Humanity homeowner education is to equip families with the skills they need to become successful homeowners. These skills, like proper home maintenance and repair or family budgeting, can free families from dependence on outside services. One of the most important responsibilities of the Family Support committee is to develop a thorough and accessible homeowner education program. Education should be a core requirement of the affiliate's agreement with the family.

Homeowner education is a proactive approach to combating potential problems homeowners and affiliates may face; it:

- Helps families learn valuable skills that will remain with them far beyond their involvement with Habitat.
- May decrease the incidence of defaulted loans or abused property.
- Provides an opportunity for peer interaction and relationship building among families.

2

Training

Homeowners as well as partner families should be invited to all training sessions.

Curriculum

The Family Support committee should develop a core curriculum to benefit all families. Standard courses should include Habitat history and philosophy, budgeting, on-site orientation on home operating systems, home maintenance and repair, and understanding mortgages and deeds. (*See Appendices “(Sample) Homeowner Education Curriculum” and “(Sample) On-site Orientation Checklist”*)

In developing course content the committee should be able to find assistance from local resources such as credit counseling agencies, lawyers, lending institutions, counselors and retailers. Also the Fannie Mae Foundation's *A Guide to Homeownership* may be helpful. This material covers various aspects of the homeownership process from “preparing for homeownership” to “life as a homeowner.”

The curriculum should be supplemented by classes that account for specific family needs. Input from families will be needed to identify relevant topics. Surveys can be used to gather feedback. (*See Chapter 1, Evaluation and Chapter 2, Homeowner Organizations*)

Courses for Children

Some Habitat affiliates offer classes for younger family members held simultaneously with the adult classes. One example of a popular topic is “pet care.”

Encouraging Partner Family Participation

For many families *classes* and *curriculum* have negative connotations which may deter them. Following are some suggestions for maximizing partner family involvement:

- Make presentations warm and entertaining as well as informative.
- Require participation in homeowner education as part of the sweat-equity program. Like other sweat-equity tasks, the program would need to be completed prior to occupancy/closing.
- Qualify every hour spent in homeowner education as two hours of sweat equity.
- Involve partner families in determining time, location and class frequency.

Facilitators and Presenters for Training Sessions

Consider the following as presenters for the training sessions:

- Family Support committee members or S/A/Fs experienced in specific subjects or willing to master the curriculum.
- Non-Habitat community resource people. Remember to provide an orientation to Habitat’s mission for outside presenters. Facilitators who are not sensitive to the issues faced by families living on limited incomes may be threatening, patronizing or demeaning.
- Habitat homeowners. Who better to provide instruction than someone who has been through the process? Teaching others empowers homeowners and gives partner families someone with whom they can relate.

NOTE: Provide facilitators/teachers with some basic tips about including discussion and the use of visual material in training sessions.

An expert in a particular field is not necessarily a good trainer.

Facilities

It may be possible to find free space in churches, libraries, community centers, public schools or local businesses. The location should be geographically convenient and accessible to all. It is very important that the space be comfortable, not too crowded and neither too hot nor too cold.

Non-Habitat Courses

Affiliates are encouraged to establish working relationships with community agencies that offer home-buyer education courses. There are many programs suitable for Habitat partner families. Organizations such as the Housing Resource Center of Consumer Credit Counseling Services and MANNA’s Home Buyers Club are utilized in communities across the country. If you are unsure of whether or not these types of services

are available in your community, contact local banks and real estate agencies, or call Fannie Mae's Home Path Referral Hotline: (800) 7-FANNIE; they may know whether homeowner education programs exist. Another good resource may be the American Homeowner Education and Counseling Institute (AHECI), (888) 243-2499.

Financial Counseling

Workshop sessions should cover basic financial management concepts and budgeting issues. S/A/Fs may be helpful in providing some basic encouragement and guidance, but if an in-depth examination of a family's financial management is needed, it is best to use a professional. (See Appendix "(Sample) Budget/Actual Comparison")

Planning a Will

Will planning needs special attention. Your affiliate may want to include it as one of the required courses in the core curriculum. A declaration for intentions of property after death is at the discretion of each Habitat homeowner; however, the affiliate should provide the proper background information for families who would desire to plan a will.

Habitat should educate families on:

- What wills accomplish.
- How often the will should be updated.
- The benefits of minimizing federal estate tax.
- Finding an attorney to draft the will.

Families must be advised to consult an attorney regarding their will!

The affiliate must stress that families cannot rely solely on the information given to them by Habitat for their individual estate planning, but should that it be used only with the advice of an attorney. If a family has no attorney or does not know how to find one, HFH cannot refer them to a particular attorney. Rather, the family can contact an attorney referral service sponsored by state and local bar associations.

3

Homeowner Manuals

Purpose

Partner families receive a great deal of attention from other affiliate partners during the construction phase. An affiliate's commitment to support families does not cease upon occupancy, however. One of the best resources for providing ongoing education and instruction to Habitat homeowners is a homeowner manual.

The homeowner manual should be presented to the partner family when the Letter of Acceptance is signed. The manual can provide in writing much of the information provided on the work site and in the classroom during the sweat-equity process. If the material is written and compiled ahead of time, class facilitators and construction supervisors can disseminate and refer to specific pages and sections in the manual where a particular task or piece of information is illustrated or discussed. The family should continue to find the manual helpful throughout the months and years of homeownership.

Content

Homeowner manuals vary in content from affiliate to affiliate. Many of the items included in the S/A/F manual should be included in the homeowner manual. Some of the most common pieces of initial information included in Habitat homeowner manuals are:

- Letters of acceptance.
- Procedure for completing sweat-equity.
- History, philosophy and activities of Habitat for Humanity International.
- Directory of community resources.
- Release and waiver of liability forms.

Some of the more important technical pieces of information which should always be transferred to homeowners, whether in the form of a manual or some other resource, include:

- Information on mortgage documents and resale restrictions.
- Guidelines for home maintenance.
- Payment procedures.
- Warranty information on building materials and equipment in the new home.
- Procedural guidelines for grievances with the affiliate.

A number of affiliates have developed very good homeowner manuals that can be used as models. Contact your regional center for more ideas on developing your affiliate's manual. *(See Appendices “(Sample) Homeowner Manual Table of Contents,” “(Sample) Release and Waiver of Liability Forms” and “Emergency Medical Information”)* *(See Chapter 2, S/A/F Manual)*

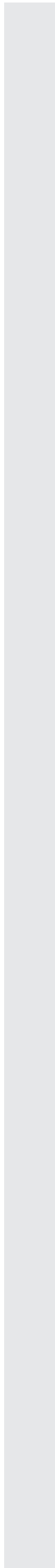
Revisions and Format

A homeowner manual is never complete. Revisions are needed whenever the affiliate changes design criteria, homeowner options, sweat-equity requirements or any other of the wide variety of policies and procedures that impact partner families and homeowners. The most effective format for these manuals is a sturdy binder and loose leaf pages to allow easy removal and replacement of sections. Additional material can be added as it is written or revised, including lists of board and committee members as well as whom to call for consultation on repair or maintenance issues. This type of manual also allows for the organization of household papers. New equipment warranties, invoices, appliance manuals, instructions and deeds can be punched and included for each individual family.

Personalizing the Manual

The homeowner manual also may be used to bring partner families to a symbolic full circle in the first stage of partnership; the Letter of Acceptance can be the first item placed in the binder and the book can be presented to new partner families when the letter is signed. As they become acquainted with Habitat policies and procedures and learn more about homeownership through the affiliate's core curriculum, families can add material as the partnership process progresses.

Families may want to include items such as photos of their home in various stages of construction, journal entries from their experiences, and messages from friends made during the process. Shortly before the dedication of a partner family's home, the S/A/F can “borrow” the homeowner manual long enough to add relevant pieces such as mortgage documents and warranty information, and then present the expanded manual back to the new homeowner at the dedication ceremony as a symbol of working and learning together.



CHAPTER SIX

Life After Closing

The closing on a home loan launches a new relationship between homeowner and mortgage holder. After the emotional and physical activity of building the house and moving, this new phase in the Habitat relationship is less intense and more administrative. The ongoing relationship, however, is just as important. Giving the business details of the partnership careful attention will allay anxieties and prevent disappointment for both homeowner and affiliate.

The homeowner family, the board of directors, and the S/A/F volunteers all need to be aware of expectations and realities as this new phase begins.

1

Expanding the Relationship

Habitat for Humanity homeowners, like all new homeowners, are at first consumed with personalizing their new house. Also, after the intense period of sweat equity and moving into the new house, the family will want to re-establish old priorities such as extended family relationships and special time for children, church, work, etc. Some may want to take time for a second job or for making friendships in the new neighborhood.

Whatever the priority, most families will have neither time nor desire to maintain the level of Habitat involvement necessary during the selection and building process. Rather than being concerned, board members and volunteers should simply respect this need for a return to a more normal life.

Beyond the essential house payments, the affiliate-homeowner relationship may take some new forms. Homeowner families have successfully participated as long-term partners by:

- Serving as S/A/Fs.
- Serving on the Family Selection committee.
- Serving on the Family Support committee.
- Speaking at homeowner orientation meetings.
- Speaking at volunteer orientation meetings.
- Hosting prospective homeowner tours of Habitat houses.
- Becoming involved in a homeowner organization.

If an affiliate expects homeowner participation in special events or homeowner organization meetings, that expectation must be written and discussed with each family from the beginning of the support process.

NOTE: Habitat affiliates should not automatically expect homeowner participation beyond the commitments made at acceptance.

Even when activities are required, the affiliate still owes the Habitat homeowner the same respect given to any Habitat volunteer.

2

Importance of House Payments and the Fund for Humanity

The revolving Fund for Humanity is one of Habitat's founding principles; it undergirds our hope and goal to eliminate poverty housing from the world.

Timely house payments are a necessary, ultimate act of partnership for the homeowner. Each house payment helps build more houses.

For the affiliate, after closing on the house, a necessary act of partnership is the accurate accounting of house payments, including timely reports on insurance and tax payments, and a firm and compassionate implementation of a just delinquent payment policy.

Both the homeowner and the affiliate should keep in mind the donor, our other, "silent" partner. Stewardship of donor resources requires that the affiliate work diligently to:

- Make each homeowner relationship a success.
- Service all mortgages responsibly.
- Implement the delinquency plan.
- Undertake foreclosure if necessary.

3

Mortgage Servicing

Relationship to the Family Support Committee

Sometimes tension may surface between two responsibilities: support of the partner family and the mortgage servicing program. Therefore, it is essential that mortgage servicing be functionally and organizationally separate from the Family Support committee. Any other arrangement compromises the commitment to both families and donors. Committee members and S/A/Fs still should have some basic understanding of how the affiliate's mortgage servicing is structured and operates. (*See the Affiliate Accounting Policy Manual for technical information on mortgage servicing, available from your regional center*)

Basic Plan and Responsibilities

Mortgage servicing can vary greatly from affiliate to affiliate and even change over the course of an affiliate's life as it handles an increasing number of mortgages. An affiliate's mortgage servicing plan should allow for growth. Primary responsibility for the mortgage servicing function within the affiliate should be specifically assigned to the treasurer, the executive director or the Finance committee.

The mortgage servicing procedures begin before the closing or settlement. The affiliate, the family and any third-party mortgage servicer must maintain a complete file of the legal documents and papers associated with the transfer of the property. And a designated affiliate representative must ensure that all documents are properly executed and appropriately filed.

The homeowner should have a clear understanding of the payment procedures.

(See Appendices “(Sample) Payment Procedures” and “(Sample) Payment Procedures Flowchart”)

In addition, responsible parties within the affiliate must understand the mortgage payment tracking system, even if it is managed by a third party.

Affiliates may use one of several methods for receiving and tracking monthly payments:

- Coupon books.
- Monthly payment statement and envelope.
- Payments made directly at the office.

Each method has advantages and disadvantages. Most affiliates use either the coupon book or the monthly statement, because office payments require the affiliate office to be readily accessible to families.

After the payment is received the money must be properly deposited and documented. A monthly report that indicates the status of monthly payments and highlights delinquencies is useful information for the board and the Family Support committee as they assess the effectiveness of the affiliate’s support program.

Banks as Servicers

Local lending institutions are a resource for servicing Habitat mortgages. They may be able to insert the Habitat mortgages in their system so that Habitat homeowners will receive statements and delinquent letters with other mortgage holders they serve.

The affiliate must not relinquish total control of the mortgage in these arrangements. Copies of all letters sent to the families should be sent to the affiliate treasurer or office. The affiliate, not the lending institution, is responsible for implementing the delinquency plan. In addition, it is valuable to have a regular monthly accounting of the Habitat mortgages sent to the affiliate for the board packet.

Lending institutions usually provide payment coupon booklets. Even if an affiliate decides it will not use the services of the lending institution, it may want to request a donation of coupon booklets for each family for its own internal mortgage servicing program.

NOTE: If a fee is charged for servicing the mortgage (either a one-time fee or a monthly transaction fee), do not pass it on to the homeowner!

Insurance and Tax Escrows

Most affiliates collect and hold in escrow a monthly payment from homeowners for insurance premiums and taxes. Holding an escrow creates a fiduciary responsibility for the affiliate to pay the appropriate bills when they become due. It is important to have good estimates of the annual or semiannual insurance and tax payments in order to determine the monthly amounts to be escrowed.

The escrow should be analyzed each year and adjustments made to the monthly payment so there are sufficient funds to make the payments when they are needed. Also the affiliate must give each homeowner a statement at year’s end that shows escrow activity as well as the principal balance on the loan.

The family is ultimately responsible if the escrow account is insufficient to pay the taxes and insurance. The affiliate may advance the funds on behalf of the family, but the advanced funds should be recovered from future escrow payments.

Any surplus that accumulates in the escrow account belongs to the family. A



portion of the surplus may be kept in the account for possible future underfunding.

The family should decide what to do with the surplus balance. Some may choose to apply it to their mortgage; others may choose to accept a direct payment.

Applying the surplus to the coming year and reducing the family's escrow payments may not be the best practice. Fluctuating payments may prevent the family from establishing a consistency in their monthly payments and make their own long-term budgeting difficult.

NOTE: Please be attentive to any state laws that may govern escrow account practices and mortgage servicing.

Maintenance Escrows

Some affiliates address concerns related to the costs of maintaining a home by establishing a maintenance escrow account. In most cases a set amount (e.g., \$10) is added to the monthly mortgage payment until a total balance is achieved (e.g., \$500). The affiliate provides the homeowner a list of acceptable maintenance items and establishes a process for accessing the funds.

There are arguments both for and against maintenance escrows:

FOR:

- Low-income families don't qualify for traditional bank loans because banks see them as a poor risk in home maintenance. In helping to make the family a homeowner, Habitat should also help provide a system for reducing this risk.
- A number of Habitat homeowners whose affiliates use this practice have expressed appreciation for it.
- Habitat saddles families with undue burdens in terms of future house maintenance unless it makes a provision through a maintenance escrow.

AGAINST:

- Maintenance escrow accounts are paternalistic. The same goal can be accomplished by the homeowner with a savings account at a local bank.
- Maintenance escrow accounts create additional servicing requirements and add an administrative burden to the affiliate.
- Conflict emerges because guidelines cannot begin to anticipate the variety of maintenance requests that will arise.
- The homeowner may become dependent on the affiliate.

4

Payment Procedures and Delinquency Plans

Habitat for Humanity is unique among lenders in its treatment of homeowners who fall behind in their monthly payments. In entering into the partnership with families, Habitat for Humanity agrees to work with them through the tough times and the good times. Faith and love motivate Habitat to support and commit to the families. This partnership in action helps break the cycle of poverty.

Every homeowner, however, must be aware of the bottom line—foreclosure. For the integrity of Habitat and in fairness to other Habitat homeowners, both current and future, continued delinquency is unacceptable.

Developing Payment Procedures

The Family Support committee is responsible for the development of payment procedures and a delinquency plan that should be approved by the affiliate board of directors. The overall design is displayed in a flowchart which begins with the payment requirements and ends with either a mortgage-burning celebration or foreclosure. The various steps between should permit a flexible response to the needs of homeowners.

Payment procedures are effective only if they are understood by homeowners and affiliate leaders. Add the procedures to your homeowner manual and policy book; discuss them in your prospective homeowner meetings. A proactive approach eliminates frustration and inconsistencies when a delinquency occurs. The payment procedures should clearly define for homeowners when payments are delinquent, the consequences for being delinquent and the remedies.

At a meeting approximately one month before closing, the S/A/F or an affiliate representative should review the payment procedure with the partner family. The partner family and a representative of the affiliate board of directors should sign a copy of the procedures which should then be placed in the homeowner manual.

The delinquency plan is an internal document for the affiliate that specifies the responsibilities of various affiliate parties.

(See Appendices “(Sample) Payment Procedures,” “(Sample) Payment Procedures Flow Chart” and “(Sample) Delinquency Plan”)

Late Payment Charges

The payment procedures and delinquency plan should address the issue of late charges. Some affiliates believe that late charges can serve as an incentive for timely payment. Others feel that if a homeowner cannot make a payment, an added charge will not have significant impact, but might instead add to the collection problem. Energy expended in explaining a late charge and trying to collect it may not prove beneficial.

If the delinquency plan does call for late charges, it should be explained that it is a fee paid to the affiliate. Late charges do not reduce the mortgage.

NOTE: Under no circumstances should an affiliate charge interest on late payments. Always make it clear that a late payment charge is a fee, not interest on delinquent debt.

Always consider utilizing Consumer Credit Counseling or similar organizations as part of your missed-payment procedures if the service is available in your community. Having a neutral third party provide budget counseling can become a workable plan for dealing with the shortfall.

Implementing the Delinquency Plan

The Family Support committee and/or S/A/Fs have a necessary role in talking with the homeowner about delinquent payments, but their relationship with the homeowner should not be jeopardized by placing them in the position of enforcing payment policies, a responsibility which belongs to the affiliate board or its designee.

If a homeowner fails to make a payment, contact should be made WITHIN ONE WEEK of the due date. This contact should be a friendly reminder from the affiliate's

mortgage servicer (or treasurer) and the S/A/F. The servicer's responsibility is to make sure the payment is made. The S/A/F responsibility is to contact the family and determine the nature of the problem and what support is necessary.

As the S/A/F works with the family, an action plan, including timeline, should be developed to bring the payments current. For example, increased mortgage payments may be spread over a specified period of time until the delinquency is resolved. The action plan should be submitted to the board of directors for approval.

In extreme cases it may be necessary to restructure the mortgage. For example, an accident or death within a family may make it impossible for the family to continue their original mortgage payment.

Alternative 1: Using a Delinquency Committee

Another option for dealing with delinquent payments is to establish a separate Delinquency committee. This committee should send a letter to the family, copied to the family's S/A/F, after a missed payment. If the payment is not made within the month and no report has been given by the S/A/F, the payment manager (possibly the treasurer or another designated volunteer or staff person) should telephone the family and explain that the payment is due along with the payment for the forthcoming month. If the payments are not received, the committee will require a consultation with the family to address a payment plan.

Alternative 2: Using an Attorney

With this option a local attorney automatically sends the letters regarding missed payments. This system usually requires that the delinquent family bring their payment plan to a board of directors meeting.

Legal Pitfalls

In trying to encourage homeowners to make their payments, it is very important to abide by the following legal prohibitions:

DO NOT

- Call at a time that would be inconvenient to the homeowner (very early or very late). Generally, keep your calls between 8 a.m. and 9 p.m.
- Call the homeowner at work if the employer prohibits such calls.
- Discuss the debt with anyone other than the homeowner. You cannot talk to their relatives, neighbors or employer about the delinquency, even if they call you.
- Use threats or abusive language.
- Annoy or harass the homeowner by constantly calling them.
- Imply that nonpayment will result in their arrest or imprisonment.
- Communicate with the debtor by postcard.

NOTE: An affiliate must work directly with the homeowner's attorney, should one be hired to represent them. Follow the same procedures for all families that miss payments. Fair and equal treatment of all Habitat families in the pay-

ment process is important.

5

Foreclosure

If, despite the Family Support committee's best attempts, the family is not cooperating, the affiliate faces the important decision of moving toward foreclosure. The relationship between the affiliate and the partner family requires the commitment of both; Habitat unilaterally cannot make the partnership work.

Before moving ahead with a foreclosure, the affiliate must have clearly expressed in the support process the consequences of not cooperating. Usually, when a family is faced with the reality of losing their house, they realize that Habitat is serious and they will re-establish the partnership.

When foreclosure does actually happen, the affiliate needs to consider that its actions may be scrutinized by the public. Work with the family to find other housing before displacing them and also make sure the family's belongings do not end up on the street. The affiliate might consider renting storage space for them for one month. Affiliates should have a crisis media plan that designates one spokesperson. Every attempt should be made to minimize negative public-relations impact. Contact your regional center for prepared media statements in the event you are facing a foreclosure.



CLOSING

Celebration

BURNING THE MORTGAGE!

“We’re here!”

A host of things can derail a long road trip—car trouble, inclement weather, an accident, exhaustion or even bad directions. Regular auto maintenance, checking alternate routes, defensive driving, proper rest and attention to a good map can, however, increase the odds of making it. But there are still no guarantees.

Paying a 15-, 20- or 25-year mortgage is like taking a long journey. The HFH trip has a very exciting inauguration: initial selection, a flurry of people and preparation, and a big party at the house dedication. What a sendoff!

Then come the months, years and even decades of discipline—and the tedium of making house payments. Like the journey whose distance we undertake one mile at a time, the best means of retiring the mortgage is the homeowner’s unwavering commitment to each monthly installment.

There are, however, a number of things that can go wrong—job loss, medical expenses, family distress, catastrophes or even just a loss of will and focus. A good family support program can help increase the odds of completing the whole journey. But even after we have done our best, there are no guarantees.

Having reached our destination, we always find a little miracle—and sometimes a gigantic one. The completion of a journey calls for a celebration.

Imagine the party, the energy created as a mortgage is burned. The house was built; the sweat equity completed; several offspring houses started with the payments; and now the mortgage is fully paid!

In our human vernacular we can hardly express what happens during the support experience. We are confident, however, that the seed of hope planted in the home’s construction and the sense of community built through the ensuing relationships are a net addition to God’s earthly realm.

In 2 Corinthians 4:18 the Apostle Paul puts it this way: “We look not at what can be seen but at what cannot be seen; for what can be seen is temporary, but what cannot be seen is eternal.”

Whether your affiliate burns a mortgage this year or 20 years from now, may your experience bring you the warmth of a rekindled flame. Share the energy that builds eternal relationships of mutual caring, respect and support—and be sure to CELEBRATE!



FAMILY SUPPORT
APPENDICES

FAMILY SUPPORT COMMITTEE
Committee Report

Appendix 1a

MONTH OF REPORT: _____ DATE: / /

PERSON FILING REPORT: _____

MEETING NOTES ATTACHED: Yes No

MAJOR ACCOMPLISHMENTS THIS MONTH:

GOALS FOR NEXT MONTH:

HOMEOWNER TRAINING SESSIONS

TOPIC FOR THIS MONTH:

PRESENTER: _____

NUMBER IN ATTENDANCE: _____

POLICY DECISIONS NEEDED: _____

TOPIC FOR NEXT MONTH:

PRESENTER: _____

DATE/TIME/PLACE: _____

REQUEST TIME ON AGENDA FOR COMMITTEE MEMBER

NAME AND PHONE NUMBER

PRAYER REQUESTS: _____

FAMILY SUPPORT COMMITTEE

Appendix 16

Meeting Notes

MONTH/YEAR: / SUBMITTED BY:

MEETING DATE: _____

MEMBERS PRESENT: _____

MEMBERS ABSENT: _____

STATISTICAL REPORT

- Number of BOD-approved partner families
 - Number of homeowner families _____
 - Total family members _____
- _____

SWEAT-EQUITY REPORT

BUSINESS REPORT

FAMILY SUPPORT COMMITTEE

Committee Mandate

Appendix 1e

Members should:

- Have good “social/people” skills.
- Understand the difference between “doing for” and “doing with.”
- Understand HFH sweat-equity philosophy.
- Know HFHI house design criteria and understand the underlying principles.
- Know the parameters for decisions families can and cannot make regarding house design and decorating options.
- Know the affiliate’s sweat-equity guidelines.
- Know HFH “closing” process.
- Be familiar with HFH family selection process and homeowner orientation procedures.
- Know the basics of house construction and maintenance.
- Know the volunteer sign-up procedures.
- Be familiar with the basics of public relations and dealing with the media.
- Be familiar with adult learning principles.
- Understand confidentiality policies.

The Committee will:

- Support families as a friend and information source.
- Provide homeowner training sessions.
- Train family sponsor/advocate/friends (S/A/F).
- Develop tools and materials for supporting families, which may include a homeowner manual and tracking sheet.
- Provide feedback to the board regarding the effectiveness of current policies and procedures and an update of sweat-equity hours.
- Ensure that families understand and have opportunity to complete required sweat-equity hours.
- Assist families throughout the entire process of becoming homeowners (answering questions, helping with planning and budgeting, recording sweat-equity hours, identifying other community resources, follow-up explanations of training workshop materials, providing home maintenance tips, etc.).
- Maintain an environment of appropriate confidentiality.
- Develop an annual plan and submit a budget to the board.

Family Support Plan

Appendix 1d

Plan Year _____ Habitat for Humanity

Strategic Assessment:

Family Support committee's Statement of Purpose:

These are the strengths of our Family Support program at present:

These are the needs of our Family Support program at present:

Action Plan:

Goal 1: _____

Action Steps	A. _____	Date Complete: _____	By: _____
	_____	Resources Needed: _____	
	B. _____	Date Complete: _____	By: _____
	_____	Resources Needed: _____	
	C. _____	Date Complete: _____	By: _____
	_____	Resources Needed: _____	

Goal 2: _____

Action Steps	A. _____	Date Complete: _____	By: _____
	_____	Resources Needed: _____	
	B. _____	Date Complete: _____	By: _____
	_____	Resources Needed: _____	
	C. _____	Date Complete: _____	By: _____
	_____	Resources Needed: _____	

Action Plan:(continued)

Goal 3: _____

Action Steps

- A. _____ Date Complete: _____ By: _____
_____ Resources Needed: _____
- B. _____ Date Complete: _____ By: _____
_____ Resources Needed: _____
- C. _____ Date Complete: _____ By: _____
_____ Resources Needed: _____

All financial resources required should be totaled and submitted to the board of directors to be included in the annual affiliate budget.

FAMILY SUPPORT COMMITTEE*Checklist**Appendix 1e*

The following is a list of process and protocol items this committee should have or be working to develop.

- _____ Job descriptions for:
 - _____ Chairperson
 - _____ S/A/F
 - _____ Maintenance Adviser
- _____ S/A/F orientation and training program
- _____ Homeowner education program
- _____ Clearly understood and well-defined communication system
- _____ Tracking system for homeowner from selection to closing
- _____ Clearly understood and detailed sweat-equity policy and tracking system
- _____ Well-defined payment procedures and delinquency plan
- _____ “Basic House Description”
- _____ Guidelines on design and decorating options
- _____ List of community resources
- _____ S/A/F manual
- _____ Homeowner manual
- _____ Mechanisms to ensure confidential handling of issues
- _____ Grievance policy and procedures

FAMILY SELECTION/SUPPORT

Appendix 18

Partner Family Summary

Family Members

Name	Relationship	Age	Employment

Date Approved _____

Current Housing:

Phone _____

Address _____

City _____

State _____

Zip _____

Length of Time There _____

Housing Condition _____

Details that may affect Sweat Equity

Expectations Shared by the Family that would be Helpful to the S/A/F

FAMILY SUPPORT COMMITTEE
Position Description

Appendix 1g

Position: Maintenance Adviser

Accountable to: Chairperson, Family Support Committee

Description:

The maintenance adviser via the family S/A/F assists with answering questions families have about house maintenance issues.

Expected Commitment:

1. A minimum of one year.
2. Attendance at monthly committee meetings.

Responsibilities:

1. Be willing to respond to calls from family S/A/F regarding maintenance issues that families are experiencing in Habitat homes. This is specifically applicable to the first year after house closing.
2. Discern whether the problem is:
 - a. Owner responsibility.
 - b. Habitat responsibility (see #4 below).
 - c. Covered by manufacturers' /installers' warranty. Emphasis to be placed on guidance and training of homeowner families to gain do-it-yourself knowledge.
3. Provide advice to S/A/F and homeowner families for problem resolution. Verify that problem is resolved.
4. Enlist the services of Building committee members when necessary to complete repairs.

Qualifications:

1. Understanding of Habitat for Humanity philosophy.
2. Working knowledge of basic home repairs.
3. Willingness to assist homeowner families.

FAMILY SUPPORT COMMITTEE

Position Description

Position: Chairperson of the Family Support Committee

Accountable to: Board of Directors

Description:

The chairperson, appointed by the board president, is committed to carrying out the stated purpose of the committee and Habitat for Humanity. The chairperson will supervise the work of the committee, delegate responsibilities to accomplish its goals and report back to the full board.

Expected Commitment:

1. Remain in service for a minimum of one year after which you may continue or train a board-appointed replacement.
2. Attend monthly committee meetings.

Responsibilities:

1. Call and preside over committee meetings.
2. Set the agenda for committee meetings.
3. Consult with the board of directors and past chairperson in choosing members for the committee; ask members to serve; outline committee responsibilities.
4. Prepare reports to the board on committee activities and actions.
5. Welcome and orient new committee members to their tasks and to the Habitat for Humanity ministry.
6. Delegate responsibilities to other committee members and encourage their full participation.
 - a. Coordinate work and see that it gets done.
 - b. Give credit and recognition for accomplishments.
7. See that committee proceedings are recorded and distributed to committee members and directors.
8. Attend meetings of the affiliate: annual meeting, fund-raising events, and participation on the work site.
9. Direct the writing of an annual report of all committee activities with recommendations for next year.
10. Direct the development of an annual plan and submit budget requests to the board.
11. Meet with your successor and transfer records, files, etc.

Qualifications:

1. Understanding of Habitat for Humanity philosophy and the desire to promote it.
2. Sensitivity to the challenges facing low-income families.
3. Understanding of the difference between “doing for” and “doing with.”
4. Ability to ensure the confidentiality of partner families.

NEW HOMEOWNER
Satisfaction Survey

Appendix 1i

1. How would you rate the quality of your house? (Please circle one)
Very low Just below average Just above average Very high
2. Was your home completed:
 Earlier than you expected
 About when you expected
 Later than you expected
3. What worries did you have before you were a homeowner?
4. What worries do you have now as a homeowner?
5. Do you feel that you have more or less free time? Why or why not?
6. Now that your house is built, do you plan on remaining active with Habitat? Yes No
If yes, please check any that apply:
 On-site volunteer
 Committee member
 Donor
 General volunteer
 Sponsor, advocate, friend
7. Did your experience with Habitat change your life in more ways than just a new place to live?
 Yes No
If yes, please explain.
8. Was your sponsor/advocate/friend helpful during this process? Yes No
If no, please explain.

9. Describe your relationship with the volunteers.
10. What was the one aspect of Habitat with which you were most satisfied?
11. What was the one aspect of Habitat with which you were least satisfied?
12. What comes to mind first when you think of Habitat for Humanity?
13. Was there any one individual who was particularly helpful? Yes No
- S/A/F
 - Paid staff
 - Board member
 - Site supervisor
 - Other _____
- Please explain.
14. If you had acquaintances you thought would be eligible, would you suggest to them that they apply for a Habitat home? Yes No
15. Overall, has your experience with Habitat been:
- Positive
 - Negative
- Please explain.
16. Any other comments, suggestions, questions, etc.?

FAMILY SUPPORT COMMITTEE
Position Description

Appendix 2a

HFH Volunteer Position: Family Sponsor/Advocate/Friend (S/A/F)

Accountable to: Chairperson, Family Support Committee

Description:

The S/A/F, as a member of the Family Support committee, is committed to carrying out the stated purpose of the committee and Habitat for Humanity. Primarily important is the support the S/A/F provides his or her partner family by empowering them through homeownership. The S/A/F recognizes the family as part of God's creation and relates to them holistically, respecting the values and individuality of each family member.

Training:

1. Each volunteer S/A/F will attend a one-day training session.
2. Ongoing training sessions will be provided as needed.

Expected Commitment:

1. Responsibilities begin when you are matched with a family and continue until one year after the family moves into their home.
2. Attendance at monthly committee meetings is expected.
3. The S/A/F may choose to discontinue involvement after his or her family term is complete or to renew by asking to be matched with a new family.

Responsibilities:

1. Build a rapport with the family you have been assigned.
2. Serve as a liaison between the family and Habitat to ensure that the family understands the requirements of becoming a Habitat homeowner:
 - a. Sweat equity.
 - b. Homeownership workshop attendance.
 - c. House plans and options.
 - d. Down payment requirements, payment procedures, legal documents of sale.
3. Search for opportunities to integrate the family into Habitat activities.
4. Involve the family in "building community" by meeting their prospective neighbors and other Habitat families.
5. Assist in media interviews. It is vitally important that the dignity and respect of the partner family be honored.
6. Mediate in times of conflict.
7. Encourage your family to tap into appropriate community resources.
8. Make two contacts per month. Provide the Family Support committee with a report which shares the family's sweat-equity status.

Appendix 2b

FAMILY SUPPORT COMMITTEE

S/A/F Volunteer Registration Form

Name (Last) _____ (First) _____

Spouse's Name _____

Address (Street) _____

City _____ State _____ Zip _____

Phone () _____ Date of birth _____

Occupation _____

Prior occupation(s) _____

Prior volunteer experience _____

Hobbies/Interests _____

Skills _____

Languages _____

Church affiliation _____

On the back of this form explain in 50 words or less why you would like to serve God, Habitat for Humanity and a homeowner family by being an S/A/F. Include any education or experiences that would impact this role.

Confidentiality Statement

Habitat for Humanity family S/A/Fs must respect the homeowner family's right to privacy and exercise confidentiality at all times. When it becomes necessary to disclose pertinent information regarding the homeowner family I must limit my discussion to the designated chair of the Family Support committee. I will be sensitive at all meetings and events to the dignity of my homeowner family and try to protect it. I understand that if I fail to exercise these responsibilities, it could result in my dismissal from the Family Support committee.

Signature _____ Date _____

(SAMPLE)

Appendix 2c

S/A/F Family Tracking Worksheet

INTERNAL DOCUMENT

(This form will need to be tailored to your affiliate's standard procedures, particular policies and organization. Sequencing of some steps may be different for your affiliate. Responsible parties will vary greatly among affiliates depending on whether they are all-volunteer or have paid staff. For example, in an all-volunteer affiliate, the Family Support chairperson or a committee member may take on responsibilities that belong to an executive director, Family Services coordinator or administrative assistant in other affiliates.)

Name of Family _____ Phone Number: _____

S/A/F: _____ Phone Number: _____

***The S/A/F is responsible for making sure steps toward closing are accomplished.
(Notify _____ when any step is completed.)***

**Items noted are important milestones for the family to complete.*

PRELIMINARY ITEMS

(Enter date)

___/___/___ *Board approves applicant family.

___/___/___ Family Selection committee member or staff person notifies family of board action.

___/___/___ Family Support committee receives a copy of the approved partner family summary from the Family Selection committee.

___/___/___ Family Support chairperson appoints an S/A/F and gives him/her a tracking worksheet.

___/___/___ S/A/F introduces him/herself to the partner family.

AS SOON AS POSSIBLE AFTER SELECTION

___/___/___ S/A/F picks up copy of homeowners manual from responsible committee member, staff or office. *(See Chapter 5, Homeowner Manuals)*

___/___/___ S/A/F organizes a meeting with the Partner Family, S/A/F, and others specified in affiliate policy. At this meeting (check as completed):

- Present the homeowner manual to the partner family.
- Review the Letter of Acceptance
 - *Have respective parties sign it.
 - S/A/F returns it to the HFH office or designated committee member to be filed.
 - S/A/F returns a copy to the family to be put in their homeowner manual.
- Family member(s) signs liability waivers.
- S/A/F returns liability waivers to office for filing.

- Review the Sweat-Equity Tracking sheets or other system for tracking sweat equity.
- Begin to develop individual plan and timeline for sweat-equity hours.
- Review a generic mortgage which remains unsigned and is left in the homeowner manual.

___/___/___ Plan is completed for sweat-equity hours. S/A/F keeps copy and delivers copy to other designated parties.

___/___/___ *Family completes first threshold of sweat-equity hours as set by policy (e.g., 25 hours).

___/___/___ S/A/F organizes a meeting with the partner family, a representative of the construction committee, the S/A/F and appropriate staff or committee members to:

- Discuss basic home description and the design of the specific home for the family.
- Complete home design and decorating form
 - S/A/F returns form to the HFH office or designated committee member to be filed.
 - S/A/F returns a copy to the family to be put in their homeowner manual.

___/___/___ *Family completes 75 hours. House construction is begun.

___/___/___ S/A/F reviews with family expenses they will have when they move into home: utility deposits, homeowners insurance, needed appliances, needed window treatments, etc.

APPROXIMATELY ONE MONTH BEFORE CLOSING

___/___/___ Designated person (staff or committee member) calls title company for a recheck on the possibility of liens or judgments on the family. (*See Affiliate Operations Manual: Family Selection, Page 5.5*)

___/___/___ Family Support chairperson is notified of status related to above check.

- If status is OK, proceed to next step.
- If status is not OK, the chairperson will arrange a meeting with family to resolve.

___/___/___ S/A/F organizes a meeting for partner family, S/A/F and designated staff, board or committee member to review:

- Mortgage.
- Payment procedures.
 - *Have respective parties sign it.
 - S/A/F returns a copy to the family to be put in their homeowner manual.

___/___/___ S/A/F organizes a meeting with the partner family, S/A/F, the Public Relations committee or designated staff member to plan the house dedication.

APPROXIMATELY TWO WEEKS BEFORE CLOSING:

___/___/___ S/A/F informs designated staff, committee or board member that the sweat-equity requirement has been met.

___/___/___ Homeowner insurance purchased and certificate of insurance filed by designated staff or

committee member.

___/___/___ The S/A/F asks designated staff, board or committee member to schedule closing. S/A/F helps determine the date and time of the closing when necessary parties can all be present.

___/___/___ S/A/F checks to see that the family has arranged for utilities.

___/___/___ Designated staff, committee or board member determines the final sale price and the amount of escrow and principle payments, prepares mortgage and sends to title company or other place of closing.

___/___/___ Construction representative, S/A/F and partner family go through home and develop a punchlist of uncompleted items.

___/___/___ Designated staff, board or committee member obtains final inspections and occupancy permit.

___/___/___ S/A/F reminds parties of closing appointment.

___/___/___ Construction representative calls in keys.

___/___/___ Keys to home, checkbook, camera, Partner Family and other necessary parties to sign are all at the closing.

___/___/___ *Home dedication.

AFTER CLOSING

___/___/___ *Family moves in—S/A/F should be sure to offer assistance.

___/___/___ Formal S/A/F relationship brought to close with exit letter (usually one year after occupancy/closing).

**Items noted are important milestones for the family to complete.*

MORE IDEAS ON BEING AN

S/A/F

Appendix 2d

This is not an exhaustive list

1. Enjoy yourself. Be natural. Take the initiative, but don't be overeager and don't smother the partner family.
2. Remember! This is all about "DOING WITH," not "FOR"!
3. Take extra time in the beginning! A newly approved family has many things thrown at them at once. Be available; stop by or call weekly.
4. Seek to develop a friendship. Use the same method you would use to establish other personal friends. Find out what you have in common. Suggest activities that you and the whole family can do together. HOWEVER, be respectful and sensitive if the family does not want a personal relationship. Like people in general, some partner families will be gregarious and social and some will not. Each family and its individuals have their own personalities, backgrounds, needs and gifts.
5. Take the first step to communicate and to understand.
6. Don't assume anything! Be up front, honest, compassionate and most of all humble. You have just as much or more to learn in the process and from the friendship as you have to offer.
7. Be supportive and available during the homeownership process.
 - Help facilitate transportation to the Habitat site or Habitat events, if necessary.
 - Help facilitate child care, if needed.
 - Help with confusing details.
 - Offer to help the family move into the house.
8. Practical ideas for being a friend, information source and advocate:
 - Give mom and dad a date. Babysit the kids for an evening.
 - Do some Habitat volunteer work together.
 - Plan a picnic with other families and their S/A/Fs.
 - Visit each other's church.
 - Attend Habitat for Humanity functions together.
9. Attend the Family Support committee meeting or S/A/F support meeting. This is your forum for resources and partnership training.
10. Be consistent once the family has moved in.
 - There may be minor maintenance problems when a family first moves into their new house. Sometimes minor repairs are needed because it is not until systems are up and running that problems are known. Assist the family in the problem-solving process. If you have any questions about what to do, call the Family Support committee chairperson immediately! For the first two weeks the family is living in their new home, make frequent contacts to see how things are going.
 - Continue to attend the Family Support committee meetings and report how your Habitat family is doing. What challenges have they faced? Is there a job change? Is there a financial crisis? Did the family follow through on manufacturers' warranties? Continue to use the committee as a help source in meeting your S/A/F responsibilities.

Appendix 2e

Partner Family Profile

SENSITIVE: FOR PERSONAL USE BY THE S/A/F—NOT FOR DISTRIBUTION

This form is designed to be used as a confidential record keeping tool for benefit when developing relationships. It also serves as your accountability mechanism.

Family Structure

Homeowner(s): Name: _____ Birth date: _____
Name: _____ Birth date: _____

Children:	Ages/Birth date:	School:
_____	____/____	_____
_____	____/____	_____
_____	____/____	_____
_____	____/____	_____
_____	____/____	_____
_____	____/____	_____

Relationship with children:

Special needs:

Homeowner parent(s): Name _____ Whose parent? _____
Name _____ Whose parent? _____
Name _____ Whose parent? _____
Name _____ Whose parent? _____
Name _____ Whose parent? _____
Name _____ Whose parent? _____

List any child's parents or grandparents not listed above:

Social Environment

Occupation:

Prior occupations:

Highest level of education attained and where:

Hobbies/Interests:

Skills:

Relationships with friends or other important people:

Social needs or concerns:

Other Comments, Questions Or Concerns

Appendix 2f

Partner Family Contact Record

SENSITIVE: FOR PERSONAL USE BY THE S/A/F—NOT FOR DISTRIBUTION

The Family Support committee may ask to see this for accountability purposes

Use this form to record information from your visits. It may be helpful to review information from previous visits as your relationship with the partner family develops. Some affiliates in their Family Support policy may allow the Family Support committee to ask for this record as a simple accountability mechanism. In all cases it should be seen as a confidential document, not to go beyond the use of the S/A/F, appropriate staff or Family Support committee.

Use the form to observe development in feelings about homeownership, maintenance or educational issues, special events or other items that may seem noteworthy.

Partner Family _____ **S/A/F** _____

Date of Contact _____ **Contact initiated by** _____

Type of Contact: (circle one)

Phone Your home Their home Training session Other _____

Notes:

Date of Contact _____ **Contact initiated by** _____

Type of Contact: (circle one)

Phone Your home Their home Training session Other _____

Notes:

Date of Contact _____ **Contact initiated by** _____

Type of Contact: (circle one)

Phone Your home Their home Training session Other _____

Notes:

Appendix 2g

Points of Completion for Dedications

1. Date and time are set. Coordinate with Building committee and family. Need to make plans for the program. Do this with the family and the S/A/F.
2. Check with partner family's pastor or clergy to see if they are available.
3. Decide on place of reception if not held at home (due to weather or other logistical problems). If not held at home, plans for securing a location are necessary (e.g., family's church).
4. Refreshments are needed—coffee, punch, cookies, etc. Family should help with this. Other partner families could be contacted to bring goodies.
5. Arrange to hang dedication banner, if one exists. If one doesn't exist, consider making one.
6. Arrange to pick up dedication Bible.
7. Consult with family and decide on music. Make arrangements for musicians and song sheets if necessary.
8. Contact people for speaking:
 - President for welcoming remarks.
 - Clergy or pastor for house blessing and prayers.
 - Executive director or other Habitat people for presentations—house manual and keys.
 - Future homeowner for scripture reading.
 - S/A/F or committee member for Bible presentation.
9. Send press releases and other announcements of dedication.
10. Print program.
11. Appoint contact and spokesperson for media. Media must be greeted at the site and assisted with interviews.

Appendix 2h

Media Events

TIPS FOR AN S/A/F

Meet the Press

1. Brief yourself and your family on the ministry of Habitat.
 - a. Habitat is an international organization.
 - b. Habitat is an ecumenical, Christian, nonprofit housing ministry.
 - c. Habitat builds and renovates homes with volunteers and the partner family.
 - d. Habitat sells homes to qualified families.
 - e. Habitat does not make a profit or charge interest on the homes.
2. Not everyone in the family needs to talk to reporters.
3. Before going “live” before a camera, it is OK for the family to ask what kinds of questions are going to be asked. It is also helpful to go through the Habitat basics with the reporter before being interviewed.

Meet the People

1. As the S/A/F, you will be asked to introduce the family at the house dedication. You may also be asked to introduce the family at other events.
2. At dedications the family will be given an opportunity to speak. They may wish to prepare for this since it is often an emotional time. Some families write down what they want to say. Sharing memories of the building of their home, thank you's, etc., can be said within a few minutes. All or just one member of the family may share.
3. At all Habitat functions, whether it is related to your family's home or not, take time to talk with your family so they feel welcome. We are about building community. Introduce your family to other people you know at the event. Take an interest in the family or friends your family may have brought along to the Habitat get-together.

(SAMPLE)*Appendix 2i*

S/A/F Manual

TABLE OF CONTENTS

Contacts

Affiliate Contacts/Directory
(board/committee list, office, etc.)
Family Partner Contact Information
Application Summary
Active Files:
 Current Tracking Worksheet
 Current Sweat-Equity Records
 Current Partner Family Profile
 Current Partner Family Contact Record
 Other Current Checklists

Founding Documents

Mission Statements (Affiliate and HFHI)
Affiliate Covenant
Affiliate Organizational Chart
Volunteer Grievance Procedure

S/A/F Position and Responsibilities

S/A/F Position Description
S/A/F Confidentiality Statement
More Ideas on Being an S/A/F

S/A/F Tools (original blank copies)

S/A/F Position Description
Partner Family Profile
Partner Family Contact Record
Points of Completion for Dedications
Media Events

Family Support Policies

Family Support committee Mandate
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Understanding Sweat Equity
Sweat-Equity Planning Calendar
Sweat-Equity Timeline
Sweat-Equity Progress Chart
Sweat-Equity Tracking Sheet
Sweat-Equity Status Report

Payment Procedures
Delinquency Plan
Basic House Description
House Design and Decorating Information
Release and Waiver of Liability Forms
Emergency Medical Information
Punchlist
On-Site Orientation Checklist

Homeowner Education

Homeowner Education Curriculum
Home Maintenance Guide

Legal Documents and Reference

Letter of Acceptance
Sample Mortgage
Family Selection Application (blank)
Family Selection Procedures

Community Resources

Agencies and Organizations
Civic Clubs and Organizations
Support Groups

Appendix 2j

S/A/F Removal Procedure

Steps to follow in determining the necessity of S/A/F removal

1. The partner family or S/A/F contacts the Family Support committee chairperson and asks for a review, or the committee itself may initiate the review.
2. The chairperson calls a meeting with the S/A/F, the partner family and at least two other committee members.
3. Using the S/A/F position description and the responsibilities outlined on the S/A/F Family Tracking Worksheet, the parties present review the S/A/F's performance.
4. Chairperson leads discussion and mediation over points in question.
5. If an agreement is reached by all parties regarding a change in behavior, the agreement is written and signed.
6. If an agreement is not reached and a working relationship cannot be developed, the Family Support committee chairperson makes the removal decision and informs the S/A/F and family.

(SAMPLE)

Appendix 2k

S/A/F Exit Letter

[Date]

Dear [Homeowner Name]

It's hard for me to believe that one year has passed since we celebrated the dedication of your house. At Habitat, we know you have been very busy making it your family's home. We are confident that my official relationship as your S/A/F can be brought to closure.

While my involvement with your family is changing, you need to know that I am available. If at any time you or our affiliate feels the need for a formal relationship, we can reinstate an S/A/F for you.

Since the day you mailed in your application, Habitat for Humanity has been working to help you realize your dream of owning your own home. You have done a tremendous job through your hard work on your house and your responsibility in maintaining and paying for this important investment.

We congratulate you. We rejoice with you. And we will continue to pray for you. We also hope you will choose to continue your work as a volunteer with Habitat for Humanity so that other families can realize their dreams. As always, feel free to contact us with any additional concerns.

In Christ,

[S/A/F Signature]

[S/A/F Name]

Appendix 21

Congratulations!

_____ Habitat for Humanity recognizes that

Homeowner Name

- has completed 300 Sweat-Equity hours
- has completed homeownership education
- is making regular house payments
- and is a partner with us.

_____ (Date)

_____ Board President

_____ Family Support Committee Chair

FAMILY SUPPORT COMMITTEE
Position Description

Appendix 2m

Position: Family Services Coordinator

Accountable to: Executive Director

Description:

The purpose of this position is to manage the affiliate's procedures for the selection of homeowner families, the sale of homes and the programs designed to support families after they have been selected.

Supervision:

The Family Services coordinator supervises the volunteer S/A/Fs and coordinates the work of the Family Selection committee and the Family Support committee.

Responsibilities:

1. Administrative
 - a. Provide staff support to and manage the documentation of the homeowner selection process.
 - b. Provide staff support to Family Selection committee.
 - c. Provide staff support to Family Support committees and S/A/F.
 - d. Monitor Family Support Program budget and participate in the development of funding proposals for the Family Support Program.
2. Program
 - a. Provide program development for family support/self-sufficiency, including the areas of home maintenance, payment timelines, family financial management and homeowner mutual support.
 - b. Provide referral resources as appropriate to homeowners and S/A/Fs.
 - c. Facilitate regular contact with all Habitat families.
 - d. Encourage opportunities for ongoing participation of homeowners in the ministry.
3. Other
 - a. Participate in professional development of staff and volunteers.
 - b. Communicate and collaborate with other staff regarding issues homeowners raise with Habitat, including construction, home repair, financial and sweat-equity problems.

Qualifications:

1. Two years' experience as volunteer or staff with Habitat for Humanity or other community-based not-for-profit.
2. Two years' experience in working with low-income families.
3. Two years' experience in working with volunteers.
4. Relevant experience in training and program development.
5. Ability to communicate clearly in written and oral presentations.

(SAMPLE)

Homeowner Newsletters

Appendix 2a

Neighborhood

June 1993



For Charlotte Habitat Homeowners

PROGRAMS FOR PRESCHOOLERS

It's not too early to think about school next year for the little ones. Head Start is for those children who are 3 or 4 (4-year-olds have priority). It is held at various locations in the city and is for families with low incomes. There is limited space for children so register now to try to make sure your child can take advantage of this opportunity to learn. The number to call is 376-9401 and runs from September to June.

There is also a program administered through the Charlotte-Mecklenburg Schools. Chapter 1 serves children who are 4-years-old who are in need and who live in a Chapter 1 area. Call the Parent Resource Center at 343-5822 to schedule an appointment for screening which will be done through the month of June. But call now if you're interested—screening dates are filling up fast.

JOHNSTON YMCA A GOOD BARGAIN

Looking for good and inexpensive activities for the kids this summer? You can find it at the Johnston YMCA where they'll be under supervision but free to play too. Membership for a youth 17 and under is \$25 a year or \$3 per month. The best bargain is a family membership for \$75 per year. Individual memberships for adults are also available for \$65 per month.

PLEASE WELCOME THESE NEW HABITAT HOMEOWNERS!

Jessica Gatewood on Seigle Avenue
 Zenobia Hines on Parson Street
 Jackie Beatty on Kenney Street
 Pam Jackson on Pegram Street
 Melvin and Henrietta Sellers on Davidson
 Melissa Pettus on Kenney Street
 Teresa Walker on Kenney Street

KNOW ANY GOOD HABITAT APPLICANTS?

We've noticed how many of you who are homeowners already are either related or good friends before you move in to this program. We're looking for people just like you to become applicants and future homeowners. Before this year our rules restricted applicants to specific zip codes; now the only residence requirement is that an applicant must live within the Charlotte city limits. One adult in the home must be employed and there must be at least one child under the age of 15 in the home. Be sure to give your good friends and relatives our name and phone number to set up an appointment to make an application. The number is 376-2054.

ST. FRANCIS JOBS PROGRAM

Worried that you can't get a job without a high school diploma? Are you between the ages of 18 and 24? Are you looking for a way you can get back in school and graduate? Try the St. Francis Jobs program.

There are two centers to work from. Call C.J. or Linda at Christ the King—377-5371 or Mark at Walls Memorial AME Zion Church—358-0469. The summer program starts on June 9 (but it's not too late to get in on it now) and the fall quarter begins Sept. 6.

FREE CAMP FREE CAMP FREE CAMP

Register NOW for a free camp to be held from June 28 through August 14 at Villa Heights Elementary School. This is for kids ages 5–12 and will be held every day from 9 a.m. to 4 p.m. Lunch and a snack will be provided but parental involvement is necessary. This will be available for 100 kids from the Belmont area and 100 from the Optimist Park/Villa Heights area. Contact Betty Hairston at Christ the King—334-3097

(SAMPLE)

Homeowner Newsletters

Notitas de Exodo

16 DE MARZO 1998

LUNES

5:00 Comité de Colaboración en Nuestro Centro

MARTES

4:00 Comité de Selección de Familias en Nuestro Centro

MIERCOLES

9:30 am Bingo para toda la comunidad en Nuestro Centro Marta y María

JUEVES

6:00 Junta para la Mesa Directiva y todos que están interesado en participar como miembro de la Mesa

Si Alguno dice que está en la luz, pero odia a su hermano, todavía está en la oscuridad. El que ama su hermano vive en la luz, y no hay nada que lo haga caer en pecado...Hijitos míos, que nuestro amor no sea solamente de palabras, sino que su demuestre con hechos. 1 Juan 2:9-10, 3:18

FELICIDADES

Felicidades a Santo Emmanuel Melchor, quien cumple años este Sabado 21 de Marzo. Emmanuel ha ayudado al programa de Exodo en la obra, tambien con Notitas y con la contabilidad. Era muy buen estudiante cuando asistió a las clases de ARISE también. ¡Que pases buen día!

VISITANTES

La semana pasada pasaron por Muñiz algunos visitantes de Wisconsin. El Equipo de ARISE les enseñó Nuestro Centro y compartieron con ellos sobre los programas que hay para la comunidad. Este Martes 17 va a venir mas visitantes, pero esta vez son de North Dakota. También hubo junta en ARISE el Viernes pasado sobre Tuberculosis. Tienen mas juntas de salud y otras cosas planeadas. Favor de leer Notitas o pasar por ARISE para el horario.

BINGO

¡¡Que tiempo hemos tenido estos días!! tan feo el Sabado pasado que ARISE tuvo que posponer el Bingo otra vez. Ojalá haga buen tiempo este Miercoles. A las 9:30am va a empezar el Bngo de ARISE a Nuestro Centro Marta y María. Se vender 3 cartas pro \$3.00. Llegue con hambre por que van a tener menudo, tostadas, nachos pepinos y cocas tambien. Nos vemos este Miercoles a las 9:30am. ¡Buena suerte!

¡GRACIAS!

Gracias a todos que ayudaron a entregar Notitas a tiempo la semana pasada. No se olviden de que si alguien de su familia cumple años o si tiene un chiste, tiene que avisarnos. Favor de dejar una nota en la puerta de la oficina de Exodo, dentro de Nuestro Centro Marta y María, o hablar al 781-0157 y hablar con Amy.

ESTUDIANTES DONARON DINERO A HÁBITAT

Mucha gente que ha trabajado en la obra y conoce a los estudiantes y maestros de St. Joseph Academy en Brownsville. Estos estudiantes siguen apoyando a nuestro ministerio de viviendas. Normalmente todo tienen que vestirse en uniforme, pero de ves en cuando permite que se vistan en lo que quiera cada estudiante que paga un dolar. Este día 430 estudiantes pagaron \$1.00 para poner sus shorts y playeras. La semana pasada Exodo recibió un cheque para \$430.00. Donaron todo el dinero recaudado este día Habitat-Exodo. También el profesor y su familia nos mandó otros \$20.00 Habitat-Exodo le da las gracias al Señor por el apoyo que hemos recibido de ellos, y por las amistades que tenemos con todos ellos.

(SAMPLE)

Appendix 20

Homeowner Organization

INTEREST SURVEY

Dear [Homeowner Name]

Several Habitat for Humanity homeowners have indicated an interest in organizing a homeowner organization. We would like to know your ideas and feelings concerning this topic.

Habitat homeowner organizations can provide a number of things:

- A way for homeowners to organize and help each other, sharing equipment such as yard tools or resources such as child care.
- An opportunity to get to know each other better.
- A forum for discussing concerns about the neighborhood that could be presented to local government.
- A forum for generating ideas that will help Habitat improve its family selection or family support programs.
- A means for building leadership, raising funds or taking on other activities that would help the ministry of Habitat.

Please take the time to fill out the bottom half of this page and bring it to the Habitat office, or mail it to us at the address below.

Thanks,

[This could be signed by the chairperson of the Family Support committee, the executive director, homeowners already interested in the idea or others.]

Would you be interested in being a part of a homeowner organization? Yes No

If yes, please answer the following:

How often should the group meet?

- Monthly
- Quarterly
- Other _____

Would you be willing to help get the organization started by coming to a planning meeting? Yes No

Other ideas/comments?

Your name _____ Phone number _____

Mail to: _____

(SAMPLE)

Appendix 3a

Understanding Sweat Equity

Habitat for Humanity is an ecumenical, nonprofit Christian ministry involved in housing and community building. Habitat builds and renovates homes in partnership with potential homeowners, volunteers and donors. Principal payments on no-interest mortgages are added to the revolving "Fund for Humanity" in order to construct or rehabilitate more homes in the community.

One of the most vital elements of the Habitat ministry is the partnership between new homeowners and the local Habitat affiliate. The most important connection between partner families and Habitat is sweat equity. "Sweat equity" refers to the actual hands-on physical involvement of partner families.

Sweat-equity hours are in no way part of or in place of any down payment or monetary contribution toward the home or the affiliate. The contribution of this labor shall be without payment of any wages or fiscal reimbursement even if the family, for whatever reason, forfeits eligibility to purchase a home from Habitat. Sweat equity is designed to meet three important goals:

- 1. Sweat Equity Builds Partnership.** The goal of sweat equity is to provide opportunities for meaningful interaction between partner families, affiliate representatives and Habitat volunteers. Habitat for Humanity is not only about building houses; our mission extends to uplifting families and building community. The best way for partner family and volunteers to get to know one another is to work alongside each other.
- 2. Sweat Equity Builds a Sense of Pride.** Habitat for Humanity is not a charity or a give-away program. We offer a hand up rather than a handout. Habitat for Humanity works with, rather than for, families in need to build their own homes and a brighter future.
- 3. Sweat Equity Builds Skills and Knowledge.** The sweat-equity program is designed to offer new homeowners a wide variety of opportunities to gain skills and knowledge that will help them successfully adapt to their new home. On the building site, partner family members will gain a real understanding of the construction of their home and maintenance issues they will face after occupancy. The homeowner education series offers valuable information to partner families.

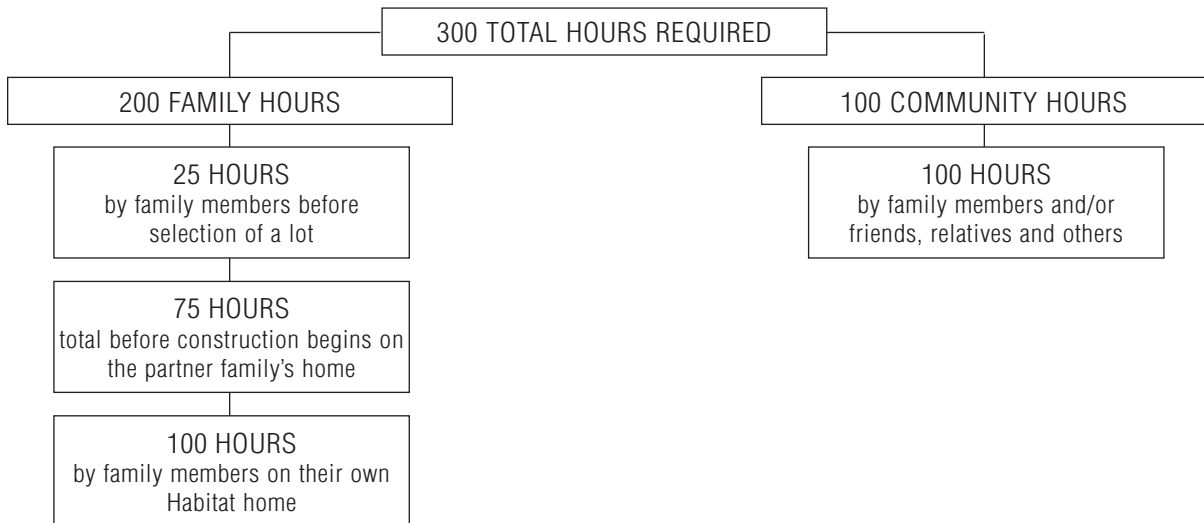
Families who partner with HFH are required to put in a minimum of 300 hours of sweat equity before moving into their new home. A breakdown of those hours and a list of tasks which can qualify as sweat equity are on the following page. The partner family and their sponsor/advocate/friend (S/A/F) will work together on a plan for completing the 300-hour sweat-equity requirement. All sweat-equity opportunities will then be approved and scheduled through the Habitat office. Each partner family will be issued a set of tracking forms for

logging sweat-equity hours, and will be responsible for having the construction supervisor, the S/A/F or another Habitat representative sign the forms each time sweat-equity hours are completed. It is important for partner families to keep these logs up to date and on hand; lost tracking documents or unrecorded hours will not count toward the 300-hour total.

(SAMPLE)

Appendix 3b

Sweat-Equity Flow Chart



At least 200 hours must be contributed by the approved applicant family, 75 prior to breaking ground on their own home. Partner families are encouraged to solicit up to 100 hours of help from other family members, friends and colleagues. All hours exceeding the 100-hour limit will be considered volunteer hours.

Sweat-equity hours can be earned for a wide variety of projects and activities **with prior approval by the Habitat affiliate**. In addition to the required involvement in homeowner education classes and construction work, other opportunities for acquiring sweat-equity hours include:

1. Attending optional homeowner education classes.
2. Doing mailings and other clerical work at the Habitat office.
3. Maintaining vacant Habitat properties.
4. Making necessary Habitat phone calls.
5. Preparing and serving food to volunteers.
6. Writing thank-you notes.
7. Working as a Habitat committee member.
8. Maintaining a clean, safe work site.
9. Cleaning and organizing Habitat tools and equipment.
10. Raising funds and doing public-relations activities.
11. Providing child care for other Habitat homeowners.
12. Participating in Habitat special events (groundbreakings, house dedications, etc.).
13. Working on neighborhood projects with Habitat or Neighborhood Associations.
14. Participating in other community service activities or self-development activities.

Appendix 3e

Potential Sweat-Equity Opportunities

1. Workshops on such topics as budgeting and maintenance. Some affiliates give 2-for-1 hours toward sweat-equity.
2. Habitat office work, homeowner association meetings, fund-raisers, food preparation, cleanup, etc.
3. Work by friends, relatives, coworkers and fellow church members. This is usually limited to 30–40 percent of the total hours required and must be done by people recruited by the partner family. Partner families may not solicit sweat-equity hours on the job site.
4. The partner family's sponsor/advocate/friend can contribute a limited number of hours; usually no more than 10 percent of the total required. No Habitat staff may contribute hours.
5. Allow the partner family to send thank-you cards (provided by affiliate) to sponsors and volunteers.
6. Take families to speaking engagements to talk or to help.
7. Building on the construction site several nights a week until 9 p.m. during the summer. This allows more than just Saturday for working adults but does require supervision by the affiliate.
8. Allow babysitter time while the adults are on the job site. Usually given on a 1-to-1 basis. If, for example, a person works seven hours on a Saturday and has to get a baby-sitter, she/he gets an additional seven hours sweat equity for a total of 14.
9. Home Depot or Lowe's or other home improvement classes. Again, can be on a 2-for-1-hour basis.
10. Depending on distance, reach an agreement whereby your partner families can work on homes being built by another affiliate.
11. Time worked at other nonprofit organizations or civic work.

Note: These are suggestions and each affiliate should review its own sweat-equity guidelines for appropriateness of any considered for use by the affiliate.

(SAMPLE)

Appendix 3d

Sweat-Equity Planning Calendar

Family Name _____ Date of Report _____

Sweat-Equity Hours Completed to Date:

Preconstruction hours _____/75
 Construction on own home _____/125
 Additional construction or other approved tasks _____/100
 Total _____/300

Sweat-Equity Remaining:

Partner family must complete an additional _____ sweat-equity hours by _____

Up to _____ of those _____ starting total hours may be contributed by friends and family members.

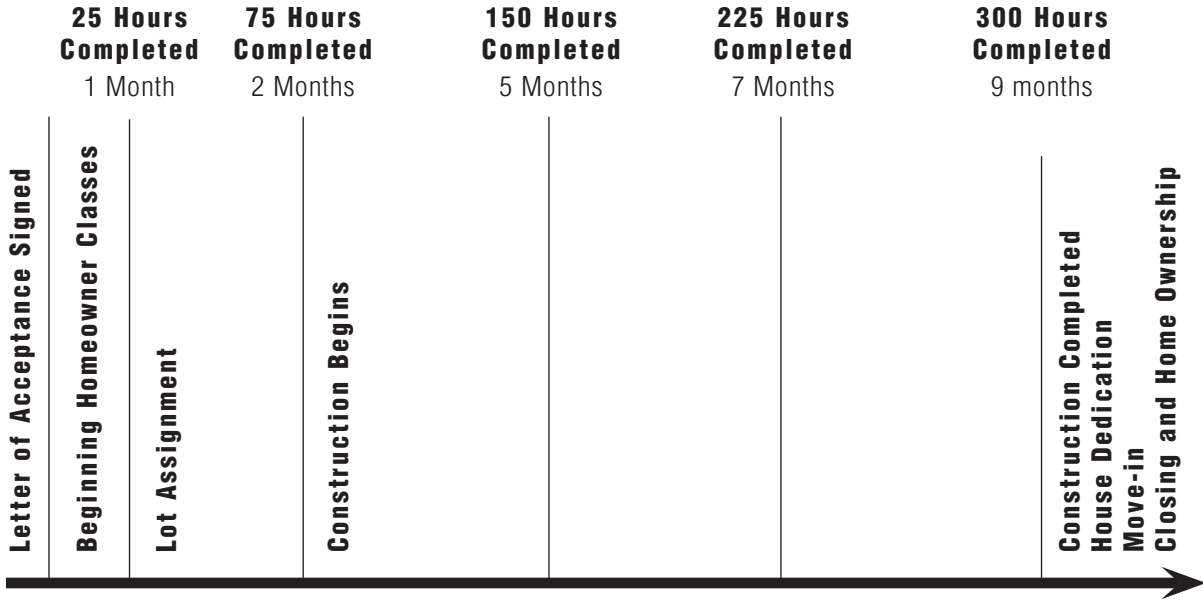
	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	
Starting total of hours:								Actual hours this week:
Goal for week:								Ending total of hours:
Starting total of hours:								Actual hours this week:
Goal for week:								Ending total of hours:
Starting total of hours:								Actual hours this week:
Goal for week:								Ending total of hours:
Starting total of hours:								Actual hours this week:
Goal for week:								Ending total of hours:
Starting total of hours:								Actual hours this week:
Goal for week:								Ending total of hours:
Starting total of hours:								Actual hours this week:
Goal for week:								Ending total of hours:

(SAMPLE)

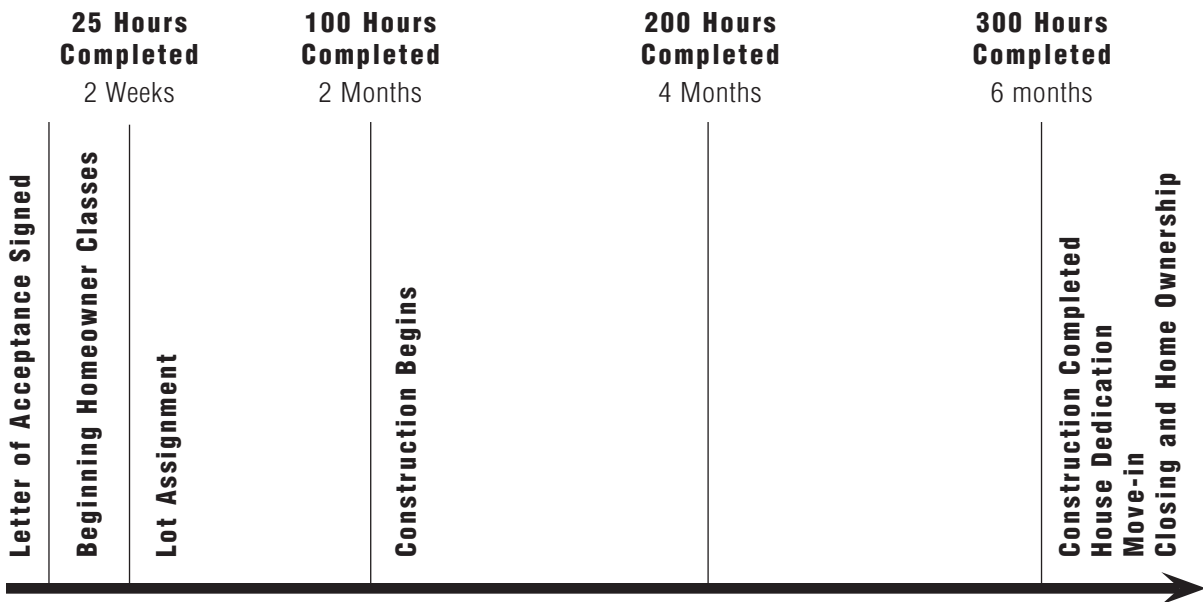
Appendix 3e

Sweat-Equity Timelines

Nine-Month Construction Period



Six-Month Construction Period

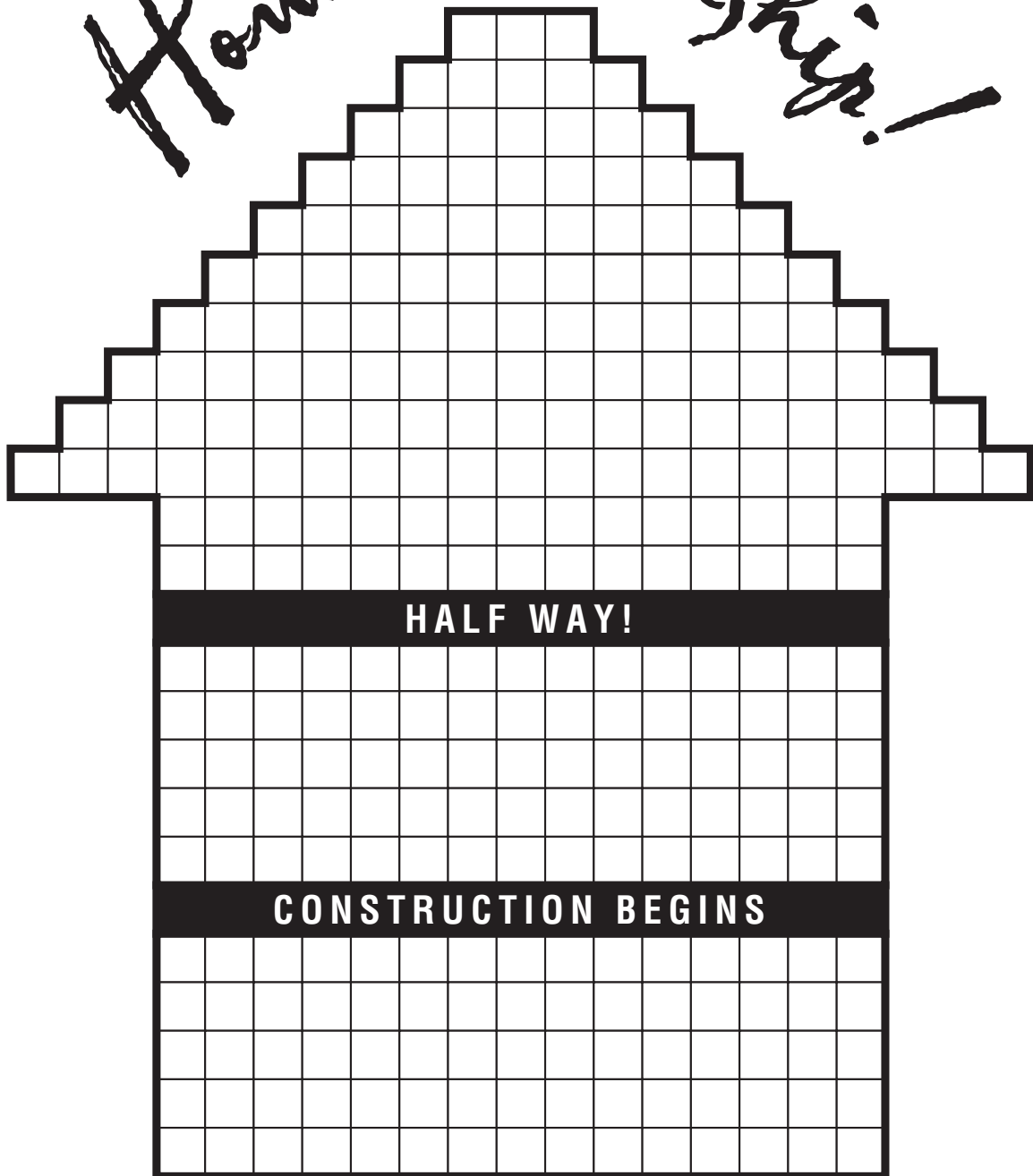


(SAMPLE)

Appendix 3f

Sweat-Equity Progress Chart

Home Ownership!



Appendix 3i

FAMILY SUPPORT COMMITTEE

Sweat-Equity Blitz Build Check List

At Least 12 Months Prior to Build

- Meet with Family Selection committee to finalize selection schedule for blitz build partner families.
- Develop plan for training covenant church, corporate sponsors and S/A/Fs.
- Develop sweat-equity timeline for blitz builds including a variety of opportunities to earn sweat-equity hours prior to build.
- Develop and present support plan to the board of directors.

Six to 12 Months Prior to Build

- Recruit and train S/A/Fs for partner families.
- Meet and get acquainted with new partner families and assess their different support needs and circumstances.
- Assign S/A/Fs to partner families.
- Hold orientation session for S/A/Fs and partner families to explain the blitz build process.
- Partner families begin sweat-equity.

At Least Six Months Prior to Build

- Begin homeownership education classes for partner families.
- Have families meet with Building committee to select house plan and design options.
- Partner families continue sweat equity; take special care to offer families ample time and opportunity to complete hours.
- Work with Building committee to develop plan for participation of partner families on the blitz build work site.

Two to Six Months Prior to Build

- Monitor sweat-equity progress closely to ensure steady progress toward build date.
- Partner families (S/A/Fs may assist if necessary) work with employers, others to arrange schedule to accommodate participation in construction during blitz build week.
- Follow up on move-in plans with partner families and S/A/Fs.
- Begin planning house dedication.
- Neighborhood picnic to begin developing relationships.

One Month Prior to Build

- Partner families and S/A/Fs attend all construction volunteer meetings prior to build.
- Moving plans in place.
- Second S/A/F selected and trained to provide relief assistance after build as necessary.
- Picnic or gathering for final planning (optional).

Blitz-Build Week

- Everyone pitch in!

Two Months After Closing/Occupancy

- "Afterglow" with whoever wants to celebrate and reminisce.

(SAMPLE)

Appendix 4a

Partner Family/Homeowner Publicity Release

This release, executed on this _____ day of _____, year of _____,
by _____

(collectively the “homeowner” or “partner family”) in favor of Habitat for Humanity International (“Habitat”) and its affiliates.

Partner family/homeowner does hereby grant permission to Habitat to publish information relating to partner family/homeowner’s and partner family/homeowner’s children’s participation with Habitat for Humanity programs. In addition, partner family/homeowner does hereby grant and convey all right, title and interest in any and all photographic images and video or audio recordings made by Habitat, including, but not limited to, any royalties, proceeds or other benefits derived from such publications, photographs or recordings.

I am executing this release on behalf of myself and the following minor children:

IN WITNESS WHEREOF, partner family/homeowner has executed this Release as of the day and year first above written.

Homeowner _____ Witness _____
Address _____

Homeowner _____ Witness _____
Address _____

(SAMPLE)

Appendix 4b

Letter of Acceptance

Caution: This sample document is intended to be used as an example only. Certain provisions contained herein may not be suitable for a particular affiliate or state. **All legal documents should be reviewed by the affiliate's attorney.**

[Date]

[Name of Applicant]

[Address]

[City, State, Zip Code]

Dear _____:

This letter is to inform you that you have been selected to purchase a house which will be constructed by you and by Habitat for Humanity of _____ (hereafter referred to as Habitat for Humanity). During the recent visit to your home by Habitat representatives, Habitat for Humanity's partnership housing program was explained to you and your family. This letter only serves to review those discussions. This letter is not a contract because it only states our mutual understanding and it lacks the specific elements needed to form a contract (i.e., price of the home, time when construction will be completed, specific plans for the house, etc.).

Prior to Habitat for Humanity agreeing to sell you the house, you and your family will need to have satisfied the following requirements:

1. To have paid a cash down payment in the amount of \$_____ which is refundable if you and your family fail to meet the requirements of the partnership housing program.
2. To work at least _____ "sweat-equity" hours per adult (18 years or older) as a Habitat partner (total "sweat-equity" requirement per family will not exceed _____ hours). The sweat-equity requirement can be fulfilled by you and your family performing various jobs at Habitat. Extended family and friends may complete up to _____ hours with you. Habitat for Humanity will not pay you or compensate you for any of these "sweat-equity" hours in the event that you and your family decide to leave the Habitat partnership or your application is otherwise terminated.

Our volunteers work on construction _____ and _____ from ____ a.m. to ____ p.m. You and your family are welcome to work during these hours whether or not you are skilled in

construction work. In addition, we may be able to provide opportunities for you to volunteer in other ways. In order to schedule your hours, you must contact _____ at least _____ day(s) before working.

3. To attend a series of _____ prospective homeowner workshops that will cover many topics relating to homeownership.

Habitat for Humanity will not begin construction of your house until you have worked at least _____ "sweat-equity" hours. In the event that you decide not to continue working with Habitat for Humanity we will refund any down payment you have made, but we will not reimburse

or otherwise pay you for any sweat-equity hours.

However, your acceptance as a Habitat for Humanity partner family is based on the information contained in your application. In the event that Habitat for Humanity determines that the information contained in your application was materially inaccurate or if there is a materially negative change in your financial situation, (such as the loss of employment), Habitat for Humanity reserves the right to postpone your selection as a partner family. You should notify Habitat for Humanity as soon as possible if there is a significant change in your financial situation. Habitat for Humanity is committed to working with its partner families when they experience difficulties.

This letter is to help you understand what is involved in Habitat for Humanity’s partnership ministry. By acknowledging this letter, you are indicating that you understand this partnership and that you will complete the above requirements. Also, you are agreeing to become involved as a partner in the ministry of Habitat for Humanity.

By signing this letter, Habitat for Humanity is indicating that we will work with you in developing a plan for a simple, decent home for you and your family. At the appropriate time we will begin to review with you the possible cost of the home, the time when construction will begin and hopefully be completed, and other matters. In addition, Habitat for Humanity will share where your new house will be built. Once there is a plan and once you have made the _____ cash down payment and worked the necessary _____ sweat-equity hours, Habitat for Humanity will work with you to begin the construction of your house.

Houses constructed by Habitat for Humanity are built with your labor and with volunteer labor. In addition, many materials and the money used to build your house have been donated. While Habitat for Humanity will make reasonable efforts to complete the house in accordance with the plan, it is unable to promise that all houses will be built according to the plan or that all houses will be built. Therefore, Habitat for Humanity of _____ cannot guarantee completion dates or the total selling costs of the houses it builds.

Habitat for Humanity will agree to sell a home to you and finance the purchase price on a no-interest basis upon completion. Your deed will contain a right of first refusal that will allow Habitat for Humanity to repurchase your house in the event you decide to sell it in the future. In addition, other legal documents will be prepared and signed.

When you move into your new house, we will provide you with a schedule of monthly house payments. These monthly house payments will include payments for insurance, property taxes and the mortgage. Habitat for Humanity will hold a mortgage on the house which will be released when you have finished making all of your house payments.

You and Habitat for Humanity of _____ both understand that we must complete the requirements set forth in this letter and that we need to live up to the spirit of Habitat for Humanity’s partnership housing program. If you are unable to meet these requirements, we will not be able to continue the partnership with you.

Sincerely,

[Name]

[Title]

Read and understood this _____ day of _____, year of _____.

Prospective Homeowner _____

HABITAT FOR HUMANITY INTERNATIONAL
House Design Criteria

Appendix 4e

As stated in Habitat's Affiliate Covenant, affiliates' construction of houses should reflect the Habitat philosophy of building simple and decent houses as defined in the Habitat house design criteria.

1. The living space provided, not including stairwells (except to a basement) and exterior storage, should not be more than:
 - 900 square feet for a two-bedroom house.
 - 1,050 square feet for a three-bedroom house.
 - 1,150 square feet for a four-bedroom house.
2. The basic house should have only one bathroom. This may be compartmentalized for increased usefulness or additional baths may be added by the family as part of their budget (see next criteria).
3. Families should have an opportunity to individualize the design of their houses as much as possible. A budget should be established with a predetermined limit (e.g., \$1,000) to allow the family to personalize the house with such things as picture windows, fencing, half bath, etc.
4. Each house should have a covered primary entrance.
5. When feasible, at least one entrance to the house should be accessible to persons who have difficulty with mobility.
6. All passage doors, including the bathroom door, should be 3'-0" doors. Hall should be 3'-4" minimum from frame to frame. These standards allow for simple access for people with disabilities and for elderly people. And they increase the cost only slightly. Further adaptations may be needed if a family member is disabled.
7. Homes should have no garages or carports.

Note: Although rehabilitation projects may provide a set of circumstances in which some of the above guidelines cannot be met, affiliates should maintain the intent and spirit of the guidelines when determining the specifics and extent of the proposed rehabilitation.

(SAMPLE)

Appendix 4d

House Design and Decorating Information

(TO BE COMPLETED SIX WEEKS PRIOR TO THE FIRST DAY OF CONSTRUCTION)

Partner family: _____ Phone number: _____

Address: _____ City: _____

S/A/F: _____ Phone number: _____

House sponsor (if applicable): _____

1. Design selection

_____ of bathrooms Plan _____

2. Special Design Considerations (Note any special requirements here)

3. Decorating information

a. Exterior:

Siding color: _____ Trim color: _____

Roof color: _____

b. Interior:

Wall and ceiling color: _____

Trim color: _____

Flooring choices:

Type: _____

Color: _____

4. Flex-money option

Each family also has \$ _____ available for particular needs.*

It must be spent on the following:

(Affiliate should list below the possible options and their values.)

Item	Value
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
Total	_____

*The flex-money option cannot be “cashed in” or applied to outstanding debts.

WE THE UNDERSIGNED AFFIRM OUR AGREEMENT TO THESE DECISIONS.

_____	_____
Building Committee Representative	Date

_____	_____
Partner Family Representative	Date

_____	_____
S/A/F	Date

(SAMPLE)*Appendix 5a*

Homeowner Education Curriculum

All classes are 90 minutes in length. Classes are open to both Habitat homeowners and partner families.

Required Classes for Partner Families

1. Habitat History and Philosophy—Taught by affiliate president and a Habitat homeowner.
2. Becoming a Habitat Homeowner—Taught by Family Support committee chairperson and a Habitat homeowner.
3. Budgeting Skills—Taught by a representative from the Consumer Credit Counseling Service.
4. Homeowner Maintenance 1 (General)—Taught by Habitat construction supervisor.
5. Home Safety—Taught by representative of fire department and/or local emergency service.
6. Homeowner Maintenance 2 (Electrical and Plumbing)—Taught by local plumber and electrician.
7. Being a Good Neighbor—Taught by a Habitat homeowner and a representative from a local neighborhood organization.
8. On-Site Orientation—Habitat construction supervisor, S/A/F and partner family.
9. Getting Ready for Closing—Taught by Habitat affiliate's attorney.

Optional Classes

1. Preparing a Will
2. Lawn Maintenance
3. Energy Conservation
4. Communication Skills
5. Interior Design
6. Do's and Don'ts of Moving

(SAMPLE)*Appendix 5b*

On-site Orientation Checklist

Plumbing

- _____ 1. Instruct in the use of faucets (emphasize cleaning of aerator) and show water shutoff valves.
- _____ 2. Instruct in use of shower and tub drain.
- _____ 3. Hot water heater (gas):
 - _____ a. Pop-off valve and line.
 - _____ b. If water not hot, check pilot first.
 - _____ c. Always turn off gas if draining tank.
- _____ 4. Show main house water cutoff.

Electrical

- _____ 1. Show buyer which plugs are switch-controlled.
- _____ 2. Correct size light bulbs stamped on fixtures.
- _____ 3. Show main circuit breaker.

Heating System

- _____ 1. Discuss warranty (by installer)
- _____ 2. Location and operation of thermostat.
- _____ 3. If heater does not operate, check:
 - _____ a. Thermostat setting and heat setting.
 - _____ b. Pilot on furnace.
 - _____ c. Breaker box to be sure breaker is in “on” position.
- _____ 4. Location of filters; should be changed every 30 days year-round.
- _____ 5. Name of company to call for direct service—name and number of customer representative.
(Bills for service calls to be paid by homeowner.)

Appliances

- _____ 1. Instruct in use and care of range.
- _____ 2. Instruct in use and care of oven.
- _____ 3. If appliances do not operate, always check breaker box or pilots.
- _____ 4. Show buyer name and phone number of appliance services, to call at their cost, as needed.

General Inside

- _____ 1. Floor tile or vinyl can be damaged by neglect such as casters not being used under furniture, etc.
- _____ 2. Carpet has tendency to loosen in damp weather, but stretches tight again in dry weather (if applicable).
- _____ 3. Paint:
 - _____ a. Not warrantied—we do not touch up.
 - _____ b. Kitchen and baths are enamel—can be washed.
 - _____ c. Don't scrub latex painted interior walls (repaint!)

- _____ 4. Inside doors 1/3" to 1/2" warp is a normal variation due to weather conditions.

General Outside

- _____ 1. Maintain the grade so the water flows away from the foundation.
- _____ 2. Show location and operation of electric service and ground wire.
- _____ 3. Show location and explain sink and sewer clean-outs. (In case of emergency if sewer backs up remove, clean out and allow sewer to overflow from inside.)
- _____ 4. Floors, porches, drives, walks and patios will get hairline cracks; not structurally significant, cannot be stopped, and not warrantied.
- _____ 5. Sunken utility lines and washed out yards, not warrantied; homeowner to repair.
- _____ 6. Dead grass—not-warrantied. Grass is alive when planted, but needs root growth, fertilizer and plenty of water; homeowner to replace if it dies.

(SAMPLE)

Appendix 5c

Budget/Actual Comparison

Monthly Income _____

Monthly Income _____

Less Child Care _____

Net Monthly Income _____

BUDGET CATEGORY	TARGET PERCENTAGE/AMOUNT	ACTUAL PERCENTAGE/AMOUNT
-----------------	--------------------------	--------------------------

1. HOUSING 25–33%

including utilities, insurance, taxes, maintenance and repairs 30% \$ _____ % \$ _____

2. FOOD 15–20%

including household supplies, meals out and school lunches 20% \$ _____ % \$ _____

3. TRANSPORTATION 3–6%

including gas, oil, repair/maint., auto and driver license, taxis and bus fare 5% \$ _____ % \$ _____

4. CLOTHING 3–7%

including new, repair and alterations 4% \$ _____ % \$ _____

5. FAMILY NECESSITIES 2–7%

including laundry, dry cleaning, toiletries, cosmetics, hair care, postage 5% \$ _____ % \$ _____

6. INSURANCE 2–10%

auto: **2–3%** 4% \$ _____ % \$ _____
 health: **2–4%**
 life: **2–5%**

7. MEDICAL/DENTAL 1–4%

including doctors, medication and counseling 2% \$ _____ % \$ _____

8. RECREATION/ENTERTAINMENT 2–6%

BUDGET CATEGORY	TARGET PERCENTAGE/AMOUNT	ACTUAL PERCENTAGE/AMOUNT
including cable TV, movies, newspapers, magazines, club dues, tobacco, sporting goods, weekend trips	5% \$ _____	_____ % \$ _____
9. CREDIT OBLIGATIONS 5-15%		
including installment payments, auto payments, loans, major purchases, MASTER CARD, VISA & department store charges	15% \$ _____	_____ % \$ _____
10. SAVINGS		
a. long-term goals 3-5% (i.e. house, college, auto and extended vacation)	4% \$ _____	_____ % \$ _____
b. short-term goals 2-5% (i.e. home furnishings, bicycle and vacation)		
11. MISC/DISCRETIONARY 2-6%		
including gifts, church, charity and pocket money	6% \$ _____	_____ % \$ _____
100%	\$ _____	_____ % \$ _____
TOTAL		

(SAMPLE)*Appendix 5d*

Homeowner Manual

TABLE OF CONTENTS

Title Page**Contact Sheet**

Important numbers

Important Documents

Welcome letter from affiliate president
Signed Letter of Acceptance
Copy of house design and decorating information document
Exit certificate
Signed publicity release
Release & Waiver of Liability forms
Grievance and complaint procedures

Sweat Equity

Understanding Sweat Equity
Sweat-Equity Timeline
Sweat-Equity Planning Calendar
Sweat-Equity Tracking Sheet

Homeowner Education

Worksheets from education sessions
(samples)

1. Budgeting—credit, income and expenses, etc.
2. Maintenance—checklist
 - interior
 - exterior
3. Building community
4. Legal/real estate information and documents
5. Basic tools and construction terms

Payment Procedures

Where to send payment, address
Explanation of escrows (tax, insurance, maintenance)
Payment procedures (signed copy)

Other Important Documents

- Specifications
- Warranties
- Manuals
- Sample mortgage and closing documents

Community Information

- Emergency telephone numbers
- Utilities
- Neighborhood watch/homeowner's association
- Social services
- Child care

Resource Books/Bibliography

- NAHB booklet, "Your New Home"
- Any helpful how-to's

Safety

- Fire
- Police
- Natural disaster practices

Miscellaneous

- List of subcontractors
- History of Habitat
- Photos & mementos/memorabilia

Optional

- List of volunteers
- List of sponsors
- List of HFH homeowners and addresses

(SAMPLE)

Appendix 5e

Release and Waiver of Liability

Caution: This sample document is intended to be used as an example only. Certain provisions contained herein may not be suitable for a particular affiliate or state. **All legal documents should be reviewed by the affiliate's attorney.**

PLEASE READ CAREFULLY! THIS IS A LEGAL DOCUMENT THAT AFFECTS YOUR LEGAL RIGHTS!

This Release and Waiver of Liability (the "Release") is executed on this ____ day of [Insert Month] [Insert Year] by _____ (the "Volunteer") in favor of Habitat for Humanity of [Insert Name], Inc., a [Insert Name of State] nonprofit corporation, its directors, officers, employees and agents (collectively, "Habitat").

The Volunteer desires to work as a volunteer for Habitat and engage in the activities related to being a volunteer. The Volunteer understands that the activities may include constructing and rehabilitating residential buildings, working in the Habitat offices and living in housing provided for volunteers of Habitat.

The Volunteer does hereby freely, voluntarily and without duress execute this Release under the following terms:

1. **WAIVER AND RELEASE.** Volunteer does hereby release and forever discharge and hold harmless Habitat and its successors and assigns from any and all liability, claims and demands of whatever kind or nature, either in law or in equity, which arise or may hereafter arise from Volunteer's work for Habitat.

Volunteer understands and acknowledges that this Release discharges Habitat from any liability or claim that the Volunteer may have against Habitat with respect to any bodily injury, personal injury, illness, death or property damage that may result from Volunteer's work for Habitat, whether caused by the negligence of Habitat or its officers, directors, employees, or agents or otherwise. Volunteer also understands that, except as otherwise agreed to by Habitat in writing, Habitat does not assume any responsibility for or obligation to provide financial assistance or other assistance, including but not limited to medical, health or disability insurance, in the event of injury or illness.

2. **MEDICAL TREATMENT.** Except as otherwise agreed to by Habitat in writing, Volunteer does hereby release and forever discharge Habitat from any claim whatsoever that arises or may hereafter arise on account of any first aid, treatment or service rendered in connection with the Volunteer's work for Habitat.
3. **ASSUMPTION OF THE RISK.** The Volunteer understands that the work for Habitat may include activities that may be hazardous to the Volunteer, including, but not limited to, construction, loading and unloading and transportation to and from the work sites. In connection thereto, Volunteer recognizes and understands that activities at Habitat may, in some situations, involve inherently dangerous activities.

Volunteer hereby expressly and specifically assumes the risk of injury or harm in these activities and releases Habitat from all liability for injury, illness, death or property damage resulting from the activities of the Volunteer's work for Habitat.

4. **INSURANCE.** The Volunteer understands that, except as otherwise agreed to by Habitat in writing, Habitat does not carry or maintain health, medical or disability insurance coverage for any Volunteer.

Each Volunteer is expected and encouraged to obtain his or her own medical or health

insurance coverage.

- 5. PHOTOGRAPHIC RELEASE. Volunteer does hereby grant and convey unto Habitat all right, title and interest in any and all photographic images and video or audio recordings made by Habitat during the Volunteer’s work for Habitat, including, but not limited to, any royalties, proceeds or other benefits derived from such photographs or recordings.

- 6. OTHER. Volunteer expressly agrees that this Release is intended to be as broad and inclusive as permitted by the laws of the State of [Insert name of State], and that this Release shall be governed by and interpreted in accordance with the laws of the State of [Insert name of State]. Volunteer agrees that in the event that any clause or provision of this Release shall be held to be invalid by any court of competent jurisdiction, the invalidity of such clause or provision shall not otherwise affect the remaining provisions of this Release which shall continue to be enforceable.

IN WITNESS WHEREOF, Volunteer has executed this Release as of the day and year first above written.

Witness: _____

Volunteer _____

Address: _____

Phone: (H) _____

(W) _____

(SAMPLE)

Appendix 5e

Release and Waiver of Liability

FOR MINORS

Caution: This sample document is intended to be used as an example only. Certain provisions contained herein may not be suitable for a particular affiliate or state. **All legal documents should be reviewed by the affiliate's attorney.**

PLEASE READ CAREFULLY! THIS IS A LEGAL DOCUMENT THAT AFFECTS YOUR LEGAL RIGHTS!

This Release and Waiver of Liability (the "Release") is executed on this ____ day of [Insert Month] [Insert Year] by _____, a minor child (the "Volunteer"), and _____, the parent having legal custody and/or the legal guardian of the Volunteer (the "Guardian"), in favor of Habitat for Humanity of [Insert Name], Inc., a [Insert Name of State] nonprofit corporation, its directors, officers, employees and agents (collectively, "Habitat").

The Volunteer and Guardian desire that the Volunteer work as a volunteer for Habitat and engage in the activities related to being a volunteer. The Volunteer and the Guardian understand that the activities may include constructing and rehabilitating residential buildings, working in the Habitat offices and living in housing provided for volunteers of Habitat.

The Volunteer and Guardian do hereby freely, voluntarily and without duress execute this Release under the following terms:

1. **WAIVER AND RELEASE.** Volunteer and Guardian do hereby release and forever discharge and hold harmless Habitat and its successors and assigns from any and all liability, claims and demands of whatever kind or nature, either in law or in equity, which arise or may hereafter arise from Volunteer's work for Habitat.

Volunteer and Guardian understand that this Release discharges Habitat from any liability or claim that the Volunteer or Guardian may have against Habitat with respect to any bodily injury, personal injury, illness, death or property damage that may result from Volunteer's work for Habitat, whether caused by the negligence of Habitat or its officers, directors, employees, or agents or otherwise. Volunteer and Guardian also understand that Habitat does not assume any responsibility for or obligation to provide financial assistance or other assistance, including but not limited to medical, health or disability insurance in the event of injury or illness.

2. **MEDICAL TREATMENT.** VOLUNTEER and Guardian do hereby release and forever discharge Habitat from any claim whatsoever that arises or may hereafter arise on account of any first aid, treatment or service rendered in connection with the Volunteer's work for Habitat or with the decision by any representative or agent of Habitat to exercise the power to consent to medical or dental treatment as such power may be granted and authorized in the Parental Authorization for Treatment of a Minor Child.
3. **ASSUMPTION OF THE RISK.** The Volunteer and Guardian understand that the work for Habitat may include activities that may be hazardous to the Volunteer, including, but not limited to, construction, loading and unloading and transportation to and from the work sites.

Volunteer and Guardian hereby expressly and specifically assume the risk of injury or harm in these activities and release Habitat from all liability for injury, illness, death or property damage resulting from

the activities of the Volunteer's work for Habitat.

- 4. INSURANCE. The Volunteer and Guardian understand that, except as otherwise agreed to by Habitat in writing, Habitat does not carry or maintain health, medical or disability insurance coverage for any Volunteer.

Each Volunteer is expected and encouraged to obtain his or her own medical or health insurance coverage.

- 5. PHOTOGRAPHIC RELEASE. Volunteer and Guardian do hereby grant and convey unto Habitat all right, title and interest in any and all photographic images and video or audio recordings made by Habitat during the Volunteer's work for Habitat, including, but not limited to, any royalties, proceeds or other benefits derived from such photographs or recordings.
- 6. OTHER. Volunteer and Guardian expressly agree that this Release is intended to be as broad and inclusive as permitted by the laws of the State of [Insert name of State], and that this Release shall be governed by and interpreted in accordance with the laws of the State of [Insert name of State]. Volunteer and Guardian agree that in the event that any clause or provision of this Release shall be held to be invalid by any court of competent jurisdiction, the invalidity of such clause or provision shall not otherwise affect the remaining provisions of this Release which shall continue to be enforceable.

IN WITNESS WHEREOF, Volunteer and Guardian have executed this Release as of the day and year first above written.

Witness: _____ Volunteer _____

Witness: _____ Parent/Guardian _____

Witness: _____ Parent/Guardian _____

Address: _____

Phone: (H) _____

(W) _____

Emergency Medical Information

Appendix 5f

In case of emergency, please contact:

Name: _____

Relation: _____

Address: _____

Phone: (home) _____ (work) _____

The following information may be needed by any hospital or medical practitioner not having access to the Volunteer’s medical history:

Allergies (medicine, food, etc.): _____

Medications being taken: _____

Date of last tetanus shot: _____

Physical impairments: _____

Other: _____

Personal Physician:

Name: _____

Address: _____

Phone: (home) _____ (work) _____

Health Insurance Coverage:

Company: _____

Policy number: _____

Insurance agent: _____

(SAMPLE)

Appendix 6a

Payment Procedures

IMPORTANT PARTNER FAMILY DOCUMENT INFORMATION

*The following procedures are to be followed as you make house payments to Habitat for Humanity of _____

1. Make your payments at: (name, address, hours and telephone of office where payment is due).
2. Your payment may be made in (specify acceptable forms of payment, e.g., cash, check, money order). (Also specify here if a monthly coupon or billing statement should accompany the payment.)
3. **All monthly payments are due and payable on the first of each month.** Payments made in advance are appreciated, but never offset the need for all of the following months' payments to be on time.
4. A grace period will be allowed. If the monthly payment is made on or before the 10th of the current month, it will be considered on time.
5. Any payment made after the 10th of the month shall be considered delinquent. You will receive a letter from Habitat stating this and notifying you of a \$10 late penalty which is then due.
6. If you become delinquent for two months' payments, you will receive another notice from Habitat. An additional \$10 penalty will be assessed. You will be required to work with Habitat to review your budget and develop a plan for immediate payment of both months due. You will be contacted by a representative of Habitat, who will again explain the consequences of delinquency.
7. If payments become delinquent for three months, you will receive formal notice of default, and foreclosure proceedings will be begin. An additional \$10 penalty will be assessed to your account.
8. When you pay penalties, the amount will be added to the "Fund for Humanity" and not applied to any monthly payment due.
9. Remember that this is a partnership and it is extremely important that you communicate with Habitat whenever you experience difficulty in meeting your payment obligations.

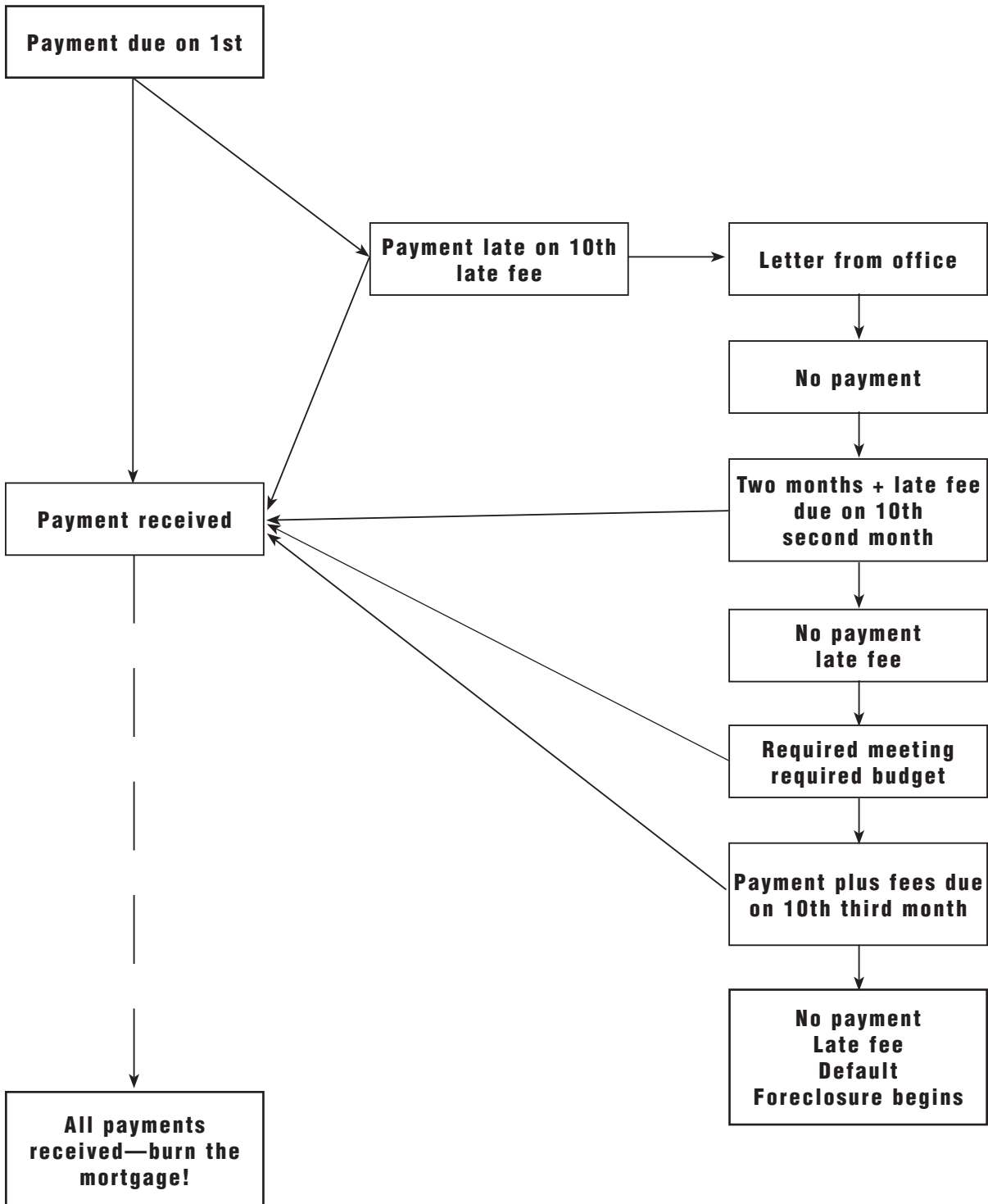
Partner Family Member

Board of Directors Representative

(SAMPLE)

Appendix 6b

Payment Procedures Flowchart



(SAMPLE)

Appendix 6c

Delinquency Plan

Procedure for Accepting Homeowner Payments

If payments are late, then the following delinquency procedure is used.

MONTH 1

Date	Formal Procedure	S/A/F Role
1st–10th	Monthly Payment Due	
11th	Affiliate office or representative sends overdue notice including \$10 penalty assessment. Also calls and notifies Family Support committee chairperson.	Family Support committee chairperson contacts S/A/F.
12th		S/A/F (after calling office or affiliate representative to make sure payment has still not been made) visits the family to provide a friendly reminder and see if there is a problem that should be known by the Family Support committee. S/A/F reports results to the committee chairperson.
by the 17th		Family Support committee chairperson reports on meeting to office or affiliate representative.

MONTH 2


Date	Formal Procedure	S/A/F Role
1st–10th	Payment for both months due.	S/A/F acts as friend/advocate for family, but not in adversary role. Supportive of family and committed to Habitat principles.
11th	Affiliate office or representative sends overdue notice including \$10 penalty assessment and notice of meeting, and warning of default.	
By the 20th	Formal meeting with affiliate representative, Family Support committee member and homeowner to work on budget and establish plan.	

MONTH 3

Date	Formal Procedure	Family Support Procedures
1st–10th	Payment for three months or payment according to agreed upon plan due.	S/A/F acts as friend/advocate for family, but not in adversary role. Supportive of family and committed to Habitat principles.
11th	Formal Notice of Default is sent by means of a certified letter from board president. This begins the multistep process of foreclosure. A \$10 late penalty is assessed.	

NOTE:

- Habitat's legal counsel should be notified prior to the execution of foreclosure proceeding.
- Up to the actual transfer of title back to Habitat, the above process may be deferred, delayed, stopped and restarted as we may choose, upon recommendation from the executive director or the Family Support committee and approval by the board.
- Penalty receipts are added to the "Fund for Humanity" without any applications to the original mortgage requirement.



FAMILY SUPPORT
GLOSSARY

GLOSSARY

Glossary

OF FAMILY SUPPORT TERMS

The following glossary contains not only words found in the text and appendices of this manual, but also a number of other terms concerning family-selection legal and construction issues often encountered by Family Support committee members or S/A/Fs.

A

Amortization—The gradual repayment of a mortgage by installments, calculated to pay off the obligation at the end of a fixed period of time.

Amortization schedule—A timetable for payment of a mortgage showing the amount of each payment applied to principal and the balance remaining.

Applicant family—(Specific to Habitat for Humanity) A family or individual from initial contact with a Habitat affiliate until approval or denial, as contrasted with a partner family or homeowner.

Appraisal—An inspection to determine the value of a piece of property.

Appreciation—An increase in the value of a property due to changes in market conditions or other causes.

Appurtenance—Anything attached to the land and thus part of the property, such as a barn, garage or an easement.

Assessed value—The valuation placed upon property by a public tax assessor that is used to compute property taxes.

Asset—Anything of monetary value that is owned by a person. Assets include real property, personal property and enforceable claims against others (including bank accounts, stocks, mutual funds, etc.)

B

Balance sheet—A financial statement that shows assets, liabilities and net worth as of a specific date.

Bankruptcy—A proceeding in a federal court in which a debtor who owes more than his or her assets can relieve the debts by transferring his or her assets to a trustee.

Blitz build—(Specific to Habitat for Humanity) An accelerated building program,

usually from one day to two weeks, on one or more houses in which an affiliate starts a house and brings it to virtual completion.

Budget—A detailed plan of income and expenses expected over a certain period of time. A budget can provide guidelines for managing future investments and expenses.

Building code—Local regulations that control design, construction and materials used in construction. Building codes are based on safety and health standards.

C

Callback—Problem report by a homeowner that requires a contractor or construction agent to return and repair a deficiency.

Capital expenditure—The cost of an improvement made to extend the useful life of a property or to add to its value.

Capital improvement—A structure or component erected as a permanent improvement to real property that adds to its value and useful life.

Clear title—A title that is free of liens or legal questions as to ownership of property.

Closing—A meeting at which the sale of a property is finalized by delivery of a deed from the seller to the buyer and by the buyer's signing the mortgage documents and paying closing costs. Also called "settlement."

Closing costs—Expenses (over and above the price of the property) incurred by buyers and sellers in transferring ownership of a property. Also called "settlement costs."

Cloud on title—Any conditions revealed by a title search that adversely affect the title to real estate. Usually clouds on title cannot be removed except by a quitclaim deed, release or court action.

Condominium—A form of property ownership in which the homeowner holds title to an individual dwelling unit, an undivided interest in common areas of a multiunit project, and sometimes the exclusive use of certain limited common areas.

Contract—An oral or written agreement to do or not to do a certain function.

Cooperative—A type of multiple ownership in which the residents of a multiunit housing complex own shares in the corporation that owns the property, giving each resident the right to occupy a specific apartment or unit.

Covenant—A clause in a mortgage that obligates or restricts the borrower and which, if violated, can result in foreclosure.

Credit—An agreement in which a borrower receives something of value in exchange for a promise to repay the lender at a later date.



Credit report—A report of an individual's credit history prepared by a credit bureau or consumer reporting agency and used by a lender in determining a loan applicant's creditworthiness.

D

Deed of trust—The document used in some states instead of a mortgage that gives the lender a security interest in the property. Title is conveyed to a trustee by the borrower (who retains equitable title). When the debt is paid in full, title is reconveyed to the borrower.

Deed—The legal document that transfers title or ownership to the new homeowner. Types of deeds:

Warranty deed—deed in which a seller warrants or guarantees that the title to the property is good and that no other person has any rights to the property.

Quitclaim deed—The seller's rights to the property are conveyed to the buyer and the seller guarantees nothing. This type of deed does not provide protection from a cloud on the title.

Mortgage deed—A deed that conveys title to the property in one of three manners, depending on the laws of the state in which the transaction takes place:

1. **“Title theory” state**—The mortgage transfers title to the property to the lender. When the debt is paid, the lender cancels the mortgage. This restores title to the borrower.
2. **“Lien theory” state**—The mortgage operates as a lien on the borrower's property. The borrower maintains the title. If the borrower defaults on the loan, the lender may foreclose and obtain title to the property.
3. **“Trust theory” state**—The mortgage transfers title to the property to a trustee. When the debt is paid, the trustee reconveys the property to the borrower. If the borrower defaults on the loan, the trustee transfers title to the lender.

Security deed—Collectively refers to “mortgages,” “mortgage deeds,” “deeds to secure debt” and “trust deeds.” These instruments are referred to as security deeds because they record the parties' agreement that a particular parcel of land will be used as security for a loan. It also imposes certain obligations on the homeowner; for example, the promise to keep the house in good repair, maintain fire insurance, pay property taxes, etc.

Default—The failure to make a mortgage payment on a timely basis or to comply with other requirements of a mortgage.

Delinquency—A situation in which a payment on a loan is overdue but not yet in default.

Depreciation—A decline in the value of property; the opposite of “appreciation.”

Down payment—The part of the purchase price that the buyer pays in cash and does not finance with a mortgage.



Due-on-sale clause—A provision in a mortgage allowing the lender to demand repayment in full if the borrower sells the property.

E

Easement—A right-of-way giving persons other than the owner access to or over a property.

Eminent domain—The right of a government to take private property for public use upon payment of its fair market value. Eminent domain is the basis for condemnation proceedings.

Encroachment—An improvement that intrudes illegally upon another's property.

Encumbrances—A claim against property in which there may be unpaid debts, unpaid taxes, etc.

Equity—A homeowner's financial interest in a property. Equity is the difference between the fair market value of a property and the amount still owed on the mortgage.

Equity loan—A loan based on the borrower's equity in his or her home.

Escrow—The holding of documents and money by a neutral third party prior to closing; also, an account held by the lender into which a homeowner pays money for taxes and insurance.

Estate—The ownership interest of an individual in real property. The sum total of all the real property and personal property owned by an individual at time of death.

Eviction—The lawful expulsion of an occupant from real property.

F

Financial management counseling—(Also may be called credit counseling); a process, either a class or a private session, in which an individual or family unit receives instruction or budgeting assistance in meeting financial obligations.

Fiduciary—A person in a position of trust and confidence for another.

First mortgage—A mortgage that has first claim to the secured property in the event of default.

Flex-money option—(Specific to Habitat for Humanity) An arrangement used by many Habitat affiliates in which a partner family may choose from a list of construction or design features up to a predetermined value, usually around \$1,000, in order to individualize their house.

Flood insurance—Insurance that compensates for physical property damage resulting from flooding. It is required for properties located in federally designated flood areas.

Forbearance—The lender's postponement of foreclosure to give the borrower time to catch up on overdue payments.

Foreclosure—The legal process by which a mortgaged property may be sold when a mortgage is in



default.

Fund for Humanity—(Specific to Habitat for Humanity) A local, revolving Fund for Humanity existing at each affiliate, with the fund's money coming from Habitat house payments, contributions from individuals and organizations, no-interest loans and income from fund-raising projects. The moneys in the Fund for Humanity are used to build more Habitat houses.

G

Graduated-payment mortgage—A mortgage that starts with low monthly payments that increase at a predetermined rate for a specified time. The initial monthly payments are set at an amount lower than that required for full amortization of the debt.

Grantee—The person to whom an interest in real property is conveyed.

Grantor—The person conveying an interest in real property.

H

Hazard insurance—Insurance coverage that compensates for physical damage to a property from fire, wind, vandalism or other hazards.

Home equity line of credit—A mortgage loan, which is usually in a subordinate position, that allows the borrower to obtain multiple advances of the loan proceeds at his or her own discretion, up to an amount that represents a specified percentage of the borrower's equity in a property.

Homeowner—(Specific to Habitat for Humanity) A Habitat family which has received title to their completed house, as contrasted with an applicant family or a partner family.

Homeowner organizations—A group of homeowners, either legally incorporated or more informally organized, joined together for purposes of mutual support, social activities, advocacy or other corporate aspirations.

Homeowner's association—A legally incorporated homeowner organization, with specific purposes and a defined governance structure.

Homeowner's insurance—An insurance policy that combines personal liability coverage and hazard insurance coverage for a dwelling and its contents.

Housing expense ratio—The percentage of gross monthly income that goes toward paying housing expenses.

I

Installment loan—Borrowed money that is repaid in equal payments, known as installments. A mortgage



is an example of an installment loan.

Insurance—A contract that provides compensation for specific losses in exchange for a periodic payment. An individual contract is known as an insurance policy, and the periodic payment is known as an insurance premium.

J

Joint tenancy—A form of co-ownership giving each tenant equal interest and equal rights in the property, including the right of survivorship.

Junior lien—Any lien that is subsequent to the claims of the holder of a prior (senior) lien.

L

Late charge—The penalty a borrower must pay when a payment is made after the due date.

Legal description—A property description, recognized by law, that is sufficient to locate and identify the property without oral testimony.

Letter of acceptance—A document that records the terms of the house sale. The agreement contains such information as the type of house that will be built, the date on which the work will be finished, the formula used to determine the final cost of the home, sweat-equity requirements, etc.

Liabilities—A person's financial obligations. Liabilities include long-term and short-term debt, as well as any other amounts that are owed to others.

Liability insurance—Insurance coverage that offers protection against claims alleging that a property owner's negligence or inappropriate action resulted in bodily injury or property damage to another party.

Lien—A legal claim against a property that must be paid off when the property is sold.

M

Modification—The act of changing any of the terms of the mortgage.

Monthly payment—The mortgage payment of principal, taxes and insurance a Habitat homeowner makes toward the repayment of his or her loan and for payment of taxes and hazard insurance premium.

Mortgage—A legal document that pledges a property to the lender as security for payment of a debt.

Mortgagee—The lender in a mortgage agreement.

Mortgagor—The borrower in a mortgage agreement.

N

Notice of default—A formal written notice to a borrower that a default has occurred and that legal action may be taken.

P

Partner family—(Specific to Habitat for Humanity) An individual or family from board approval of their application until occupancy and closing on their house, as contrasted with an applicant family or homeowner.

Personal property—Any property that is not real property.

Planned unit development (PUD)—A project or subdivision that consists of common property that is owned and maintained by an owners' association for the benefit and use of the individual unit owners.

Preliminary mortgage—A document necessary when Habitat is working on a house or lot already owned by the family. It protects Habitat's investment in the property.

Prepays—Fees collected at closing to cover items such as setting up escrow accounts for property taxes, homeowner's insurance and mortgage insurance premiums.

Prepayment—Any amount paid to reduce the principal balance of a loan before the due date.

Principal—The amount of money borrowed or remaining unpaid; also, that part of the monthly payment that reduces the outstanding balance of a mortgage.

Promissory note—Homeowner's promise to pay the purchase price of the house.

Property tax—Annual taxes paid on property to cover local, state and municipal services such as roads and schools.

PTI—Stands for principal, taxes and insurance, the components of the monthly mortgage payment on a Habitat house.

Punchlist—An itemization of unfinished items in a completed construction project.

R

Radon—An invisible, odorless gas found in some homes that in sufficient concentrations may cause health problems.

Real Estate Settlement Procedures Act (RESPA)—A consumer protection law that requires lenders to give borrowers advance notice of closing costs.

Real property—Land and appurtenances, including anything of a permanent nature such as structures, trees, minerals, and the interest, benefits and inherent rights thereof.

Recording—The noting in the registrar's office of the details of a properly executed legal document, such



as a deed, a mortgage note, a satisfaction of mortgage or an extension of mortgage, thereby making it a part of the public record.

Rehabilitation mortgage—A mortgage created to cover the costs of repairing, improving and acquiring an existing property.

Right of survivorship—In joint tenancy, the right of survivors to acquire the interest of a deceased joint tenant.

S

S/A/F—(Specific to Habitat for Humanity) Sponsor/Advocate/Friend, a Habitat volunteer who on behalf of the affiliate takes on the primary functions of support and communication with the partner family.

Second mortgage—A mortgage that has a lien position subordinate to the first mortgage.

Secondary mortgage market—The buying and selling of existing mortgages.

Servicer—An organization that collects payments from borrowers and manages borrowers' escrow accounts.

Settlement statement—A tally of the various costs that must get sorted out in the process of closing the transaction. For example, if real estate taxes have been paid until the end of the year, the seller may want reimbursement for the portion of the year remaining after the closing.

Survey—A drawing or map showing the precise legal boundaries of a property and the location of improvements, easements, rights of way, encroachments and other physical features.

Sweat equity—(Specific to Habitat for Humanity) The unpaid labor invested by homeowner partners in the Habitat for Humanity ministry. These hours are a requirement of Habitat homeownership. Sweat equity reduces the monetary cost of the house and increases the personal stake of each family member in their home. Sweat equity fosters partnership with Habitat volunteers and staff. Sweat equity is a key principle of Habitat and is important in building partnerships across economic, racial and national divisions. The number of sweat-equity hours required of homeowners varies from affiliate to affiliate, but is usually between 150 and 250 hours per adult family member.

T

Tenancy by entirety—A type of joint ownership of property that provides rights of survivorship and is available only to a husband and wife.

Tenancy in common—A type of joint ownership in a property without rights of survivorship.

Title—A legal document evidencing a person's right to or ownership of a property.

Title company—A company that specializes in examining and insuring titles to real estate.

Title insurance—Insurance to protect the lender (lender’s policy) or the buyer (owner’s policy) against loss arising from disputes over ownership of property.

Title search—An examination of the public records to ensure that the seller is the legal owner of the property and that there are no liens or other claims outstanding.

Transfer tax—State or local tax payable when title passes from owner to another.

Truth-in-Lending Act—A federal law that requires lenders to disclose in writing the full terms and conditions of a mortgage.

W

Warranty—An assurance given by the seller that the item sold is exactly as represented in the sale agreement. Many warranties, such as a new house warranty, are required by law.





FAMILY SUPPORT
BIBLIOGRAPHY

Bibliography

FOR FAMILY SUPPORT

Habitat for Humanity Materials

Affiliate Guide to House Pricing (Call your regional center).

Construction Safety Guide, #1537 \$5.95; 1(800) HABITAT, ext. 2312.

House Design Criteria, #1516, complimentary; 1(800) HABITAT, ext. 2312.

Investing in the Future, Youth Programs manual, #3313 \$5; 1(800) HABITAT, ext. 2312.

Other

A Guide to Homeownership, Fannie Mae, 3900 Wisconsin Ave., NW, Washington, DC, 20016-2899.

Homeownership Workshop: Administrator's Guide, Fannie Mae, 3900 Wisconsin Ave., NW, Washington, DC, 20016-2899.

Your New Home, Home Builders Press, National Association of Home Builders, 120A 15th St., NW, Washington, DC, 20005-2800, 1(800) 223-2665.

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