Sumter Habitat for Humanity®

Home-ownership Program

Pre-Application Brochure

Our program is designed to assist low income prospective homebuyers in Sumter county working to achieve the American dream of homeownership.
We help make homeownership a reality for those who meet certain qualifications. We offer affordable mortgage loans to buy homes in partnership with us. Discover what you need in order to apply for our program below!

What is Sumter Habitat for Humanity?

Sumter Habitat for Humanity was founded in 1987 and since then we've built 131 homes in the Sumter community. Our construction efforts include new traditional homes, Senior Cottages, and the Richardson Ramp provision program. We also run the ReStore thrift shop which supports our construction projects through sales of items donated by our generous community. Our local mission is to eliminate substandard housing in the city of Sumter.

Contact Us

812 S. Guignard Dr. Sumter SC 29150
info@habitatsumter.org or admin@habitatsumter.org
Phone 803-775-5767 ext. 103 or 106
HabitatSumter.org

What are the homes like?

Our Traditional Homes are designed with typically 3-4 bedrooms, 2 baths, and equipped with appliances and a 1-year home warranty.
Senior Cottages are designed for a 55+ single occupant or couple that can share one bedroom. Around 675 sq. ft., it has 1 bed/bath, a combo living/dining/kitchen, and porch.
Our main goal is to ensure homeowners end up in a safe, decent, and affordable home for years to come.

Steps to Becoming a Habitat Homeowner

1: Pre-Application - Complete the attached Pre-Application, gather all required documents (see Documents section), then call to schedule a submission appointment. Habitat will review your pre-application and income documentation. If any required documents are missing, the pre-application will be returned without consideration until all required documents are submitted.

2: Formal Application - If your income meets the eligibility guidelines, you will come to the Habitat Office for a full application meeting. You will be told what other important documents you will need.

3: Home Visit - The Selection Committee will visit you at your home to meet you and your family, see where you are currently living, and discuss the program.

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

5: Board of Directors Approval - Your application will be presented to the Board of Directors of Sumter Habitat for Humanity for their final decision.

6: Program Fulfillment - If the Board of Directors approves you for the program, you will sign your partnership agreement to become part of the Habitat family and immediately begin your sweat equity, prepare for financial education, and begin saving towards your closing costs.

Important note:

The entire timeline from pre-application submission to board approval could take up to 6 months. Time from pre-application submission until you close on your home could be up to 2 years.

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

EQUAL HOUSING OPPORTUNITY

All information updated August 2026

Requirements to Become a Habitat Homeowner

Housing Need

You will need to answer which of the below apply to you.
Higher priority is given to those with the following housing concerns:

- Substandard: Broken plumbing, faulty or unsafe electrical service, poor heating, leaking roof, etc.
- Unsafe: Multiple crime-related police calls in your neighborhood.
- Cost Burdened: Rental payments are 30% or more of your total income.
- Overcrowded: Too many people in a bedroom or sleeping places other than a bedroom.

Willingness to Partner

Homeownership Program participant requirements include, but are not limited to:

- Completing sweat equity volunteer hours
- Participating in financial education classes
- Saving for home closing costs
- Demonstrating responsive, positive communication with Habitat
- Maintaining a great attitude and cooperation

Residency

You must:

1. Have lived in Sumter County for the last 12 months
2. Either be
   a. An American citizen
   b. A legal resident, or
   c. Have the right to work in the United States.

Ability to Pay

Habitat homeowners sign for an affordable mortgage once their home and program requirements are done. We will look at several factors to determine if this is possible for you (see below).

Income Guidelines

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 for each type Homeownership Program path per HUD calculations (as of May 2026).

If your income is not between your applicable numbers, you are not eligible for the Homeownership Program.

Traditional Homes

Having income between these guidelines does not guarantee approval.

Household size	Min. Annual Gross Income	Max Annual Gross Income	VETERAN MAX
1	$26,150	$41,800	$62,760
2	$29,850	$47,800	$71,640
3	$33,600	$53,750	$80,640
4	$37,300	$59,700	$89,520
5	$40,300	$64,500	$96,720
6	$43,300	$69,300	$103,920
7	$46,300	$74,050	$111,120
8	$49,250	$78,850	$118,200

Senior Cottages

Having income between these guidelines does not guarantee approval.

Household size	Min. Annual Gross Income	Max Annual Gross Income	VETERAN MAX
1	$20,920	$41,800	$62,760
2	$23,880	$47,800	$71,640

Credit Qualifications

- We will check your credit history by running a credit report. You have the right to request a copy of your credit report. You must:

- Have a minimum credit score of 575
- Have less than $2000 in collections and charge off accounts at the time you submit this pre-application
- We will also calculate your Debt-to-Income ratio (DTI). Your DTI must be less than 57% and able to be lowered to under 43% before the closing on your home.

Required Documents

- When you submit this pre-application, you must bring all the following to be considered. All documents must be copies, no originals accepted. We will make copies for 25¢ each.

ANY MISSING DOCUMENTS MEAN YOUR PRE-APPLICATION WILL NOT BE CONSIDERED.

Documents for applicant AND co-applicant (if jointly applying: legally married applicants MUST apply together):

- Driver's license or state-issued ID photocopy to verify residency
- Paycheck stubs from the last 60 days for ALL working household members 18yrs and up
- IRS Tax returns (the first 2 pages) for the last 2 years
- W2s from the last 2 years
- Documentation of any other income you receive such as SS, SSI, disability, etc.
- $40 Application Fee per applicant: this covers the cost of your credit and background checks. **MONEY ORDER ONLY**

Copy of DD214 for all veteran applicants

If you are selected to move to the next step, you will be scheduled to attend an information meeting where you will receive a packet with the full application, information on what additional documents you will need to provide, and how to schedule an appointment for submission. **Submission of a pre-application does not guarantee approval.**

Sumter **Habitat for Humanity**®

HOMEOWNERSHIP PROGRAM PRE-APPLICATION

Information you provide on this pre-application becomes part of your Habitat file.

Submitting a pre-application does not guarantee approval.

Once you've read the brochure carefully, fill out this pre-application completely and gather all required documents BEFORE calling to schedule your submission appointment.

Select your desired Homeownership Program:

____ Traditional Home
____ VETERAN Traditional Home
____ Senior Cottage Home
____ VETERAN Senior Cottage Home

(A copy of your DD214 will be required for veteran applications)

Please carefully read and ensure ALL the sections that apply to you are filled out prior to signing.

Use the checklist on the back of the application to make sure you have all your required document copies gathered before calling to schedule your submission appointment.

Applicant Information

1a. Full Name: ______________________________

2a. Maiden Name (if applicable):

____

3a. Date of Birth: _______/__________/_________

4a. Social Security Number: _____/_____/_____

5a. Marital Status (select one):

_____ Unmarried ____Married ____Divorced

(Legally married applicants must apply jointly)

6a. Home Address:

____

____

7a. Mailing Address (if different):

____

____

8a. Home Phone: (_____) _______-_________

9a. Cell Phone: (_____) _______-_________

10a. Work Phone: (_____) _______-_________

11a. Email: _________________________________

Co-Applicant Information

Leave blank if applying just yourself

1b. Full Name: ______________________________

2b. Maiden Name (if applicable):

____

3b. Date of Birth: _______/__________/_________

4b. Social Security Number: _____/_____/_____

5b. Marital Status (select one):

_____ Unmarried ____Married ____Divorced

(Legally married applicants must apply jointly)

6b. Home Address:

____

____

7b. Mailing Address (if different):

____

____

8b. Home Phone: (_____) _______-_________

9b. Cell Phone: (_____) _______-_________

10b. Work Phone: (_____) _______-_________

11b. Email: _________________________________

Habitat, Homeownership, Need

12. Are you currently renting an apartment or house? YES NO
    If yes, how long have you rented? _________________
13. What is your monthly rent (if subsidized, list only what you pay)? $__________________
14. Review the Housing Need section of the Pre-Application brochure, then select the needs that apply to your current situation (Check all that apply).
    ___ Substandard Housing ___ Cost Burdened ___ Unsafe Neighborhood ___ Overcrowded
15. How did you hear about Habitat?_____________________________________
16. Have you previously applied for a Habitat home? YES NO
    If yes, when? __________ Where? _________________
17. Have you ever owned a home? YES NO
18. Do you currently own a home? YES NO

APPLICATION CONTINUES ON OPPOSITE SIDE -->

Family Members

19. How many family members would live in your Habitat home? ______ List them below.

DO NOT include applicant or co-applicant from opposite side.

Name: ______________________ Date of Birth: ______________ Gender: ______________
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Name: ______________________ Date of Birth: ______________ Gender: ______________

Family Income

20a. Applicant's current employer: ______________________________

21a. Time at current job: ______________

22.a Previous job: ______________________________

20b. Co-Applicant's current employer: ______________________________

21b. Time at current job: ______________

22b. Previous job: ______________________________

BEFORE YOU SCHEDULE YOUR SUBMISSION:
You must bring all the below to be considered.

ANY MISSING DOCUMENTS MEAN YOUR APPLICATION WILL NOT BE CONSIDERED AND YOU MUST RESCHEDULE YOUR APPOINTMENT

All documents must be copies, no originals accepted. We will make copies at your appointment for a 25¢ per page fee. Credit Report fee payable by **MONEY ORDER ONLY**

Document Checklist

Do you have:

___ A color copy of applicant (and co-applicant's) driver's license(s) or state-issued ID(s)?
___ Applicant 1040s (tax returns) for 2025 & 2026?
___ Applicant W2s or 1099 for 2025 & 2026?
___ Applicant most recent 60 days of paystubs?
___ Applicant $40 Money Order for Credit Report?

IF APPLICABLE:

___ Co-Applicant 1040s (tax returns) for 2025 & 2026?
___ Co-Applicant W2s or 1099 for 2025 & 2026?
___ Co-Applicant most recent 60 days of paystubs?
___ Any over 18-year old household members' most recent 60 days of paystubs?
___ Documentation of ANY other income (SSI, pension, child support, etc.)?
___ Applying veteran's DD214?
___ Co-Applicant $40 Money Order for Credit Report?

23. Applicant's monthly gross income from work or retirement/pension:
$________ (BEFORE taxes are taken out)

24. Co-Applicant's monthly gross income from work/retirement/pension
$________ (BEFORE taxes are taken out)

25. Other Monthly income for applicant, co-applicant, or income from anyone 18+ living in the home:
25a. SS $______________
25b. SSI $______________
25c. Disability $______________
25d. Child Support $______________
25e. Alimony $______________
25f. Unemployment $______________
25g. Other $______________
25h. Other $______________
25i. Other $______________

26. TOTAL gross monthly income from lines 23 thru 25i:
$ ______________

By signing this pre-application, I attest all my information is complete and accurate. I authorize Sumter Habitat for Humanity to perform background, sex offender, and credit checks as required by the application process for the Homeownership Program. I understand submitting a Pre-Application does not guarantee approval for the program and additional information may be required for further processing.

Today's Date: ______________

Applicant Signature: ______________________

Co-Applicant Signature: ______________________

Call 803-775-5767 ext. 106 to schedule your appointment AFTER filling out entire pre-application and gathering all required documents