

What is Habitat for Humanity?

Habitat for Humanity is a Christian housing ministry financed through private donations and that utilizes volunteer labor. Our mission is to build houses *with* qualified families and sell the houses at no profit and no interest to families of modest income who could not otherwise afford a house.



How do I qualify for a home?

There are three initial criteria for qualifying for a Habitat Home:

You must have a NEED:

For example, you have problems with plumbing, wiring, the heating system, leaky roof, unsafe structure, unsafe neighborhood. You are burdened with high housing costs (more than 33% of your gross income for

housing costs). You must have lived or worked in York County for at least one year.

A willingness to PARTNER:

You must invest "sweat equity" hours in community service and Habitat building projects. You must attend an orientation and complete an application. If you are approved, you must complete at least 12 classes to learn about financial planning, budgeting, home repair, maintenance, and other pertinent homeownership topics. Sweat equity hours must be completed before you can move into your home. When construction begins on your home, you must work at the site from 8 a.m. to 4 p.m. (or until all volunteers have left) each Saturday.



Total hours of sweat equity required:

250 hours for each adult

25 hours for each child age 8 -18

The ability to PAY:

You must earn a sufficient steady income to afford monthly interest free mortgage payments and other related housing costs. You should have an adequate credit history or one that can be repaired by paying off debts. Your annual income must fall within guidelines shown on the enclosed chart for your family size:



How do I get started?

Attend a Homeowner Application meeting. Meetings are held once a month alternating between Saturday morning and Monday evening (see enclosed schedule). Please detach and mail the registration form on the back of this brochure to HFHYC, PO Box 4255, Rock Hill, SC 29732 to register to attend one of our meetings. You are not required to bring any paperwork with you to this meeting. At the meeting you will learn more about how the program works and for a \$5.00 fee, you will receive a comprehensive application.

Questions? Call 803-328-1728



Register for an Application meeting today:

APPLICANT

Name: _____

Birth Date: _____

Address: _____

City: _____ State: _____ Zip: _____

Home/Cell Phone: _____

CO-APPLICANT (if applicable):

Name: _____

Birth Date: _____

Address: _____

City: _____ State: _____ Zip: _____

Home/Cell Phone: _____

INCOME: Applicant:

Gross monthly/annual (circle one) pay
\$ _____

INCOME: Co-Applicant:

Gross monthly/annual (circle one) pay
\$ _____

SUPPLEMENTAL INCOME (Food stamps, social security/disability, child support, etc.)

Applicant monthly/annual (circle one)
\$ _____

Co-Applicant monthly/annual (circle one)
\$ _____

Number to occupy household:

Adults: _____ Children: _____ Total: _____

Have you lived or worked in York County a minimum of one (1) year: Yes _____ No _____

How did you hear about Habitat?

Where did you get this brochure?



YOU CAN OWN A HOME!



Let us show you how...

**Habitat for Humanity of York
County**

PO Box 4255
Rock Hill, SC 29732
803-328-1728

www.yorkcountyhabitat.org

