

Self-Help Housing Construction Summary & Requirements

1. What is sweat equity?

You are a participant in the USDA Self-Help Homeownership Program where a minimum of 600 hours of sweat equity is expected but there is no maximum. “Sweat Equity” refers to the hours of labor (manual labor), you will dedicate towards building your home and the homes of your group members, as well as the time you will spend investing in your own self-improvement as a capable homeowner.

- By completing a substantial amount of the manual labor, ie. sweat equity, this will reduce the cost of your homes.
- **PRIOR to your 1st Closing**, if you feel you are unable to complete the provided “sweat equity” task list (which is not all inclusive), please discuss your concerns with your Loan Officer and with the Project Manager.
- Examples of “Sweat Equity” tasks:
 - ◆ From the first day to the day of the USDA Final Inspection, you will pick up trash and take trash to dumpsters. This includes but not limited to block, lumber, drywall and, LITERALLY, trash. This is a huge cost savings on the construction of your home. If you do not pick up the trash, the progress of your home stops!
 - ◆ You will complete and repair items a subcontractor has started. These are educational opportunities to help you understand how to complete basic repairs in your homes.
- In this program, you work for yourself & your group. FHP Construction Staff is here to advise and train. Your coordinators are to guide you as to what tasks to complete. They are not to complete the “sweat equity” tasks for you.

2. Unique program:

The Self-Help Homeownership Program will test every part of you mentally, physically and socially. No one enjoys working in an uncomfortable or hostile environment. If you or any of your “substitutes” or volunteers create a negative environment, we will have that person or persons removed from our premises. We are all here to achieve one goal, to have each of you move into the most energy efficient and quality home, built by your sweat and sometimes tears!

- **No two self-help groups are the same.** Meaning if your family and/or friend went through this program 4 years ago or 4 months ago, FHP can guarantee that you will do

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more than they did in certain areas and/or less in other areas. As FHP looks for better pricing and quality upgrades, your home may be using different materials than prior groups.

3. Schedule work times:

- Group work will **ALWAYS** be completed on **weekends**. (Saturday & Sundays)
- Please plan accordingly for babysitters & adjusting your employment schedules.
- Attend ALL mandatory homeownership classes. These are scheduled by the coordinator and are usually on weekends.
- Homeowners will have individual tasks that will need to be completed during the week.
- Starting times will vary, earliest start time would be 7am.
- Ending times will be when the work is completed.
- **Applicant & Co-Applicant:** Only one of you need to be present, but of course, both are always encouraged to attend work weekends. If only one attends, please inform the other about the progress of the group or task information.
- Do not schedule vacations until you have **MOVED** into your new home. You will definitely deserve one!
- **Thursdays:** You MUST sign checks (FHP dedicates this day to open the main office early and also stay open late). **Three strike rule** applies for failure to communicate 3 missed check signings. This will jeopardize your participation in the self-help program and the completion of your home.

4. Missing Group Work Weekends:

- **Three strike rule:** Failure to communicate 3 absences will jeopardize your participation in the self-help program and the completion of your home.
- If you cannot attend a work weekend, you must arrange a “substitute” to take your place. This “sub” will need to work as hard and as long, as the group works for any day they come. It’s very important that your “sub” relays to you any information that was given.
- If you cannot find a “sub” and you missed a work weekend, it is up to you to contact your Family Construction Coordinator before & after the missed weekend.

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- ◆ FHP requires you to contact your coordinator ***before & after*** your missed weekend, so that the schedule of tasks can be adjusted accordingly & you can be updated on your group's progress

5. **“When can we move in?”:**

Unfortunately, we cannot give you a date of move in. This is controlled by USDA-RD, your lender. We can give you a **tentative date** of when we are around 60 days to a possible USDA final inspection. The USDA final inspection date is **not** when you move in.

Your Construction Coordinator will keep you informed of when USDA provides the Final Inspection Date. The Loan Closer will confirm all your updates are submitted to USDA, for your 2nd closing/ final closing date. Once you meet with USDA and complete your Closing meeting then you may move in.

Please keep in mind this document is for informational purposes only, this information is subject to modifications, if necessary.

IF you have any questions or concerns regarding the USDA Self-Help Program and the “Sweat Equity” involved, please ask your Loan Specialist for more information. You may also request a meeting with our Construction Team, if you feel it’s necessary.

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