



THE HABITAT TIMES

Homeowner Newsletter
SUMMER 2023

Being Uncomfortable: Rickysha's Experience



I found out about the Habitat program through my aunt and best friend, both are homeowners. I volunteered with Habitat when I was younger, but back then I didn't understand what it was all about. When I was asked to talk about my experience in the Habitat program, I have to say it was very uncomfortable; but not in a bad way. The first time I applied, I was turned down because I was not residing in South Carolina. That meant I had to leave my life in New Jersey. My dad would say to me though, "how do you expect change for yourself, if you don't change what you expect for yourself." I expected more, and I wanted a better life for my kids, Habitat homeownership fueled the fire for my change.

My kids and I left our comfort. We left family for a place with no family. I left my job with no job lined up. My kids changed schools and we came here with just \$1,500 and a prayer (talk about scary). But I had to make it, there was no room for giving up. I made the change and took on the challenge of being uncomfortable.

Come full circle. Habitat has changed our lives. I now have a career path with a company I've been with for over 3 years. My daughter has graduated from high school and my son is excelling. The knowledge I have gained from the classes we had to take, "priceless!" I am debt-free and know how to budget, thanks to my financial counselor always pushing me. I know to fix a water problem ASAP because leaks and floods can cause more damage than a fire or termites. I know that centipede grass does the best in southern sun and heat. I know my monthly payment for my house includes principal, property tax, and insurance. I now have a will so my children's future and my assets are secure, thanks to the free Wills Clinic. And so much more I have learned throughout this "uncomfortable" time.

I have to thank all the volunteers who helped build with me during such a hot summer and who blessed my walls with scripture.



On this journey to homeownership, I needed Habitat and I think Habitat needed me. I used to say things like "why me?" But then I thought, why not me! I took on the challenge of being uncomfortable. I crushed and embraced change. I prayed and asked and God allowed me to receive. Now I know what Habitat is really about.



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 12th, 2023. Lawyers will work with the Habitat Homeowners to execute wills at **no cost**. The clinic is open to all Habitat Homeowners, those who are currently completing the program, and home repair recipients. 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 4th. A separate letter will state July 28th, but due to the timing of this newsletter, the deadline is extended. If I do not answer, please leave your name, number, and a detailed message that specifies you would like to attend the clinic. Slots will go to the first 30 individuals who respond. If you are not able to participate this year, it will not be your only opportunity.

All participants must be at or below 200% the federal poverty line for your family size. You can view those guidelines here: <https://www.uscis.gov/i-942p>. Participants also cannot have more than \$15,000 in assets, not including house and car, plus an additional \$1,000 in assets for each household member.

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.

Community Financial Workshops in Partnership with Truist Bank

Habitat has partnered with Truist Bank to offer a variety of financial workshops, open to the community throughout the year. As the homebuyer application process has been paused for the time-being, we still wanted to be able to provide the community with information on how to become a traditional homeowner, what steps to take, how to prepare financially, etc. Truist will be offering this information as well as other programs people may qualify for.

We hope to offer a few other financial, repair, and youth workshops and options to the community as well.

To sign up visit: https://habitatcsc.volunteermatrix.com/other_opportunities

- Budgeting & Savings Strategies:
 - Tuesday, August 15 at 6pm
- Is Homeownership Right for You?
 - Thursday, October 12 at 6pm
 - Wednesday, October 18 at 12pm
- Planning for Homeownership
 - January to be determined
- Navigating the Mortgage Process
 - April to be determined

Summer Meal Programs

No Kid Hungry: Summer is a time for connection, exploration, and fun! Summer meal programs make sure children and teens have the nutrition they need. Free summer meals, funded by the U.S. Department of Agriculture (USDA), are available to children and teens ages 18 and under at thousands of summer meals sites across the country. Families can text 'FOOD' or 'COMIDA' to 304-304; or call 1-866-3-HUNGRY or 1-877-8-HAMBRE to find free summer meals nearby.

SNAP & Farmer's Markets: SNAP benefits can help you buy fresh produce at farmer's markets. Not all vendors accept EBT. View the SC Farmers & Roadside Market Map to see locations, hours, and accepted payment types.

Visit: <https://gis.dhec.sc.gov/farmersMarkets/>. SNAP also offers a Senior Farmers' Market Nutrition Program and the Healthy Bucks Program. For information on those two programs visit: <https://dss.sc.gov/assistance-programs/food-and-nutrition-programs/>

These are not programs through Habitat. We are in approval of them and will assist you in anyway. 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 water
- 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
- Phoenix Roofing - 803-727-9382
- Krantz Kooling & Heating - 803-672-3224
- 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 summer 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 Rickysha (Nov 22), Shanna (Dec 22), Regina (June 23) & Catheta (June 23); our newest homeowners!

We also want to acknowledge that in November 2022 we hit a big milestone: 100 homeowners have paid off their mortgage in full!

**Every helping hand makes
a difference!**

Visit:
<https://habitatcsc.volunteermatrix.com>
for volunteer opportunities.

Don't forget to shop at the ReStore! Open Mon-Sat from 9am - 5pm located at 2814 Augusta Rd, West Columbia