

## Steps to Apply

1. **Attend an Information Meeting!** To sign up, visit our website at [www.habitatsumter.org/homeownership](http://www.habitatsumter.org/homeownership). Attending the Information Meeting is necessary before submitting an application.
2. **Check Sumter Habitat for Humanity's website** or call (803) 775-5767 option 4 to ensure that applications are currently being accepted. If known, the location of homes will be noted as well as any specific criteria that may vary from this brochure.
3. **Complete and return an application** which are available at Information Meetings and at our office.

\*If you do not qualify, we will tell you why and may identify resources that can help you become qualified, or assist with your current needs. Many homeowners have applied more than once before being approved for the homeownership program.



## Sumter Habitat for Humanity

812 South Guignard Drive

Sumter, SC 29150

Tue.—Fri. 9a.m. to 4:30p.m.

(803) 775-5767

[info@habitatsumter.org](mailto:info@habitatsumter.org)

[www.habitatsumter.org](http://www.habitatsumter.org)



Sumter Habitat for Humanity is an equal opportunity/drug-free employer. For information on Fair Housing and Equal Opportunity go to [www.hud.gov/offices/ftheo](http://www.hud.gov/offices/ftheo) or contact the local HUD office. Under The Federal Equal Credit Opportunity Act, Fair Housing Law and Consumer Credit Protection Act: We do not discriminate on the basis of race, sex, color, age, disability, religion, national origin, family status or marital status, or because all or part of income is derived from any public assistance program.

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## Own A Habitat Home







## Homeownership is Within Reach!

Sumter Habitat for Humanity makes homeownership possible for low-income households, offering affordable mortgage loans to purchase homes built or renovated by Habitat.

**Habitat homes are not free!** Starting monthly mortgage payments will not exceed 30% of eligible applicants' gross monthly income. Home prices and mortgage loan amounts are based on fair market values, which vary by location and home. Payments include principal on the mortgage loan, property taxes, homeowner's hazard insurance, termite bond, and homeowner's association dues if applicable. Homeowners are responsible for maintaining their homes and each home comes with a one-year warranty. Further information is available by attending an **Information Meeting**.

## Eligibility

Eligible applicants will be U.S. citizens or permanent residents, and work or reside in Sumter County for a minimum of 1 year with a willingness to live in the City of Sumter. Applicants must also meet criminal background check requirements, and have a:

1. **Housing need**
2. **Willingness to partner with Habitat**
3. **Ability to afford homeownership**

From application to owning a home can take approximately 12-18 months. Habitat is a long-term homeownership program and does not provide emergency housing.

## Housing Need

Applicants will demonstrate housing need by having an income **within the current household limits** (see chart). Higher priority is given to those with additional housing concerns such as living in overcrowded conditions, temporary homes, or unsafe environments; needing accessibility for a household member with a disability; or paying rent higher than 30% of gross income. If qualified financially, applicants will receive a home visit to further evaluate their need. Applicants should **not have owned a home in the last three years nor had a foreclosure in the last four years**. Sumter Habitat for Humanity serves those living in Sumter County. For Habitat affiliates in other areas, please visit [www.habitat.org](http://www.habitat.org).

## Willingness to Partner

Applicants must be willing and able to attend several homeownership classes, volunteer to build their home and/or others' homes, and volunteer in the Habitat ReStore. Habitat calls this "sweat equity." (Accommodations can be made for applicants with disabilities.) Applicants must also be willing to accept the location and design of homes Habitat has available. **Current details are provided at Information Meetings, and attendance is required before the application process.**



## Ability to Afford Homeownership

Eligible applicants will demonstrate ability to afford the monthly mortgage and household expenses by meeting the criteria below.

**Income**—Habitat requires steady income history for the last two years in the United States with at least six months of history for current employment or income sources. Self-employed individuals must have at least one full year's tax filings showing self-employment income. See the chart below for general income guidelines. These are subject to change, and having income within these guidelines does not guarantee eligibility.

**Credit**—While Habitat does not general have a credit score requirement, old debts such as collection and judgements must be less than \$2000 at the time of application and must be resolved before the purchase of the home. An additional \$2000 of medical collections may be allowed if making payments on these. We also consider recent history or payments on rent, utilities, loans, and other expenses, and the amount of monthly loan payments, including estimates for deferred student loans. Bankruptcies must have been discharged or dismissed for two years for Chapter 13 and three years for Chapter 7. You can order a free copy of your credit report from [www.annualcreditreport.com](http://www.annualcreditreport.com), or by calling 1-877-322-8228.

**Savings**—Applicants must be able to save approximately \$1500 for closing costs within approximately 12 months.

Household Size	Minimum Annual Income	Maximum Annual Income
1	\$12,880.00	\$30,450.00
2	\$17,420.00	\$34,800.00
3	\$21,960.00	\$39,150.00
4	\$26,500.00	\$43,450.00
5	\$29,350.00	\$46,950.00
6	\$31,500.00	\$50,450.00
7	\$33,700.00	\$53,900.00
8	\$35,850.00	\$57,400.00

**Attend an Information Meeting to Learn More!**