

## Sweat Equity

The term “sweat equity” refers to the hands-on work that a homebuyer contributes to the Holston Habitat for Humanity ministry.

It is also one of the key principles that is used to empower homebuyers and one of the features that sets the Habitat for Humanity program apart from other affordable housing programs.

By completing sweat equity on work sites, homebuyers help to reduce the amount of paid labor needed for a house, which in turn helps to keep the price of the home affordable.

Working on a construction site also helps homebuyers gain a sense of pride and ownership, as well as teaches the basic building and house-maintenance skills that are necessary to be successful homeowners. Most importantly, by performing sweat equity alongside other volunteers and neighbors, homebuyers with Holston Habitat for Humanity gain a greater sense of self-worth and become more personally invested in their community.

Homebuyers with Holston Habitat for Humanity are required to complete sweat equity (as a household) in order to purchase a home. Relatives and friends may be recruited to help with the work, but homebuyers must earn the majority of the hours themselves.

**The sweat equity program is designed to be achievable  
for individuals of all levels of physical ability.**