

# THE HABITAT TIMES

Homeowner Newsletter SPRING 2022

#### Growing Up in a Habitat Home: Tolando's Experience



Associate has been approved.

Tolando's mother, Marilyn has been a Habitat homeowner for 20 years or since Tolando was turned 6 years old. When her mom started the program in 2001, Tolando was starting the first grade. Tolando's family was living in Hammond Village, which was a low-income neighborhood with a lot of gang violence and shootings. Tolando recalls not wanting to play outside like most children her age because of the fears being shot or witnessing someone else being shot.

Although she was young, she does remember attending some of the Habitat events with her mother. Due to her age, she wasn't able to

attend the build sites like her older sister, Kim, who is 11 years older. What Tolando does remember is attending events at the church and the free food. Through these events, she was able to befriend another girl who's mother was also going through the program. She and the other child would hang out outside of the program, especially after their mother's also became close; including Tolando joining a t-ball team, which the mother was one of the coaches. Tolando still has some of the artwork she created while in the program.

Even though she was too small to understand the process her mother was going through, she knew the outcome. She knew that her mother would get a house and she would have her own room! Tolando remembers her reaction when she saw the house, she was just so excited! She recalls laying across the empty floor of her room making a carpet angel. Although she had to sleep on the floor the first couple days, she didn't care. Prior to her Habitat home, Tolando was never able to have birthday parties at the apartment because of how bad the violence was. Her mom always hosted them at her grandmother's house. In 2003, Tolando celebrated her 8th birthday at her house!

Tolando always did well in school, but this move gave her the chance to have her own place to study, get rid of the fears of being shot and all her other worries and truly focus on school. In 2015 Tolando joined the Army National Guard and finished her 6-year contract in January 2021.

Tolando has gone on to receive her Bachelor's in Social Work from Winthrop University and in May 2021, Tolando graduated with her Masters in Social Work from the University of South Carolina; she even completed her second year masters internship at Habitat for Humanity. In October 2021 Tolando started her new career as a Substance Abuse Counselor at a methadone treatment center in North Carolina and her application to work toward becoming a Licensed Clinical Social Worker



#### RESOURCES & UPDATES

#### **Lexington County Homeowner Rehabilitation Program**

Funding for this program is provided through the US Department of Housing and Urban Development. Lexington County has two types of homeowner rehabilitation programs:

- Comprehensive Housing Rehabilitation
  - Repairs up to \$25,000

- Minor Home Repair
  - Repairs up to \$13,999

Funds will be awarded on a first-come/first-serve basis for eligible applicants. Funds will be granted as deferred forgivable loans. Call 803-785-8121 for more information. You can also visit Homeowner Rehabilitation Program on Lexington County's website for all requirements and restrictions.

#### Richland County's Operation One Touch: Minor Home Repair Program

The program will provide up to \$12,000 per home for eligible repairs. Assistance will be provided in the form of a deferred forgivable loan. No repayment is required. However, applicants must sign a written affidavit indicating that they will occupy the home as their primary residence for at least two year after assistance is granted.

For more information, contact Richland County at 803-576-2230.

#### Free Legal Will Clinic

The Young Lawyers Division of the South Carolina Bar has partnered once again with Habitat for Humanity to host a Wills Clinic on August 27th, 2022. Lawyers will work with the Habitat Homeowners to execute wills at no cost to you. The clinic is open to all Habitat Homeowners and those who are currently completing the program. They can also update your will if you already received one (you would need to bring it with you).

As you know, wills are critical in ensuring that your assets are distributed according to your wishes when you pass. These assets include your Habitat home. Wills executed at the clinics are known as "simple wills" and there are certain limitations to what assets are covered in a simple will. If you wish to participate, we will send you an intake form with further information. This form must be completed prior to your appointment time.

The Wills Clinic is by appointment only. In order to participate, you must call or email me at emily@habitatcsc.org (best and quickest way) or (803) 726-0422 no later than Friday, August 12th. If I do not answer, please leave your name, number, and a detailed message that specifies you would like to attend the clinic. I will be out of the office June 17th - June 26th and July 1st - July 5th, meaning I will only be accessible through email. Slots will go to the first 30 individuals who respond and will be selected on a first-come-first-serve basis. If you are not able to participate this year, it will not be your only opportunity.

If you are a current Habitat Homeowner, please also keep in mind that in order to participate in the clinic your mortgage must be in good standing, meaning you cannot be more than 2 months behind on your payments.

#### Crisis Assistance: SC Homeowner Rescue Program (SC HRP)

The SC HRP is a federally funded program established to provide financial assistance to eligible homeowners experiencing pandemic-related financial hardship that began before January 21, 2020, and continued after that date.

This program runs through September 30th, 2026, or as long as funds remain available. You will need to visit: schousing.com/Home/SC-Homeowner-Rescue for more information and to apply.

- General Qualifications:
  - You are a SC resident who owns & occupies an eligible property
  - You have experienced a financial hardship associated with the COVID-19 pandemic
  - Your household income is equal to or less than 150% area median income
  - You have not received the same assistance from another federal, state, local or tribal source

This is not a program through Habitat. We are in approval of it and will assist you in anyway with applying, acquiring documents, or answering questions SC Housing may have. However, we do not have any connection to the funds available, application, or approval process.

#### HOME REPAIR HIGHLIGHTS



### **Spring Maintenance & Repairs**



#### April - August

- Clean humidifier & turn it off, if you have one
- · Inspect air conditioner & have it serviced, if needed
- · Inspect crawl space for signs of leaks or
- Open vents to crawl spaces
- Make sure the ground in your yard slopes away from foundation wall, grade, add dirt, retaining wall, or plants if needed
- · Clean windows, screens, & hardware reinstall screens if you took them out
- Check that all air intakes & exhausts are clear of debris

- · Clean oven hood
- Turn off heating/air if you mostly keep your windows open
- Start spring landscaping in your yard
- Check exterior finishes & wood for deterioration - paint, stain, or seal wood areas if needed
- Check caulking & weather-stripping around windows & doors, replace if needed. \*various types of caulk for all needs can be found at Home Depot, Lowes, etc. for areas exposed to moisture or the outdoors, you will want waterproof silicone caulk

#### Items to take care of every month:

Change your A/C filter Check your smoke detectors











#### **Habitat Company Recommendations:**

- Cook's Plumbing 803-782-6422
- Derby Electric 803-600-2139
- Hornsby Roofing 803-528-4117

- Northpoint Heating & Air 803-788-8081
- Dominion Repair Plans 1-800-796-8889
- Home Depot/Lowes "Do It Yourself" How Tos - via their websites

#### **Friendly Reminders**

#### Pets:

- If you leave your dog in the yard while you are not home make sure your dog has each essential:
  - shelter (from either hot OR cold OR rain, etc) and water (in a container that cannot be knocked over).
- When walking your dog be sure to leash it and have a collar on it.

#### Warm Weather

 With the upcoming spring months, don't forget to continue to manage household garbage, recyclables, yard waste, bulk items, and where to take certain items for disposal or recycling.

#### Parking:

- No part of your vehicle may be parked in a Tree Zone.
- You must clear a driveway by 5 feet on either side of the driveway.
- No part of your vehicle may be parked on a sidewalk.
- · You must clear a fire hydrant by 15 feet on either side of the fire hydrant.

NON PROFIT ORG US POSTAGE PAID COLUMBIA,SC PERMIT #45











Congratulations to Sarah (Dec 21), Benita (Feb 22), Ronica (Mar 22) & Antobio (May 22); our newest homeowners!

## Every helping hand makes a difference!

Visit:

https://habitatcsc.volunteermatrix.com for volunteer opportunities.





Don't forget to shop at the ReStore! Open Mon 7am - 5pm, Tue, Wed, Fri, Sat 9am - 5pm, & Thur 9am - 7pm located at 2814 Augusta Rd, West Columbia