



# Homeownership Qualifications Overview

**Habitat for Humanity of Spartanburg seeks to share the love of Christ by bringing people together to build homes, communities, and hope!**

## What is the Homeownership Program?

We offer Spartanburg County community members in need the opportunity to partner with us to build and buy a safe, decent, and affordable home!

**To participate in the program, you must be able to meet ALL the following qualifications:**

### Need for Assistance

- I am a U.S. citizen or permanent resident.
- I have lived or worked in Spartanburg County for at least the past year.
- I currently live in housing that has substandard conditions, such as physical disrepair, safety hazards, or a transitional nature that makes it suitable only for short-term stay.

### Ability to Pay

- Our annual income levels are within 30-60% of the Area Median for Spartanburg County:

Household Size	Minimum Applicant Income	Maximum Household Income
1	\$13,920	\$27,174
2	\$15,528	\$31,056
3	\$17,469	\$34,938
4	\$19,410	\$38,820
5	\$20,963	\$41,926
6	\$22,516	\$45,031

- My primary income source has been stable for at least the previous 12 months.
- I have not declared or discharged a bankruptcy in the previous 2 years.
- I do not owe more than \$2,000 in non-medical collections or charge-offs.
- I do not have any open judgments or liens against me.
- I am making regular payments towards ALL my debts.

### Willingness to Partner

- I maintain a law-abiding household.
- I proactively care for my home and neighborhood.
- I will fulfill all requirements in a timely, honest manner.
- I am willing to learn through construction, education, and community involvement.
- I am willing to share my experience through conversations, events, and media publications.
- I am willing to accept a home with its design, location, and financing determined by Habitat.

**If ALL the above statements are true for you, YOU MIGHT BE ELIGIBLE!  
Please contact our Family Services Coordinator at (864) 279-7875 for details!**