



Darlington County
Habitat
 for Humanity®
 "Share The Vision"

Our Mission:

*Putting God's love into action,
 Darlington County Habitat for Humanity
 brings people together to build
 houses, communities, and hope.*

Our Purpose:

*Build safe decent homes at no profit
 and with a no interest mortgage for
 families who could not otherwise
 afford to own their own home.*

Our Dream:

*A world where everyone has a decent
 affordable place to call home.*



EQUAL HOUSING
 OPPORTUNITY

We are an EQUAL OPPORTUNITY HOUSING ORGANIZATION

Affix postage here.

Darlington Co. Habitat for Humanity
 PO Box 1983
 Hartsville, SC 29551-1983

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Darlington County Habitat for Humanity



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Habitat
 for Humanity®
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*Building Homes
 Building Hope
 Building Community*

**HOW DO I
 KNOW IF I
 QUALIFY TO
 PURCHASE A
 HABITAT FOR
 HUMANITY
 HOME?**

Do you meet these four criteria?

- *Need for adequate shelter*
- *Willingness to partner & volunteer*
- *Ability to pay*
- *Lived in Darlington County for 1 year*

1. Need for adequate shelter

(check any that apply)

- no indoor plumbing
- unsanitary conditions
- excessive rental costs
- overcrowding
- unsafe neighborhood
- inability to obtain a conventional mortgage
- poor heating
- roof that leaks
- other

YES _____ NO _____

2. Willing to partner & volunteer

***Sweat Equity**—Partners agree to volunteer time toward building Habitat homes or to other Habitat projects including ReStore operations. 300 Sweat equity hours are a Habitat for Humanity partnering requirement. Sweat Equity hours begin after acceptance to the program, and must be started before construction can begin on your home.

***Homeowner Meetings**—We ask that you attend meetings on budgeting, home repair, maintenance, etc.

YES _____ NO _____

3. Ability to pay

***Closing Costs**—You must be able to make a payment of approximately \$1,800 to Habitat for Humanity prior to closing.

***Mortgage Payments**—You must be able to make a monthly mortgage payment between \$350 and \$450, depending on home size.

***Income**—Your income must be within the following limits. Your income will be verified by your most recent tax return:

1-2 person family	\$19,000 - \$28,000
3-4 person family	\$21,000 - \$31,000
5 or more	\$25,000 - \$35,000

(Income limits are adjusted annually)

Please note: Applications with less than \$19,000 in annual income will not be considered at this time.

Can you afford closing costs, mortgage payments, and is your gross annual income in this range?

YES _____ NO _____

Please circle family size

1 2 3 4 5 6 7 8 9 10

4. Have you lived in Darlington County for at least 1 year?

We build all of our homes in Darlington County ONLY.

YES _____ NO _____

If you have answered “YES” to these questions you may be eligible. If you would like to apply for your own Habitat home, please come to our next workshop. You will receive more information and have the opportunity to apply for a home. Assistance with the application will be available.

Our next Homeowner Workshop will be held:

January 30, 2013

6:00 PM

Hartsville Memorial Library

147 W College St.

Hartsville, SC 29532

To speed up the application process please bring **copies** of the following documents:

- Driver’s license
- Social Security Card
- Birth Certificate
- Most recent tax return
- Pay stubs

Copies at the library are 10 cents each. Applications are only taken once or twice a year. Be sure to attend this workshop.

Thank you for your interest in a Habitat for Humanity home. If you would like additional information or like to volunteer for Habitat, please let us know.



(843) 383-8500

Fax (843) 383-8505

www.darcohabitat.org