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:

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Minimum Applicant Income</th>
<th>Maximum Household Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$13,920</td>
<td>$27,174</td>
</tr>
<tr>
<td>2</td>
<td>$15,528</td>
<td>$31,056</td>
</tr>
<tr>
<td>3</td>
<td>$17,469</td>
<td>$34,938</td>
</tr>
<tr>
<td>4</td>
<td>$19,410</td>
<td>$38,820</td>
</tr>
<tr>
<td>5</td>
<td>$20,963</td>
<td>$41,926</td>
</tr>
<tr>
<td>6</td>
<td>$22,516</td>
<td>$45,031</td>
</tr>
</tbody>
</table>

- 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!