

Willingness to Partner Policy

Revised 2026

This policy explains what willingness to partner means for applicants and approved homebuyers in Central Delaware Habitat for Humanity's (CDHFH) homeownership program. Willingness to partner is measured by clear, objective expectations and by the household's interactions with CDHFH throughout the process.

Quick Summary

Requirement	What it means
Communication	Provide requested information honestly, completely, and on time; keep CDHFH updated about material changes.
Home visit	Participate in the home visit and cooperate with reasonable requests related to the homeownership process.
Sweat equity	Complete sweat equity according to the current CDHFH Sweat Equity Policy and Homeownership Agreement.
Education	Complete required financial counseling and homeowner education.
Financial readiness	Maintain required savings, avoid new consumer debt without first discussing it with CDHFH, and provide requested financial documents.
Program participation	Attend and participate in required CDHFH meetings, events, and other approved activities.
Home location	Be willing to purchase a home where CDHFH has land available to build or a home available to rehabilitate.

What Does Willingness to Partner Mean?

Habitat for Humanity describes willingness to partner as the sum of the household's interactions with the affiliate. CDHFH will not judge an applicant's character or lifestyle. Instead, CDHFH will use measurable, consistently applied program requirements to determine whether an applicant or approved homebuyer is participating in the homeownership program as agreed.

CDHFH is also committed to being a good partner by clearly communicating program requirements, documenting important decisions, providing reasonable accommodations when required, and applying policies consistently.

Willingness to Partner Expectations

- Provide all application and follow-up information in a timely, complete, and honest manner.
- Participate in the home visit and other required meetings or appointments.
- Complete sweat equity requirements in accordance with the current CDHFH Sweat Equity Policy and the signed Homeownership Agreement. Sweat equity must be completed by the deadlines established by CDHFH.
- Complete all required financial counseling with NeighborGood Partners and any homeowner education workshops required by CDHFH.
- Maintain a minimum savings account balance of \$1,000 through the time of home purchase, unless CDHFH approves a written exception or different requirement.
- Provide requested income documentation, bank statements, and sweat equity records so CDHFH can confirm continued program and mortgage readiness.
- Notify CDHFH promptly of any material change in household composition, income, employment, debt, contact information, or other circumstances that may affect eligibility or mortgage readiness.
- Avoid applying for or acquiring new consumer debt during the partnership period without first discussing the proposed debt with CDHFH, because new debt may affect ability to pay.
- Be willing to purchase a safe and affordable home where CDHFH has land available to build or a home available to rehabilitate. CDHFH does not build custom homes; homeowners may make permitted changes after purchase.
- Participate in required CDHFH events, meetings, or activities and represent the Habitat homeownership program respectfully in the community.
- After purchase, maintain the home and make mortgage payments on time so the home remains safe, affordable, and sustainable.

Household Sweat Equity Requirements

Sweat equity is one part of willingness to partner. The detailed rules, activity options, donated-hour limits, accommodations, deadlines, and tracking requirements are contained in CDHFH's current Sweat Equity Policy.

- Before CDHFH assigns a lot or property to a partner family, the household must complete at least 50% of its total required sweat equity hours. Lot/property assignment is contingent upon meeting this minimum requirement and remaining in good standing with all other partnership requirements.
- Each adult household member age 18 or older at the time of approval must complete 250 sweat equity hours.
- Each household member age 15-17 at the time of approval must complete 100 sweat equity hours.
- Each adult must complete at least 100 construction hours, subject to approved accommodations.
- Friends and family may donate approved hours up to the limit stated in the current Sweat Equity Policy.
- Homebuyer education may count toward sweat equity as stated in the current Sweat Equity Policy.

Communication and Documentation

CDHFH will maintain records of significant contacts with applicants and approved homebuyers, including the date, the people involved, the topic discussed, and the result when the interaction relates to a program decision, requirement, disagreement, or misunderstanding. Important decisions such as home location, home size, deadlines, exceptions, or corrective plans should be documented in writing.

Homebuyers are responsible for responding to CDHFH in a timely manner and for keeping contact information current. If a homebuyer is having difficulty meeting a requirement, the homebuyer should contact the Homeowner Services Coordinator as soon as possible so the issue can be reviewed and, when appropriate, a written plan can be developed.

Reasonable Accommodations

CDHFH will provide reasonable accommodations for applicants or household members with disabilities when required so that they have an equitable opportunity to meet partnership requirements. For sweat equity, accommodations may include alternate duties, ReStore or office activities, approved event roles, or approved donated hours from friends or family. Any accommodation or alternate plan should be documented in writing.

Homeownership Agreement

After approval, the Homeownership Agreement will identify the conditions and requirements that must be completed before purchase. By signing the agreement, the approved homebuyer acknowledges the partnership requirements, including sweat equity, education, financial readiness, savings or closing requirements, and the obligation to report material changes.

Failure to Meet Partnership Requirements

Failure to meet the requirements in this policy or the signed Homeownership Agreement may be considered a lack of willingness to partner. CDHFH will review the documented facts and apply its policies consistently before making a decision.

An approved homebuyer may be deselected only for reasons permitted by applicable Habitat for Humanity policy and law. These may include demonstrated fraud on the application, failure to complete requirements stated in the Homeownership Agreement, a negative financial change that significantly affects ability to pay, or a disqualifying result under CDHFH's board-approved criminal record check policy after the required individualized assessment. If CDHFH deselects an approved homebuyer, CDHFH will provide the required adverse action notice.

Written Agreements Only

Any exception, accommodation, corrective plan, deadline extension, or other change to the partnership requirements must be documented in writing and approved by authorized CDHFH staff. A verbal conversation does not replace a written agreement.

Acknowledgment and Disclosure

By signing below, I/We confirm that I/We received and read this policy, had an opportunity to ask questions, understand the requirements, and agree to follow them.

I/We understand that CDHFH may update program requirements when needed to follow Habitat for Humanity International requirements, applicable laws, funding or grant requirements, or board-approved policies. CDHFH will communicate important changes in writing.

I/We understand that signing this acknowledgment does not guarantee selection, continued participation in the program, assignment of a lot or property, a construction start or completion date, financing approval, or closing. Failure to meet program requirements may affect participation and may result in corrective action or deselection only as allowed by CDHFH policy and applicable law.

Any exception, accommodation, deadline change, or other change to program requirements must be approved in writing by authorized CDHFH staff. Signing this acknowledgment does not waive any rights I/We have under applicable law.

Homebuyer(s)
Signature: _____

Date: _____

Homebuyer(s)
Signature: _____

Date: _____

Homeowner Services Coordinator
Signature: _____

Date: _____