

Family Members

Do you understand this house is for one person or a couple ? _____

Will a second person be living in the home? YES NO
Do not include the applicant or co-applicant from the other side.
If so, their Name Date of Birth Gender

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 all 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 is a global nonprofit housing organization working in local communities across all 50 states in the United States and in more than 70 countries around the world. Habitat's vision is of a world where everyone has a decent place to live. Habitat works toward the vision by building strength, stability and self-reliance in partnership with people and families in need of a decent and affordable homes.

Locally



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

Its construction program includes new traditional homes, smaller cottages and a home repair and community revitalization program. It also runs a resale shop called the ReStore.

The local mission is to eliminate 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.



become a homeowner and build for your future

- ◆ *It's the dream we all share.*
- ◆ *Someplace where you can turn rent payments into home equity.*
- ◆ *Someplace where the paint's fresh, the plumbing works, and the roof doesn't leak.*
- ◆ *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 quality home with an affordable mortgage.*
- ◆ *Start the process today!*

Complete the attached pre-qualification application and return to Family Services with the required documents!

cottage homeownership



every one
of us deserves a decent and affordable place to call home

The Cottage Homeownership program is designed for very low income Seniors (55 and over). Our cottages are designed at 675 square feet, for a single occupant or couple that can share one bedroom. It comes with a bedroom, bathroom, combo living/dining/kitchen and porch. Cottages give very low income homeowners an opportunity to live in safe, decent and affordable housing.



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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 all ***required documents***. The Selection Committee will review your application and conduct a credit and background check. *If there are missing documents the application will automatically be sent back without consideration.*

Step 2

Formal Application

If your credit and income are adequate, you will come to the Habitat Office for a full application meeting. You will be told what other important documents to bring with you. We will also complete a budget to assess your ability to pay the mortgage.

Step 3

Home Visit and "Good Faith Hours"

The Selection Committee will visit you at your home to meet you and see where you are currently living. Afterwards you will be asked to complete ten (10) "Good Faith Sweat Equity 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 200 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, leaking roof, 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

You are currently living in a house that is overcrowded and wish to move out.

do I qualify? please read...very important

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. ***If your total income is not between these numbers, you are not eligible for the Cottage Program.***

FAMILY SIZE	MINIMUM	MAXIMUM
	YEARLY INCOME	YEARLY INCOME
1	\$15,550	\$25,900
2	\$17,750	\$29,600

HUD Guidelines for 2023 - 2024

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 ALL OF THE FOLLOWING TO BE CONSIDERED:

- Pay check stubs for **all** working people that will live in the house for the last 60 days whether their name will be on the deed or not.
- IRS tax returns for the last two years.
- Documentation of any other income you receive such as SSI, SS, disability, etc.
- \$30 Application fee** to cover background/credit checks.

After initial review, if you are requested to complete a full application, you will be notified to also bring in these documents: Photo IDs and Social Security cards for all family members and possibly other information.

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 pull 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

When Pre-Application is received, you will receive a copy of Habitat for Humanity of Georgetown County Privacy Statement and Notice