## Willingness to Partner with Habitat for Humanity

Examples of an individual's or family's willingness to partner include:

- Providing all application information in a timely, honest manner.
- Willingness to participate in the home visit.
- Meeting sweat equity requirements.
- Participating in homeowner education sessions.
- Paying the down payment and closing costs
- Avoiding new consumer debt during this process.
- Willingness to live where the affiliate has land to build or a house to rehab.
- Notifying the affiliate of any change in family composition.
- Notifying the affiliate of loss of income.
- Notifying the affiliate of changes in contact information.
- Agreeing to maintain the Habitat home.
- Agreeing to pay the monthly mortgage without default.

## Willingness to partner is much more than willingness to hammer!