

SCHEDULE APPOINTMENT

Sumter Habitat for Humanity

Homeownership Pre-Application

Information you provide on this application becomes part of your Habitat file. By signing this form, you are attesting that all your personal information is complete and accurate.

Today's Date: _____

Applicant Signature: _____

Co-Applicant Signature: _____

Circle Program this Application is for:

TRADITIONAL COTTAGE

Applicant Information

Full Name: _____

Maiden Name (if applicable): _____

Date of Birth: ____/____/____

Social Security Number: ____/____/____

Marital Status (circle one):

Unmarried Married Divorced

Current Contact Info

Home Address: _____

Mailing Address (if different): _____

Home Phone: (____) ____ - ____

Cell Phone: (____) ____ - ____

Work Phone: (____) ____ - ____

Email: _____

Co-Applicant Information

Full Name: _____

Maiden Name (if applicable): _____

Date of Birth: ____/____/____

Social Security Number: ____/____/____

Marital Status (circle one):

Unmarried Married Divorced

Habitat, Homeownership, Need

Review the **Housing Need** section of the brochure and then select the needs that apply to your current situation (Check all that apply).

___ Substandard Housing ___ Cost Burdened

___ Unsafe Neighborhood ___ Overcrowded

(Pre-App continues on other side)

5 Easy Steps To Becoming a Habitat Homeowner

Step 1

Pre-Application

Complete and then **schedule an appointment** to return the attached Pre-Application with all required documents (see **Documents** section) to the Habitat office. 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.

Step 2

Formal Application

If your income meets eligibility guidelines, you will come to the Habitat Office for a full application meeting. You will be told what other important documents will be needed.

Step 3

Home Visit & 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" at our Construction site or ReStore.

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 Sumter Habitat for Humanity.

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

Sumter Habitat for Humanity was founded in 1987 and since then we've built 130 homes in the Sumter community. Our construction efforts include new traditional homes, smaller 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.



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



Sumter Habitat for Humanity



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 income qualifications. We offer affordable, no-interest mortgage loans to buy homes in partnership with us. Discover what you need in order to apply for our program inside!

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



Sumter
Habitat
for Humanity®

Requirements to Become a Habitat Homeowner

- Need for Housing
- Ability to Pay
- Willingness to Partner with Habitat (including Sweat Equity Hours)

Qualifications for Homeownership

Residency

You must have lived in Sumter County for the last 12 months, and 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 pre-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 30% or more of your total income.
- **Overcrowded** You are currently living in a house that is overcrowded and wish to move out.

What are the homes like?

Our **Traditional Homes** are designed for low income families with 3-4 bedrooms, 2 baths, and equipped with appliances and a 1-year home warranty.

Senior Cottages are designed for a very low income **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.

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 income is not between these numbers, you are not eligible for the Homeownership Program.**

Traditional Homes

Household Size	Minimum Yearly Gross Income	Maximum Yearly Gross Income
1	\$25,000	\$39,950
2	\$28,550	\$45,650
3	\$32,100	\$51,350
4	\$35,650	\$57,050
5	\$38,550	\$61,650
6	\$41,400	\$66,200
7	\$44,250	\$70,750
8	\$47,100	\$75,350

Updated June 2025

Having income between these guidelines does not guarantee approval.

Senior Cottages

Household Size	Minimum Yearly Gross Income	Maximum Yearly Gross Income
1	\$19,750	\$39,500
2	\$22,600	\$45,650

Updated June 2025

Having income between these guidelines does not guarantee approval.

Do I Qualify? Continued

Credit

We will check your credit history by running a credit report. You must maintain good credit. You must have a minimum credit score of 575. Any collections and charge off accounts should total less than \$2000 at the time you submit this pre-application.

We will calculate your Debt-to-Income ratio (DTI). DTI must be less than 57% and able to be lowered to under 43% before the closing on your home.

You have the right to request a copy of your credit report.

Meeting credit requirements does not guarantee approval.

Documents

When you return this pre-application, YOU MUST BRING ALL THE FOLLOWING TO BE CONSIDERED. ANY MISSING DOCUMENTS MEAN YOUR PRE-APPLICATION WILL NOT BE CONSIDERED.

- Paycheck stubs from the last 60 days for ALL working people that will live in the house, whether they will be on the deed or not
- IRS Tax returns (the first 2 pages) for the last 2 years with matching W2s
- Documentation of any other income you receive such as SS, SSI, disability, etc.
- \$40 Application Fee: this covers the cost of your credit and background checks. MONEY ORDER ONLY

After your pre-application is reviewed, if you are selected to move to the next step, you will be scheduled to attend an information meeting where you will be given 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.

PRE-APPLICATIONS ACCEPTED BY APPOINTMENT ONLY! 803.775.5767 EXT. 106

SCHEDULE APPOINTMENT

Habitat, Homeownership, Need (Cont.)

How did you hear about Habitat? _____
 Have you previously applied for a Habitat home? YES NO 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? YES NO If yes, how long have you rented? _____
 What is your monthly rent (if subsidized, list only what you pay)? \$ _____

Family Members

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
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Family Income

Applicant's monthly gross income from work \$ _____ (BEFORE taxes are taken out)
 Co-Applicant's monthly gross income from work \$ _____ (BEFORE taxes are taken out)
 Other Monthly income (Circle all you receive)
 \$ _____ SS, SSI, Disability, Child
 \$ _____ Support, Alimony,
 \$ _____ Unemployment, other
 \$ _____ **TOTAL** gross monthly income

Applicant's current employer: _____

Time at job: _____ Previous job: _____

Co-Applicant's current employer: _____

Time at job: _____ Previous Job: _____