



Sumter

Habitat
for Humanity®

Homeownership
Info Presentation:
Senior Cottage

812 S. Guignard Dr.
Sumter, SC 29150
803.775.5767
www.habitatsumter.org



Sumter Habitat for Humanity is an Equal Housing Opportunity Agency
We Do Business in Accordance With the Federal Fair Housing Law
(The Fair Housing Amendments Act of 1988)



It is illegal to Discriminate Against Any Person Because of Race, Color, Religion, Sex, Handicap, Familial Status, or National Origin.

- In sale or rental of housing or residential lots
- In advertising the sale or rental of housing
- In the financing of housing
- In the provision of real estate brokerage services
- In the appraisal of housing
- Blockbusting is also illegal

Anyone who feels he or she has been discriminated against may file a complaint of housing discrimination:

1-800-669-9777 (toll free)
1-800-927-9275 (TTY)

US Department of Housing & Urban Development
Assistant Secretary for Fair Housing & Equal Opportunity
Washington, DC 20410

WHAT IS HABITAT FOR HUMANITY?

We build *strength, stability, and self-reliance* through *shelter*.

Habitat for Humanity partners with people in your community and all over the world to build safe, decent, places to call home.

Habitat homeowners help build their own homes alongside volunteers. They then purchase the home with an affordable mortgage.



HOMEOWNERSHIP IS WITHIN REACH!

Eligible applicants must meet our 3 CORE CRITERIA:
have an ability to pay an affordable mortgage, a demonstrated need for housing, and a willingness to partner with Sumter Habitat.

Additional requirements include:

- Must meet income qualifications
- US citizen (or legal resident)
- Living in Sumter County for the last 12 consecutive months

The Senior Cottages Program is specifically designed for 55+ applicants - either single or a couple who can live in a one-bedroom home.

Eligible applicants will also meet criminal and sex offender background checks as part of the process.

ABILITY TO AFFORD HOMEOWNERSHIP

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

Income

Credit

Savings

INCOME

Sumter Habitat requires steady income history for the last two years in the United States with at least twelve (12) months of history for current employment or income sources. Self-employed individuals must have two full year's tax filing showing self-employment income. See the chart on the next slide for general gross income guidelines.

INCOME GUIDELINES

40-80% Median Annual Gross Income: Sumter County, SC

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 Senior Cottages Program.

Household Size	Min Annual Gross Income	Max Annual Gross Income
1	19,750	39,500
2	22,600	45,150

Last updated March 5, 2025

These are subject to change, and having income within these guidelines does not guarantee eligibility.

CREDIT

We consider recent history of payments on rent, utilities, the amount of monthly loan payments, including estimates for deferred student loans, and other expenses.

Old debts such as collections and charge-offs must be less than \$2,000 at the time of application and must be resolved within 12 months if accepted into the program.

CREDIT cont'd

You must meet the Debt-to-Income minimum requirement.

Your credit score must be 575 or higher.

No more than 40% of your maximum available credit limit may be outstanding (revolving) debt (excluding car loans, student loans, and other secured debt).

CREDIT Cont'd

Bankruptcies must have been discharged or dismissed for two years for Chapter 13 and three years for Chapter 7.

If there has been a foreclosure, seven years must have passed between the foreclosure date and the date the Application for Homeownership is reviewed.

We encourage you to order a free copy of your credit report from www.annualcreditreport.com, or by calling 1.877.322.8228, before applying so you are aware of your debts and what may be barriers to becoming pre-approved for the program.

CREDIT RED FLAGS THAT NEGATIVELY IMPACT ELIGIBILITY:

- Active bankruptcy
- Defaulted student loans
- Repossessions
- Liens or Judgments
- Delinquent bills & loans
- Collections & Charge-offs
- Excessive number of credit cards with high limits and or balances
- Medical debt collections over \$10,000

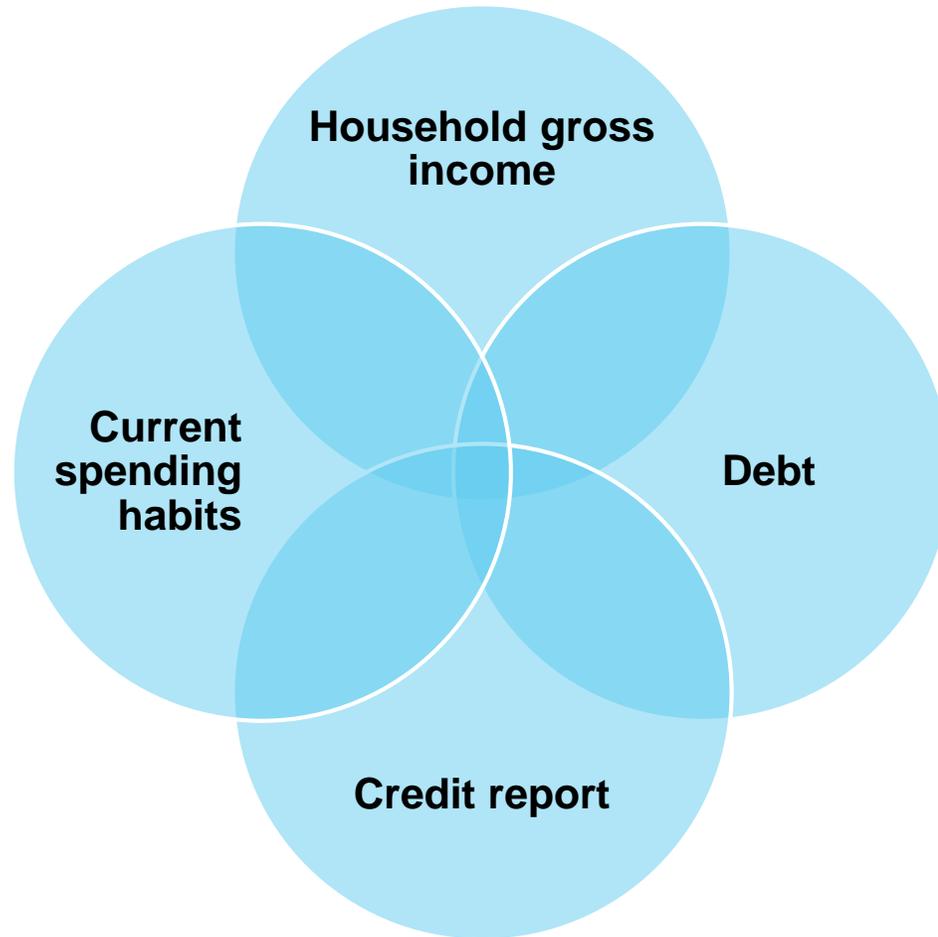
SAVINGS

Applicants must be able to save at least \$1,500 for closing costs associated with purchasing a home within roughly 9–12 months.

Additional savings may be requested in preparation of homeownership responsibilities.

DETERMINING “ABILITY TO PAY”

Factors we consider:



FINANCIAL ASSESSMENT

If your credit is determined to be satisfactory, you will meet with us to go over your budget, credit, expenses, and overall financials.

This information will be shared with the Family Selection Committee, who will determine if you meet the criteria to continue in the process.

HOUSING NEED

Applicants will demonstrate housing need by having an income within the current household limits as shown in the chart on the “Income Guidelines” slide.

Higher priority is given to those with additional housing concerns such as:

COST BURDENED, PAYING RENT HIGHER THAN 30% OF INCOME

LIVING IN OVERCROWDED CONDITIONS

SUBSTANDARD LIVING CONDITIONS

UNSAFE ENVIRONMENT

NEED FOR DISABILITY ACCESSIBILITY

SUBSIDIZED HOUSING

HOUSING

Applicants should not have owned a home in the last three years nor had a foreclosure in the last seven years (exceptions may be granted for disaster victims). Sumter Habitat for Humanity serves those in Sumter County for the last 12 consecutive months.

For Habitat affiliates in other areas, visit www.habitat.org

DETERMINING NEED

Sumter Habitat for Humanity will conduct a “home visit” in determining your need for housing. Two members of the Family Selection Committee will schedule an appointment with you to come to your home and sit down and discuss your need. A short tour should be expected especially if your stated need is based on overcrowding and/or substandard living conditions.

This visit usually takes about 30 minutes and all individuals listed on the application should be present.

WILLINGNESS TO PARTNER

Partnership Requirements

Applicants must be willing and able to complete our financial education curriculum in a timely manner.

Applicants must be willing to volunteer to build their own home and/or others' homes, volunteer in the Habitat ReStore, and other Habitat events.

Volunteer hours are what Habitat calls "sweat equity".

Applicants must also be willing to accept the location and design of homes Habitat has available.

We will work with individuals with disabilities on a case by case basis to determine the best way for sweat equity hours to be earned.

WILLINGNESS TO PARTNER

Partnership Requirements, Cont'd

Sweat Equity

- Each prospective homeowner (applicant) will contribute **100 sweat equity hours**
- Co-applicants will contribute an additional **100 sweat equity hours**
- No less than **10 hours** per month per applicant
- Each applicant must work at least **50 hours** on our construction sites

WILLINGNESS TO PARTNER

Partnership Requirements, Cont'd

- ❖ Minimum savings of \$1,500.00 (\$125.00 per month) for closing costs
- ❖ Participate in Homeowner Education
- ❖ Cannot incur new debt prior to home purchase
- ❖ Adhere to the program guidelines set forth in the Partnership Agreement
- ❖ Must be responsive and cooperative, and demonstrate an overall positive attitude

We will work with individuals with disabilities on a case by case basis to determine the best way for sweat equity hours to be earned.

WE CANNOT PARTNER WITH YOU IF:

You have previously been dismissed from the Habitat program due to failure to comply with requirements

You have previously been denied due to fraud

You currently own a home or have owned a home in the last 3 years

You have been foreclosed on in the last 7 years

You do not currently reside in Sumter County

You have no form of income

You have been convicted of a class A felony or sexual offense

WHERE ARE THE HOMES BUILT?

Habitat for Humanity builds houses where we own land in the City of Sumter.

We cannot build on your land.

We do not repair homes.

We do not sell the homes outright.

You must be approved for our program to be eligible for home purchase.

We may **REHAB** existing Habitat homes that have been returned to us. We **NEVER** know when we will get one of these homes **OR** where it will be.

WHAT ARE SENIOR HOUSES LIKE?



675 square feet, plus porch



1 bedroom



Living room,
dining room,
kitchen
combo



1 bathroom



WHAT IS THE MORTGAGE PAYMENT?

Mortgage will be affordable based on your income
(includes taxes, insurance, & termite bond)

Paid back over 30 years

Habitat adheres to banking laws and regulations and will
take appropriate action if you are not making your
mortgage payments (**this can mean foreclosure**)

WILL HABITAT REQUIRE A BACKGROUND CHECK?

Habitat will conduct the following for each person that will be living in the home:

Criminal background check for each person age 18 and older

Sex offender check for each person age 14 and older

APPLICATION TIMELINE

View this presentation

Take the quiz and submit for scoring

If you pass the quiz, you will receive the application packet

Schedule an appointment to submit your application

Application reviewed

Credit report and background check review

Financial assessment

Home visit

Committee decision

Board approval or denial

Notification

TOTAL PROCESS MAY TAKE UP TO 5 MONTHS

AFTER APPROVAL, HOW LONG BEFORE I MOVE IN?

If accepted into the Habitat program, the entire process may take **up to two years** to complete.

HOWEVER this timeframe varies based on new construction vs. rehab homes, funding, volunteer engagement, the housing market, how quickly you earn sweat equity hours, and progression through Homeowner education.



THIS IS NOT A QUICK PROCESS

THE NEXT STEP

The next step in applying to the Habitat program is submitting your answers to the quiz following this presentation.

We will email the results of your quiz within 72 hours. If you score at least 70% the application packet will be attached to that email. You will also receive a link to schedule an appointment to submit your application and required documents.

If you do not score at least 70% you will be instructed to review the presentation and resubmit your quiz or schedule to attend an in-person info session.

WHAT IF I NEED HELP WITH MY APPLICATION?

If you have questions concerning the program, this presentation, or the application, you may call or email us to set up an appointment; we will be more than happy to assist you.



Email us: info@habitatsumter.org
or admin@habitatsumter.org



Call us: 803-775-5767
ext. 103 or ext. 106

WHEN IS MY APPLICATION DUE?

You must schedule your application submission appointment online through the link provided with the application packet email. No applications will be accepted after the final appointment time and date available on the portal.

Applications must be brought in person at your appointment time to the Sumter Habitat for Humanity Administration Office (front parking). Submission appointments should take approx. 30 minutes.

812 S Guignard Dr.
Sumter, SC 29150
Tuesday – Friday
9am - 4pm

Applications will not be accepted via email.

Applications will not be accepted without an appointment.

Incomplete applications or those missing required documentation

WILL NOT BE ACCEPTED

Thank you for your interest in our
Senior Cottage Program!

Please proceed
to the Program Quiz linked below

[Click Here for the Program Quiz](#)

