
SPREAD THE WORD!

OUR HOMEOWNERSHIP PROGRAM IS A CHANCE FOR HARD-WORKING COMMUNITY MEMBERS TO OBTAIN A SAFE, DECENT, AND AFFORDABLE HOME!

**THERE ARE 3 QUALIFICATIONS FOR APPROVAL—
ARE THE FOLLOWING STATEMENTS TRUE FOR YOU?**

NEED: *I am a law-abiding U.S. citizen or permanent resident. I have lived or worked in Spartanburg County for the past year. My current housing is unsafe, indecent, or unaffordable. My combined household income is not enough for us to get safe, decent, and affordable housing without help.*

ABILITY TO PAY: *I pay my bills on time. I have seen my credit reports, and I am making payments towards ALL my debts. I do not owe more than \$2,000 in non-medical collections or charge-offs. I do not have any judgments or liens against me. I have not had a bankruptcy in 2 years. My income has been stable for the past year, and I expect it to remain stable. I can afford low monthly house payments and long-term home maintenance.*

WILLINGNESS TO PARTNER: *I will tell the truth, be on time, and work hard to complete all requirements. I will help build houses, take classes, and attend community events. I will accept a safe, decent, and affordable home with specifications set by Habitat. I will be a good steward of my home and help Habitat serve other people like me!*

YOU MIGHT QUALIFY!

Call (864) 279-7875 to get started today!

Need help getting credit-ready to apply? Ask about FREE financial counseling when you call!

