



Open Application Session
August 24th -
September 30th, 2020

Homeownership Program Applications
Available and Accepted
During Open Application Session
August 24th - September 30th, 2020

Applications Available

www.dorchesterhabitat.org

Office/ReStore 101 Greyback Road Summerville

Completed Applications Accepted by
Mailing To:

PO Box 1685 Summerville SC 29484

(Applications postmarked after 9/30/2020 will not be accepted.)

Dropping Off at:

Office/ReStore 101 Greyback Road Summerville

Please, do not submit applications by email! They will
not be accepted.



We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.

Dorchester Habitat for Humanity Homeownership Program Requirements



Need

*Your family must have a need for an affordable and decent home.

*Your family's gross household income must be within 35-80% of the AMI for Dorchester County.

2020 MEDIAN INCOME GUIDELINES

WWW.SHA.STATE.SC.US

Area Median Income (AMI) as of April 2020 = \$81,000 family of 4
HUD HOME Program and the South Carolina Housing Trust Fund
Federal Home Loan Bank (FHLB)

Family Size	Minimum Income Annually	Minimum Income Monthly	Maximum Income Annually	Maximum Income Monthly
1	\$19,845	\$1,654	\$45,360	\$3,780
2	\$22,680	\$1,890	\$51,840	\$4,320
3	\$25,515	\$2,126	\$58,320	\$4,860
4	\$28,350	\$2,363	\$64,800	\$5,400
5	\$30,625	\$2,552	\$70,000	\$5,833
6	\$32,900	\$2,742	\$75,200	\$6,267

Ability to Pay

*You must have: the ability to pay a small, interest-free mortgage; a steady source of income; and an established and good credit history.

*Your Housing Expenses-to-Income Ratio must be maintained at or below 32%.

*Your Debt-to-Income (Long Term Debt) Ratio must be maintained at or below 40%.

Dorchester Habitat for Humanity Homeownership Program Requirements

Partnership

*You must be willing to partner with Dorchester Habitat for Humanity by working at least 425 hours (“Sweat-Equity”). Regardless of the number of hours worked, you must work at least 60 hours building your own home and at least 60 hours building other families’ homes.

*You must make a \$2,500 down payment of closing costs toward the purchase of your home.

*You must successfully complete financial and homebuyer education and coaching.

*You must have initiative and enthusiasm, proving that you want a Habitat home and are willing to work for it.

Residency

*You must be a citizen of the United States or a legal permanent resident.

*You must also work and/or live in Dorchester County and have done so for the 12 months immediately before submitting your Application.



EQUAL HOUSING
OPPORTUNITY

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Before submitting your Homeownership Program Application, please check the following:

- * All parts of the Application have been completed in full;
- * Your address is full and complete with street address, apartment number, town, and zip code;
- * Your phone number is a working number where you can be reached;
- * Your writing is legible, especially your contact information;
- * You have listed all of the people who would be living in the Habitat home;
- * The last page is signed by all applicants; and
- * You date your application beside your signature on the last page.

Please submit copies of the following documents with your Application (if they are applicable to you). The review of your Application will be expedited if you submit these documents. We cannot make copies for you. All documents submitted with your Application will not be returned to you.

- * Credit Report - last 30 days (annualcreditreport.com);
- * Income Tax Returns - 2019 and 2018;
- * Proof of Income - last 3 months (pay stubs; award letters for social security income or disability; payment reports for child support; final divorce decree; legal separation agreement; court order for child support; voluntary payment agreement);
- * Bank Statements - last 3 months; Checking and Savings; Rush Cards; Walmart Card;
- * Utility Statements - most recent statements; Electric, Gas, Water, Sewer;
- * Cell Phone - most recent statement;
- * Car Insurance - most recent statement;
- * Lease Agreement and Rent - most recent statement and payment receipt;
- * Cable or Satellite - most recent statement;
- * Internet Service - most recent statement;
- * Child Care or Day Care - most recent statement;
- * Credit Cards - most recent statements;
- * Car Loan - most recent statement;
- * Student Loans - most recent statements;
- * Finance, Pay Day, and/or Title Loans - most recent statements; and
- * Any Other Loans - most recent statements.



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Financial Coaching and Credit Report

You are invited to contact Ms. Tamara Rivers at the Financial Transformation if you need any assistance in: (1) gathering your financial documentation; (2) obtaining your credit report; and/or (3) financial coaching and education.

Dorchester Habitat for Humanity will pay all of the costs for your credit reports and/or financial coaching and education. The Financial Transformation will bill Dorchester Habitat for Humanity directly for these costs.

Dorchester Habitat for Humanity will pay these costs whether or not your application is accepted or denied.

Tamara Rivers - Financial Transformation

riverst@financialsc.us

Office (843) 285-9502; Fax (843) 279-3202

3. WILLINGNESS TO PARTNER

To be considered for Habitat homeownership, you and your family must be willing to complete a certain number of "sweat-equity" hours. Your help in building your home and the homes of others is called "sweat equity" and may include clearing the lot, painting, helping with construction, working in the Habitat office, attending homeownership classes or other approved activities.

I AM WILLING TO COMPLETE THE REQUIRED SWEAT-EQUITY HOURS:

	Yes	No
Applicant	<input type="checkbox"/>	<input type="checkbox"/>
Co-applicant	<input type="checkbox"/>	<input type="checkbox"/>

4. PRESENT HOUSING CONDITIONS

Number of bedrooms (please circle) 1 2 3 4 5

Other rooms in the place where you are currently living:

- Kitchen Bathroom Living room Dining room
 Other (please describe) _____

If you rent your residence, what is your monthly rent payment? \$ _____/month
(Please supply a copy of your lease or a copy of a money order receipt or canceled rent check.)

Name, address and phone number of current landlord:

In the space below, describe the condition of the house or apartment where you live. Why do you need a Habitat home?

5. PROPERTY INFORMATION

If you own your residence, what is your monthly mortgage payment? \$ _____ / month Unpaid balance \$ _____

Do you own land? No Yes Monthly payment \$ _____ Unpaid balance \$ _____

If you wish your property to be considered for building your Habitat home, please attach land documentation.

6. EMPLOYMENT INFORMATION

Applicant		Co-applicant	
Name and address of CURRENT employer	Years on the job	Name and address of CURRENT employer	Years on the job
	Monthly (gross) wages \$		Monthly (gross) wages \$
Type of business	Business phone	Type of business	Business phone
If working at current job less than one year, complete the following information:			
Name and address of LAST employer	Years on the job	Name and address of LAST employer	Years on the job
	Monthly (gross) wages \$		Monthly (gross) wages \$
Type of business	Business phone	Type of business	Business phone

10. DEBT

Account	TO WHOM DO YOU AND THE CO-APPLICANT(S) OWE MONEY?					
	APPLICANT			CO-APPLICANT		
	Monthly payment	Unpaid balance	Months left to pay	Monthly payment	Unpaid balance	Months left to pay
Other motor vehicle	\$	\$	\$	\$	\$	\$
Boat	\$	\$	\$	\$	\$	\$
Furniture, appliances, TVs (includes rent-to-own)	\$	\$	\$	\$	\$	\$
Alimony	\$	\$	\$	\$	\$	\$
Child support	\$	\$	\$	\$	\$	\$
Credit card	\$	\$	\$	\$	\$	\$
Credit card	\$	\$	\$	\$	\$	\$
Credit card	\$	\$	\$	\$	\$	\$
Total medical	\$	\$	\$	\$	\$	\$
Other	\$	\$	\$	\$	\$	\$
Other	\$	\$	\$	\$	\$	\$
Total	\$	\$	\$	\$	\$	\$

MONTHLY EXPENSES			
Account	Applicant	Co-applicant	Total
Rent	\$	\$	\$
Utilities	\$	\$	\$
Insurance	\$	\$	\$
Child care	\$	\$	\$
Internet service	\$	\$	\$
Cell phone	\$	\$	\$
Land line	\$	\$	\$
Business expenses	\$	\$	\$
Union dues	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Total	\$	\$	\$

11. DECLARATIONS

Please check the box beside the word that best answers the following questions for you and the co-applicant:

	Applicant	Co-applicant
a. Do you have any outstanding judgments because of a court decision against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Have you been declared bankrupt within the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Have you had property foreclosed on or deed in lieu of foreclosure in the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. Are you currently involved in a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. Are you currently delinquent or in default on any federal debt or any other loan, mortgage financial obligation or loan guarantee?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
g. Are you paying alimony or child support or separate maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
h. Are you a co-signer or endorser on any loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
i. Are you a U.S. citizen or permanent resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If you answered "yes" to any question a through h, or "no" to question i, please explain on a separate piece of paper.

12. AUTHORIZATION AND RELEASE

I understand that by filing this application, I am authorizing Dorchester Habitat for Humanity, Inc. to evaluate my actual need for the Habitat homeownership program, my ability to repay an affordable loan and other expenses of homeownership, and my willingness to be a partner through sweat equity.

I understand that the evaluation will include personal visits, a credit check and employment verification. I have answered all the questions on this application truthfully. I understand that if I have not answered the questions truthfully, my application may be denied, and that even if I have already been selected to receive a Habitat home, I may be disqualified from the program and forfeit any rights or claims to a Habitat home. The original or a copy of this application will be retained by Dorchester Habitat for Humanity, Inc. even if the application is not approved.

I also understand that Dorchester Habitat for Humanity, Inc. screens all applicants on the sex offender registry. By completing this application, I am submitting myself to such an inquiry. I further understand that by completing this application, I am submitting myself to a criminal background check.

Applicant signature

Date

Co-applicant signature

Date

X _____ X _____

PLEASE NOTE: If more space is needed to complete any part of this application, please use a separate sheet of paper and attach it to this application. Please mark your additional comments with "A" for applicant or "C" for co-applicant.

13. RIGHT TO RECEIVE COPY OF APPRAISAL

This is to notify you that we may order an appraisal in connection with your loan and we may charge you for this appraisal. Upon completion of the appraisal, we will promptly provide a copy to you, even if the loan does not close.

Applicant's name _____ Co-applicant's name _____

14. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW: We are requesting the following information to monitor our compliance with the federal Equal Credit Opportunity Act, which prohibits unlawful discrimination. You are not required to provide this information. We will not take this information (or your decision not to provide this information) into account in connection with your application or credit transaction. The law provides that a creditor may not discriminate based on this information, or based on whether or not you choose to provide it. If you choose not to provide the information, we may note it by visual observation or surname

Applicant	Co-applicant
<p><input type="checkbox"/> I do not wish to furnish this information</p> <p>Race (applicant may select more than one racial designation):</p> <p><input type="checkbox"/> American Indian or Alaska Native</p> <p><input type="checkbox"/> Native Hawaiian or other Pacific Islander</p> <p><input type="checkbox"/> Black/African-American</p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> Asian</p> <p>Ethnicity:</p> <p><input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino</p> <p>Sex:</p> <p><input type="checkbox"/> Female <input type="checkbox"/> Male</p> <p>Birthdate: _____ / _____ / _____</p> <p>Marital status:</p> <p><input type="checkbox"/> Married</p> <p><input type="checkbox"/> Separated</p> <p><input type="checkbox"/> Unmarried (single, divorced, widowed)</p>	<p><input type="checkbox"/> I do not wish to furnish this information</p> <p>Race (applicant may select more than one racial designation):</p> <p><input type="checkbox"/> American Indian or Alaska Native</p> <p><input type="checkbox"/> Native Hawaiian or other Pacific Islander</p> <p><input type="checkbox"/> Black/African-American</p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> Asian</p> <p>Ethnicity:</p> <p><input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino</p> <p>Sex:</p> <p><input type="checkbox"/> Female <input type="checkbox"/> Male</p> <p>Birthdate: _____ / _____ / _____</p> <p>Marital status:</p> <p><input type="checkbox"/> Married</p> <p><input type="checkbox"/> Separated</p> <p><input type="checkbox"/> Unmarried (single, divorced, widowed)</p>

To be completed only by the person conducting the interview	
<p>This application was taken by:</p> <p><input type="checkbox"/> Face-to-face interview</p> <p><input type="checkbox"/> By mail</p> <p><input type="checkbox"/> By telephone</p>	<p>Interviewer's name (print or type)</p>
	<p>Interviewer's signature Date</p>
	<p>Interviewer's phone number</p>

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that monitors compliance with this law concerning this company is the Federal Trade Commission, with offices at the **Southeast Region, 225 Peachtree St. NE, Suite 1500, Atlanta GA 30303**, or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

You need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so. However, because we operate a Special Purpose Credit Program, we may request and require, in order to determine an applicant's eligibility for the program and the affordable mortgage amount, information regarding the applicant's marital status; alimony, child support and separate maintenance income; and the spouse's financial resources.

Accordingly, if you receive income from these sources and do not provide this information with your application, your application will be considered incomplete, and we will be unable to invite you to participate in the Habitat program.

Applicant(s)

Signature

Signature

Print name

Print name

Date

Date



INTERNATIONAL HEADQUARTERS

121 Habitat St., Americus, GA 31709-3498 USA (800) 422-4828

fax (229) 924-6541 publicinfo@habitat.org habitat.org