

## **Willingness to Partner with Central Delaware Habitat for Humanity**

Demonstrating an individual's or family's willingness to partner includes the following expectations:

- Providing all application and follow-up information in a timely, honest manner
- Willingness to host members of the Homeowner Services committee for a home visit
- Completing sweat equity requirements at least 30 days before the purchase of your home
- Participating in homeowner education workshops and other learning opportunities, including post-homeownership
- \*Depositing at least \$1,000 in a savings account over the first year of partnership
- Agreeing to submit income documentation, bank statements, and sweat equity logs on a regular basis for audit by affiliate staff.
- Not applying for or acquiring new consumer debt during the partnership process
- Understanding that CDHFH is agreeing to build a safe and affordable home that you may customize after you purchase it -- we do not build custom homes
- Demonstrating a willingness to live where the affiliate has land to build on or a home to rehab
- Notifying the affiliate of any changes in family composition, income, or contact information
- Maintaining the Habitat home after purchase
- Agreeing to pay the monthly mortgage on time

## **Willingness to Partner Requirements**

1. Each adult household member (over 18 at time of approval) must complete 250 sweat equity hours.
2. \*Household members aged 15-18 (at time of approval) must complete 100 sweat equity hours of their own.
3. Adult household members must complete all financial counseling requirements with NeighborGood Partners
4. \*You will maintain a minimum savings account balance of \$1,000 through the time that you purchase your home
5. You and your household members are ambassadors of our program -- you will all be expected to participate in, work, and attend CDHFH events
6. You will be responsible for the maintenance of your home from the time that you purchase it
7. You will be responsible for paying the mortgage on your home on time so that others may benefit from the Habitat homeownership program

**Failure to embrace the willingness to partner portion of the homeownership program may be grounds for disqualification or deselection from the program.**