



## Homeowner Participation Agreement

info@communityrebuilds.org | (435) 260-0501

www.communityrebuilds.org

Office Location: 150 S 200 E, Moab, UT 84532

Revised 01/2025



### Homeowner Participation

Community Rebuilds seeks to honor the tradition of the Mutual Self-Help Program by assisting low- and very low-income families to build their own homes. We build passive and active solar high-performance homes with healthy, natural finishes. It is important that each homeowner participate in various phases of construction so that you are prepared for the care and periodic maintenance of your home. **Homeowners must agree to participate a minimum of 100 hours a month (roughly 25-hour weeks depending on the month) contributing to the tasks on the build schedule, working alongside the volunteers under the instruction of the Construction Supervisor.** Homeowners will be responsible for certain projects that will not count towards participation hours, such as purchasing materials, tiling, punch lists, trim details, and landscaping.

We will always have a construction supervisor on site weekdays until 4:30 PM. If a homeowner feels capable and comfortable with their current task, they have the option of working on the weekends and in the evenings. It is important, however, that we know when homeowners will be on site in order to be prepared with tasks for the homeowner and any instruction needed. If we are behind schedule, the homeowners may be asked to work more hours in order to get back on schedule. Homeowners are required to work as a group on each other's homes. All houses must be completed and pass all inspections before anyone within the group can move into their homes. If one house is behind, we all pitch in to catch the other one up to speed. Time spent working on others' homes will count towards participation hours.

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### Dedicated Volunteers

The Mutual Self-Help Program states that homeowners are required to build 30-40 hours per week and contribute 65% of the labor on all the homes in the group. Community Rebuilds recognizes how difficult this may be while working a full-time job, so we are delighted that USDA Rural Development has allowed us to recruit and manage dedicated volunteers to help homeowners fulfill their participation hours. These dedicated volunteers may be called students, interns, apprentices, or course participants. We may also recruit and manage supplemental volunteers such as church groups, school field trips, boy scouts and girl scouts, as well as hosting many individuals that want to learn about sustainable building practices or give service to an affordable housing solution.

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### Tracking Hours

CR homeowners must commit a minimum of 100 hours per month per household to the direct construction of their home and other homes being built during their group cycle. Hours must be signed off on by the build team on the day the homeowner works on site. These hours are submitted to the office monthly.

Repercussions of falling behind on hours are as follows:

- 15 hours behind – Meeting with build team to determine a make-up plan
- 25 hours behind – Schedule a special meeting with the homeowner and the Project Supervisors and Program Manager to determine a make-up plan.
- 30 hours behind – Cessation of interns and build team working on home
- 40 hours behind ( I like having a number or at least a timeline here) - If the make up plan isn't successful and the homeowner doesn't show up when they are supposed to, a meeting with Executive Director, Program Manager, and Project Supervisors will be scheduled to explain the consequences of not fulfilling hours and help support the member in creating a new make up plan.
- 45 hours behind – Expulsion from program

If the second make up plan is not upheld and they continue to fall behind, a meeting with USDA Rural Development and RCAC will occur. They will go over the ramifications for not completing hours which will result in expulsion of the program. A third make up plan will be established.



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These consequences are meant to encourage homeowners to keep on track with the build schedule. Though strict, such actions are rarely taken, and CR is there to help you navigate the waters through mandatory semi-monthly group meetings with the Project Team. Households are allowed to recruit additional volunteers (friends and family, for example) to help with these hours; however, at least 50% (approximately 12.5 hours) must be done directly by homeowners.

If the third and final make up plan for participation hours are not caught up after all above attempts, expulsion from program will occur. The cessation of other homeowner participants and CR's building crew will stop working on home.

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### Homeowner Responsibilities

- Homeowners may experience some out-of-pocket expenses and need to be prepared for those. Some examples include an application fee, credit report fee, builders risk insurance, homeowner insurance, and property taxes. Washer and Dryers are considered personal property and are also not allowed to be purchased by the loan funds and would need to be paid for out-of-pocket.
- Homeowners must sign deed restrictions and second lien documents at closing - learn more about deed restriction and second liens on page 7 of the CR Homeowner Guide
- Show the CR crew and volunteers gratitude and work together as a team
- Attend semi-monthly meetings with the Project Team – review and approve purchases, review timecards, discuss upcoming participation schedules and events, and voice any concerns
- Contribute 100 hours per month on the construction of all of the homes in the group. Homeowners can recruit up to 50% of these hours with their own volunteers.
- Run errands and pick up supplies when needed
- Source finishes for the home (appliances, cabinetry, doors, fixtures, etc.)
- Determine design decisions by the appropriate deadlines (roof color, plaster colors, etc.) - refer to the Construction Manual provided by CR
- Contribute to ongoing construction site cleanup and maintenance
- Attend the site analysis portion of the permaculture discussions – when applicable
- Refrain from taking vacations, particularly at the start and the end of the build. There are many things to sign and decide on in the beginning months, and in the final month, we need all hands on deck to meet the deadlines.
- Host and attend an open house celebration for the community.

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### Community Rebuilds Responsibilities

- Provide the technical assistance necessary for the successful and harmonious completion of the project
- Assist applicants in obtaining the financing needed to purchase the lot and materials
- Obtain bids, contracts, and warranties, and determine scheduling with subcontractors
- Provide the households with a Construction Supervisor who will ensure the quality of the build through instruction, guidance and supervision- Construction Supervisors are forbidden to build the homes per USDA-Rural Development guidelines .
- Serve as the liaison to the building department, subcontractors, and vendors
- Manage and instruct the volunteers that will be recruited to assist in building your home, exchanging their labor for education on natural and sustainable building, and in part offsetting the construction labor costs
- Supply necessary specialty tools and power tools and provide instruction in building techniques
- Manage the worksite and give instruction on the use of power tools, as well as general on-the-job safety



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- Provide weekly bookkeeping of individual construction accounts through invoice filing and reconciliation, bill paying, and generating 'budget versus actuals' reports monthly.
- Serve as the liaison between homeowners and USDA Rural Development

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## Non-violence

Community Rebuilds recognizes the need to maintain a safe and secure environment for interns, staff, and participating families to fulfill the organization's mission. In order to maintain an environment where these goals can be achieved safely and equitably, Community Rebuilds promotes civility, respect, and integrity among all members of its community. Community Rebuilds takes measures to prevent violence on campus and on the jobsite which includes but is not limited to a screening process and establishing the Community Rebuilds campus and jobsite(s) as safe places for communication and conflict management.

### I. Policy

Community Rebuilds prohibits any acts of violence against interns, staff, homeowners, and volunteers specifically on CR property or the jobsite. Prohibited violent acts involve physical attack, property damage, as well as verbal statements that express or suggest the intent to cause physical or mental harm to another person. Violent behaviors include, but are not limited to, hitting, pushing and shoving; throwing or breaking objects; theft; shouting or yelling; threatening gestures or remarks; disruptive or hostile actions; abusive or belligerent language; sabotage of equipment; repetitive unwanted phone calls, notes or emails; behavior that diminishes the dignity of others through sexual, racial, religious or ethnic disparagement or harassment, etc. The decision to report an incident will never be questioned and will always be supported.

### II. Post-Incident Management

All incidents should be reported to the Construction Supervisor, the Program Administration Team, or the Executive Director where they will be dealt with immediately. Because every incident is unique, specific actions will be determined by the Executive Director based on the organization's policies and the needs of those involved. Once the incident has been brought to closure, post-incident management will occur. Post-incident management can go far in assisting the people involved and the institution as a whole to return to normalcy.

### III. Re-Establishment of Normality

The organization will strive to establish normality as soon as possible after an incident. This includes returning homeowners, interns, and staff to work as soon as possible; making appropriate reassignments as soon as possible; and providing information to bring closure to those directly involved and the Community Rebuilds community as a whole.

### IV. Agreement of Accountability

Once the incident has been brought to closure, the perpetrating member of the altercation must craft and present a statement of accountability to fellow homeowners, building interns, an/or staff as appropriate. This statement must include 1) acknowledgment of the violent act, 2) apology to the person(s) affected, and 3) agreement to commit no further violence to person or property at the CR campus and jobsite. If an act of violence requires removal from the program, he or she will be asked to complete and present their statement of accountability before they leave the program.

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### Tools Provided by Homeowner

Community Rebuilds will supply power tools, ladders, and specialty tools. It is your responsibility to treat these tools with respect and ask your instructor for instructions if you are unsure of how to use any tool safely and properly. Tool safety and orientation will be provided by CR.

#### Required Tools

- Tool belt
- Straight smooth head trim hammer, 16-19oz (heavier hammers are ok, but we recommend lightweight to prevent wrist pain)
- Metal Swanson speed square: 7"
- Tape measure: (20' – 25') – higher quality is better (e.g. Stanley)
- Utility knife
- Several carpenter's pencils
- Sharpies

#### Required Safety Equipment

- Safety glasses (must be rated for construction)
- Work gloves – we recommend non-insulated leather gloves for framing and woodwork, nitrile garden gloves for plaster work
- Ear protection – we recommend either the Howard Leight Lightning LOF Super Slimline Earmuff (Amazon: \$17) or the Howard Leight by Honeywell R-01538 (Amazon: \$7)
- Personal respirator and filters for fine particles – we recommend the 3M Half Face Piece Personal Respirator

#### Useful But Not Required

- 3/4" and 1" chisels
- Bit holder
- Chalk line
- Cat's paw / nail puller
- Knee pads
- Pliers (vise grip, and/or needle nose, and/or channel lock)
- Nail set/punch
- Rectangular steel trowel: 12"
- Wood float: 12"

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### Grievance Procedure

In the event a dispute arises between the parties to this agreement, the parties hereby promise, covenant, and agree to follow the terms of this Grievance Procedure in an attempt to resolve the dispute:

1. If a group member believes that Community Rebuilds is in breach of any of the terms of this agreement, the group member must submit a written report to the Program Administration team within seven days of the alleged breach.
2. If a satisfactory solution is not reached between the aggrieved group member and the Program Administration Team, the group member alleging a breach has the right to contact the Executive Director to set up a meeting. At the meeting, all parties will attempt to resolve the problem.
3. If the problem is not resolved satisfactorily at the meeting between the aggrieved group member, Program Administration Team, and Executive Director, then the aggrieved group member must submit a written statement outlining the alleged breach to the Board of Directors within seven days of the meeting.



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4. This statement must outline the complaint, prior efforts to settle, and request a resolution to the problem. The decision by the Board of Directors shall be final and is not appealable.
5. In the event that Community Rebuilds believes a group member is in breach of this agreement, the Program Administration Team will discuss the issue at the weekly homeowner meeting within seven days of the breach.
6. If a resolution is not established between the Program Administration Team and the group member, a meeting with the Construction Supervisors and Program Administration Team will be held.
7. USDA RD will be notified if a group member is in breach of contract and on probation. They will be given information surrounding the breach, expected behaviors to resolve the problem, and will be notified that the group member is on probation along with the term of the probationary period. If the probation is successfully performed, the group member will be reinstated with full rights and privileges. USDA RD will be notified when the group member has successfully performed the conditions of their probation.
8. If the group member does not successfully complete the probation, the Program Administration Team will give the Executive Director a statement of the facts and a recommendation that the group member either be placed on continued probation or be terminated from the program. This written statement will be provided to USDA RD.
9. Direct contact information for Community Rebuilds personnel previously referenced can be found below. Physical address, email address, and phone number are in the header of this document.



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Executive Director | Rikki Epperson  
rikki@communityrebuilds.org

Board of Directors  
communityrebuildsboard@gmail.com

## Acknowledgement of Agreement

*I foresee being able to typically complete my 100 hour monthly participation hours based on the following schedule:*

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***I have read the CR Homeowner Guide and agree to participate in all activities listed on this Participation Agreement:***

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Primary Applicant - printed name

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Primary Applicant - signature and date

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Co- Applicant - printed name

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CO- Applicant - signature and date

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CR Representative - printed name

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CR Representative- signature and date