



THE HABITAT TIMES

Homeowner Newsletter
Winter 2021

Homeowner Highlight: **Sandra**



"The Best Thing Ever"

Sandra experienced many housing struggles prior to becoming a Habitat homeowner in 2014.

Sandra had stable housing until she was forced to move out due to the landlord no longer wanting to rent the home. The landlord didn't give her proper time to get things in order to move. She didn't have a car and had no consistent income as she was waiting to receive her disability funds for her MS.

Fortunately, Sandra was able to secure a new rental. However, in the new area, there was a lack of resources. The area was also unsafe, Sandra heard gunshots every night. The pharmacy and grocery stores had closed because of the constant stealing. Sandra struggled in this area for a long time, her income was too tight to afford anything else.

Sandra loves that the area where her Habitat home is has many supermarkets, churches, and schools in the area. Sandra expressed that due to her home being affordable, it has allowed her to build her credit, purchase a car, and start her own business.

Sandra still recalls her Habitat journey as the best thing to have ever happened to her. She loves the feeling of being part of her community, she has built relationships with her neighbors and she feels safe walking her dog. Overall being a homeowner has changed her, she feels like a different person. Sandra has hope, feels independent, loves her home, and cherishes her time in the Habitat program.

Sandra found out about Habitat through a commercial, which piqued her interest to apply. Some favorite moments in the program that Sandra enjoyed were volunteering at the Restore and talking to shoppers about Habitat. She also enjoyed taking classes like the financial series, which helped her triple her credit score, and the cooking class, which helped her with budgeting her food spending.

Would you like to share your Habitat story and "where you are now"? Habitat is currently collecting stories and data, all those who participate will receive a small gift as a thank you.

If you would like to share, please email Emily at emily@habitatcsc.org

RESOURCES & UPDATES

Current Homeowners

SC Housing Q & A

- **When is my payment due?**
 - Payments are due on the 1st day of each month. Late fees are assessed on the 17th of each month.
- **Where do I mail my payment?**
 - Mail to - SC Housing, PO Box 63008, Charlotte, NC 28263-3008. Make sure to include your loan number on your check.
- **How do I order a payoff statement?**
 - Payoff statement requests are made by contacting a Customer Service representative at 803-896-9521. Personal checks will not be accepted for payoffs.
- **How do I set up, make changes to, or stop an automatic recurring draft?**
 - Visit the Borrower Portal at SC State Housing's website or complete and sign the Auto Draft Authorization Form which is located under Resources on the site.
- **How do I change my mailing address?**
 - Complete and sign the Mailing Address Change Form which is located under the Resources tab.
- **When will I receive my annual 1098 for income tax filing purposes?**
 - 1098 forms will be mailed by January 31 each year

Do you need a copy of your land survey for a fence or property lines?

For **Lexington County** residents, call, email, or visit the Register of Deeds Office at 803-785-8168, lcrod@lex-co.com, 212 S. Lake Dr, Ste. 301, Lexington SC 29072

For **Richland County** residents you can visit their Online Data Services Subscription Management System, create a profile, and register for a one-day account for \$3. Or you can call, email, or visit their Register of Deeds Office at 803-576-1910, Rodcustomerservice@rcgov.us, 1701 Main St, Room 101, Columbia SC 29201

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 purpose of the Operation One Touch Program is to provide assistance to low and moderate income residents for household repairs to their home. Repairs may include:

- Water heaters
- Roof
- Floors
- Electrical/Plumbing
- Windows
- HVAC
- ADA Ramps
- Grab Bars
- Hand Rails

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.

**This program is available on a first-come, first-serve basis, only while funds last.*

HOME REPAIR HIGHLIGHTS & EVENTS



Fall/Winter Maintenance & Repairs

September-December



- Clean oven range hood filter
- Clean leaves off roof and gutters (if installed)
- Check roof for signs of wear and damage
- Close outside hose connections
- Put screens back into windows and close them
- Prepare your outdoor plants and trees for winter
- Reverse direction of ceiling fan blades to aid in heating. With the fan completely off, dust the blades, then turn the switch on the ceiling fan
- Clean humidifier if you have one
- Check exhaust fans
- Test heating system
- Close vents to crawl spaces, if your home has a crawl space
- 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
- OneWay Electrical - 803-463-1989
- All Seasons Roofing - 803-446-1953
- Punchlist Pros Handyman - 803-753-4526
- Krantz Kooling & Heating - 803-672-3224
- Dominion Repair Plans - 1-800-796-8889
- Home Depot/Lowes "Do It Yourself" How Tos - via their websites

Upcoming 2022 Application Meetings

Do you know someone interested in being a homeowner? Please share this information regarding all the upcoming application meetings for 2022.

- **Live Zoom: Wednesday, January 5th, 2022 at 7PM**
 - Live Online via Zoom – you must register for this meeting ahead of time by emailing Emily at emily@habitatcsc.org. She will then send the link to register.
- **In-Person: Thursday, January 6th, 2022 at 12:15pm**
 - Location: Ebenezer Lutheran, 1301 Richland St, Columbia 29201
 - Follow our Facebook ([facebook.com/MidlandsHabitat](https://www.facebook.com/MidlandsHabitat)) for any COVID-19 changes, updates, or cancelation
 - Do not contact Mt Hebron, if you have a question, please contact Habitat
- **In-Person: Thursday, January 6th, 2022 at 6:30pm**
 - Location: Mt Hebron United Methodist, 3050 Leaphart Rd, West Columbia SC 29169
 - Follow our Facebook ([facebook.com/MidlandsHabitat](https://www.facebook.com/MidlandsHabitat)) for any COVID-19 changes, updates, or cancelation
 - Do not contact Mt Hebron, if you have a question, please contact Habitat
- **Live Zoom: Sunday, January 9th, 2022 at 3PM**
 - Live Online via Zoom – you must register for this meeting ahead of time by emailing Emily at emily@habitatcsc.org. She will then send the link to register.
- **Ongoing Online Option**
 - You will be able to view the Application Meeting Presentation during the open period (January 5th, 2022 – January 25th, 2022), complete a quiz demonstrating you watched the presentation, an application will be emailed to you within the next day or two. You will visit: <https://www.HabitatCSC.org/homeowner-program> during the cycle period.

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Want to share your Habitat story? We are currently compiling homeowner stories and data. If you would like to share your experience and "where you are now," please contact Emily at the email below.

All those who participate will receive a small gift as a thank you.

**Every helping hand makes
a difference!**

Visit:

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



Have
feedback/suggestions!?

Email:
emily@habitatcsc.org



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