

Yes No Are you able to make a house payment of about \$370.00 to \$400.00 per month plus utilities and still have enough money for your other financial obligations?

Yes No Is your income steady and secure enough to obligate yourself to a 20-year, interest-free mortgage?

### WILLINGNESS TO PARTNER

Yes No Are you willing to work a minimum of 300 hours on our construction sites building your own home and the homes of others with qualified supervision?

Yes No Are you willing to work at least twenty hours each month with Sumter Habitat for Humanity?

Yes No Are you willing to participate in Sumter Habitat for Humanity's homebuyer education classes?

Yes No Are you willing to commit yourself to active participation with Sumter Habitat for Humanity as long as you live in the home?

Sumter Habitat for Humanity seeks to promote fair housing in the Sumter area. Sumter Habitat for Humanity does not discriminate as to race, sex, age, religion, creed, marital status or disability. We strive to serve those in need in Sumter County. We encourage and support an affirmative advertising program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status or national origin.



### HOW DO YOU RATE YOUR CREDIT?

**GOOD** All clear, make all monthly payments on time.

**FAIR** Past problems that you are working to clear up.

**POOR** Active bankruptcy, defaulted bills and student loans, delinquent bills, repossessed items, liens on property.

If you answered "Yes" to most of these questions and you believe your credit is fair to good, you likely will want to apply to our homeownership program.

### HOW CAN I APPLY TO THE PROGRAM?

Sumter Habitat for Humanity invites you to attend our next Orientation Meeting. This is an opportunity for you to come and hear us explain our homeownership program in more detail. We will answer any questions you may have about the application process. At this time, you will receive an application to the program. Please contact our office at 803-775-5767 for information about the next Orientation Meeting.

#### **Sign Up For Our Next Family Orientation Meeting!**

**When: TBA (Call After Jan 1, 08)**

**Where: North Hope Center  
904 North Main Street Sumter**

**Time: 6:00 PM**

**Please be on time and DO NOT  
Bring children with you.**

**Sign Up At The Habitat  
RE-STORE, 30 Bridge Court  
Tuesday-Fridays 10-5 or Sat 9-2**

# YOU Could Be A Homeowner!



## Sumter Habitat for Humanity

**P.O. Box 2746  
30 Bridge Court  
Habitat Re-Store  
Sumter, SC 29150  
803-775-5767**

## What is Sumter Habitat for Humanity?

Sumter Habitat for Humanity is a not-for-profit ecumenical Christian housing ministry that seeks to partner with people in Sumter County to build simple, decent and affordable houses.

We are an affiliate of Habitat for Humanity International. Across the world, there are more than 1900 affiliates working to build simple, decent and affordable homes with the goal of eliminating substandard housing.

## How does the program work?

Sumter Habitat for Humanity works with volunteers in the community to build houses. Once completed, the houses are sold to qualified buyers at no-profit with a 20-year, interest free mortgage. Habitat **IS NOT** a giveaway program! We are able to offer this incredible opportunity because of generous support from churches, businesses, individuals and others in our community. Since 1987, Sumter Habitat for Humanity has helped more than 100 families fulfill their dream of homeownership!

**Sumter Habitat for Humanity will check the following on ALL applicants:**

\*EMPLOYMENT \*CREDIT HISTORY

\*INCOME \*CREDIT REFERENCES

\*LANDLORD STATEMENTS

\*SUPPLEMENTAL & PUBLIC ASSISTANCE

## Where are the homes built?

Sumter Habitat for Humanity builds houses where there is available land in Sumter County. We are currently developing our own subdivision, "Fuller Gardens" off of East Red Bay and Boulevard Roads in Sumter, and plan to be building homes there for a number of years as we build our own Habitat community!

## How do I know if I qualify?

The need for simple, decent housing is great. Unfortunately, Sumter Habitat for Humanity is not able to serve everyone who would like to become a homeowner, so it is necessary to choose partner families carefully.

We use three criteria in selecting families to partner with us in our homeownership program.

1. The **need** for simple, decent and affordable housing.
2. The **ability to pay** a 20-year, no-interest mortgage.
3. The **willingness to partner** with our ministry in building your house and the homes of others.

The following questions may help you understand Sumter Habitat for Humanity's selection criteria more clearly:

### **NEED FOR HOUSING**

- Yes No Does your current home have plumbing, electrical, heating, cooling or structural problems?
- Yes No Do your utility bills and rent take up more than 1/3 of your monthly income?
- Yes No Is there a problem with overcrowding in your current housing situation?
- Yes No Is your present neighborhood made undesirable by crime, illegal drugs or lack of services?

### **ABILITY TO PAY**

- Yes No Are you able to make monthly payments of \$75.00 toward a down payment of \$800.00 and still maintain your current financial obligations?

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