



## **Family Partnering Committee... Before You Begin**

The goal of the Fuller Center is to provide families in need with decent homes in decent communities. The Family Partnering Committee is a fundamental part of assuring successful homeownership for the partner families.

Once the application has been approved by the Board, the work of the Family Partnering Committee begins. The Partnering Committee serves as the liaison between the family and the Covenant Partner, provides the family with financial, homebuyer and life skills training; monitors the family's sweat equity component; and works with the family to resolve late payment issues.

### **Family Partnering Plan**

The first assignment of the Family Partnering Committee will be to develop a plan of action that will guide its interaction with the partner families. The plan should include the following elements:

- Developing a schedule of training programs for Fuller Center policies, household finance, financial literacy, and home maintenance, and recruiting a faculty to provide the training;
- Recruiting and training a corps of Sponsors who will work with the family throughout the process, assuring that they are included in Covenant Partner events, attend training sessions, and complete their sweat equity requirements;
- Working with the family and the Construction Committee in design issues to meet any special needs;
- Preparing the families for potential media exposure;
- Working with the Board to develop sweat equity requirements including alternatives for those unable to do construction work, and monitoring sweat equity hours;
- Working with the Board to develop late payment policies and procedures and working with families who become delinquent;
- Preparing a Homeowner's Manual with sections dealing with sweat equity compliance, mortgage information, family budgeting and household maintenance.

### **Sweat Equity**

Sweat Equity is an important part of the Fuller Center approach, involving hands-on participation by the partner family in the construction or repair/renovation of their own home and those of others. The benefits of sweat equity include helping keep construction costs down, providing the family with a heightened sense of ownership in their home, and providing skills that will be helpful to the family in the future maintenance of their home. Important decisions in implementing this program include:

- Determining the number of hours required of each family—typically between 350 and 500;
- Determining the extent to which family and friends of the partner family can contribute hours;
- Devising jobs for younger family members who, due to OSHA regulations and state law, cannot help with the actual construction;

- Determining the percentage of sweat equity required of the family in the different phases of construction. Experience teaches that 100% of the sweat equity should be completed before the family is allowed to move into their home.
- Working with the Construction Committee to assure that the work assignments given to family members are achievable, but significant.

It is important that the family understand that sweat equity, while a required element of participation, has no cash value, and if the family chooses to leave the program their sweat equity becomes volunteered labor. Sweat equity should not be considered as a down payment—doing so could result in the sweat equity being considered as wages or imputed to have a cash value.

All elements of the sweat equity component must be thoroughly explained to and understood by the partner family and should be specifically referenced in the Acceptance Letter.

### **Committee Checklist**

The following actions should be planned **prior** to engaging in the first project. Family partnering is the *most sensitive* area of this ministry and must not be undertaken quickly or without planning.

- After applicant is approved by Board and passed to Family Partnering Committee, hold an Orientation meeting with the homeowner candidate.
- Tasks to accomplish at Orientation: review and signing of Homeowner Agreement/Letter of Acceptance; review of sweat equity; review of homeowner education opportunities and budgeting responsibilities
- Establish goals and process with homeowner candidate to obtain sweat equity and homeowner education hours
- Establish understanding of Family Partnering Committee as liaison between homeowner candidate and Board
- Establish system to monitor sweat equity and homeowner education hours
- Develop and implement Homeowner Education classes. These classes should include instruction on household budgeting, first time homebuyer issues, and home maintenance. Every effort should be made to have all homeowner education hours complete before moving into the home. Hours spent in classes should be logged along with sweat equity.
- Educate the homeowner candidate about all aspects of their mortgage and support them all the way through the signing of the closing documents.
- Be advocates for the homeowners through vigilance in the final stages of house completion. Be present with the family for the walk-through, creation of the punch list and communicating the points of the home warranty.
- Be available for continuing homeowner education or other follow-up as required.