

5 Easy Steps to becoming a Habitat Homeowner

Step 1

Pre-application

Complete and return the attached Pre-application to the Habitat office along with **required documents**. The Selection Committee will review your application and conduct a credit and background check.

Step 2

Formal Application

If your credit and income are adequate, you will come to the Habitat Office for a full application workshop. You will need to bring in important documents. We will also complete a budget to assess ability to pay.

Step 3

Home Visit and “Good Faith Hours”

Selection Committee will visit you at your home to meet your family and see where you are currently living. Afterwards you will be asked to complete 10 “Good Faith Hours.”

Step 4

Selection Committee Review

Your application and all documentation will be reviewed by the Selection Committee and presented to the Board of Directors.

Step 5

Board of Directors Approval

After completing the application, supplying all requested documentation, and review by the Selection Committee, your application will be presented to and approved or denied by the Board of Directors of Habitat for Humanity Georgetown County.

Requirements to become a Habitat Homeowner

- **Need**
- **Ability to Pay**
- **Willingness to Partner with Habitat (including 400 Sweat Equity Hours)**

Qualifications for Homeownership

Residency

You must have lived in Georgetown County for the last 12 months.

You must be an American citizen, legal resident, or have the right to work in the United States.

Housing Need

If your housing situation includes one or more of the following, please complete and return the attached application.

Substandard

You have broken plumbing, faulty or unsafe electrical service, and/or poor heating, etc.

Unsafe

If there are multiple crime-related police calls in your neighborhood.

Cost Burdened

If your rental payments are 35% or more of your total income.

Overcrowded

Adult and child or more than two children share a bedroom, or two children of the opposite sex share a bedroom.

Income

You must have a steady source of income that is between the minimum and maximum income for your family size. This chart shows the current income figures.

Yearly Income		
Family Size	Minimum	Maximum
1	\$14,175	\$28,350
2	\$16,158	\$32,316
3	\$18,200	\$36,400
4	\$20,183	\$40,366
5	\$21,817	\$46,634
6	\$23,450	\$46,900
7	\$25,083	\$50,166
8+	\$26,658	\$53,316

Credit

You must maintain good credit. We will check your credit history by running a credit report. Credit checks will be conducted periodically until the closing on your house. You have the right to request a copy of your credit report.

Documents

When you return this pre-application YOU MUST BRING:

- Payroll forms for **all** working members of the family for the last 30 days
- IRS tax returns for the last two years
- Documentation of any other income you receive such as SSI, SS, disability, etc.
- **\$10** Application fee for background/credit checks

If you are accepted to complete a full application, you will be notified to bring in these documents:

- Photo IDs and Social Security cards for all family members

Habitat for Humanity Georgetown County Homeowner Pre-Application

Information you provide on this application becomes a part of your Habitat file. By signing this form, you authorize Habitat to conduct civil and criminal checks and credit reports. Furthermore, you are attesting that all of your personal information is complete and accurate.

Today's Date _____

Applicant Signature _____

Co-Applicant Signature _____

Applicant Information

Name _____
First Middle Last

Maiden Name (if applicable) _____

Date of Birth: _____

Social Security Number _____/_____/_____

Marital Status (circle one)
Unmarried Married Separated

Current Address, Phones, Email

Home Address _____

Mailing Address (if different) _____

Home Phone _____

Cell Phone _____

Work Phone _____

Email _____

Co-applicant's Information

Name _____
First Middle Last

Maiden Name (if applicable) _____

Date of Birth _____

Social Security Number _____/_____/_____

Marital Status (circle one)
Unmarried Married Separated

Complete and return this application to:
Family Services
Habitat for Humanity Georgetown County
PO Box 2411, Georgetown SC 29442

Family Members

How many family members will live in your Habitat home? _____

List all the dependants who will be living in the home.
Do not include the applicant or co-applicant.

Name	Date of Birth	Sex

Habitat, Homeownership and Need

How did you hear about Habitat? _____

Have you applied for a Habitat home before? _____

If yes, when? _____ Where? _____

Have you ever owned a home? YES NO

Do you currently own a home? YES NO

Are you currently renting an apartment or house? _____

How long have you rented? _____

What is your monthly rent? _____
(If subsidized, list only what you pay.)

Review the **Housing Need** section of this brochure on the other side, and then select the needs that apply to your current situation. Check all that apply.

_____ Substandard Housing _____ Unsafe Neighborhood
_____ Cost Burden _____ Overcrowded

Family Income

Applicant's **monthly gross** income from work _____
(This is before taxes are taken out)

Co-applicant's **monthly gross** income from work _____
(This is before taxes are taken out)

Other **monthly** income _____
SS, SSI, disability, child support, alimony, unemployment, etc.
(Circle those that you receive)

Total gross **monthly** income _____

Applicant's current job _____

How long have you been in this job? _____

What was your previous job? _____

Co-applicant's current job _____

How long have you been in this job? _____

What was your previous job? _____

What is Habitat for Humanity ?

Internationally

Habitat for Humanity International is a non-profit Christian housing ministry founded in 1976.



With over 2,300 affiliates worldwide, Habitat is working with partners in 90 countries to eliminate substandard housing.

A Habitat home is dedicated somewhere in the world every 26 minutes.

Locally



Habitat for Humanity Georgetown County was started in 1991 after the destruction of Hurricane Hugo showed the need for adequate housing in the area.

It is the goal of Habitat Georgetown County to eliminate all substandard housing in Georgetown County.



Habitat for Humanity Georgetown County does not discriminate based on race, color, religion, age, sex, disability, family status, national or ethnic origin.



"A simple, decent, affordable home for God's people in need."

Become a Homeowner

It's the dream we share.

Someplace where you can turn rent payments into home equity.

Someplace where the paint's fresh, the plumbing works, and there's room enough for everyone.

Someplace that's yours.

It's an opportunity that Habitat Georgetown wants to put within your reach.

*If you qualify, you could move into a new, quality home with **no money down** and an **interest-free mortgage**.*

Start the process today! Just complete the attached pre-qualification application and return it to us with necessary documents.

Become a Homeowner



Build for Your Future

Habitat for Humanity Georgetown County

1907 Hampton Ct.

PO Box 2411

Georgetown SC 29442

Phone 843-546-5685 ext. 9

Fax 843-545-1558

www.habitatgeorgetown.com

