



THE HABITAT TIMES

WINTER 2020-2021

VOLUNTEER SPOTLIGHT: Charmaine & Deborah



Charmaine



How long have you been a Financial Counselor & what is your favorite part of your job?

I have been a Financial Counselor for 12.5 years. My favorite part is helping people. I do what I do because it brings joy to people. It's my passion and it makes me happy when we are able to empower individuals, families and communities; 'helping people, changing lives' is Security Federal Bank's motto.

Why do you volunteer/partner with Habitat?

I volunteer with Habitat because I believe everyone should have a decent and affordable place to live. One of my favorite parts of volunteering is the one on one time I get to spend with candidate homeowners, helping them to build their financial foundation. Seeing a homeowner get the keys to their home and being able to see the transformation of a build from the ground up are priceless to me. I have been volunteering with Habitat for over 8yrs. I get to see the firsthand the hard work, dedication, and the sweat equity the homeowners put into owning their home and for me, that is so rewarding.

What is something special about you that you would like people to know?

As an 2013 inductee in the Athletic Hall of Fame and a former Olympic Silver Medalist, fitness has always been important to me. Professionally, I am very passionate about helping people meet their financial goals and working with Habitat keeps me grounded to my roots.

Deborah

How long have you been a Financial Counselor & what is your favorite part of your job?

I have been a Financial Counselor for 16 years. My favorite part is that I get to help people reach their goals and watch them becoming financially independent.

Why do you volunteer/partner with Habitat?

You can say that I'm very selfish, because it makes me feel good that I had a little part in helping people reach their dreams of becoming homeowners.

What is something special about you that you would like people to know?

I have empathy because I have been where many of the Habitat candidates and homeowners have been. I have been broke, homeless, and left wanting a better life for myself and my kids.

If you are in need of free financial counseling or would like help planning your financial future, contact Charmaine (Columbia branch) at 803-739-3989 or Deborah (West Columbia branch) at 803-739-5303.

RESOURCES & UPDATES

Current Homeowners

Homeowners are advised to visit the SC State Housing website (schousing.com) for continued updates regarding their mortgage payments and any relief that may be provided. SC Housing has created a COVID-19 Connection Hub (schousing.com/Home/Covid-19-Hub) where homeowners can apply for mortgage forbearance given you have been directly impacted financially due to the pandemic. Homeowners are also welcome to call 803-896-9521 to speak with a SC Housing Counselor. At this time, SC State Housing is encouraging all homeowners to utilize the online payment portals.

- What is forbearance?
 - Forbearance is when your mortgage servicer (SC State Housing), allows you to pause or reduce your payments for a limited period of time.
 - Forbearance does not erase what you owe. You'll have to repay any missed or reduced payments in the future. So, if you're able to keep up with your payments, keep making them. The types of forbearance available vary by loan type.

SC Stay Program

Struggling with rent or mortgage and utility payments? The SC Stay program provides assistance to households unable to pay these items. Applicants must meet the following requirements:

- Income must be at or below 80% of the county median line
- Demonstrate they are unable to pay all or part of the rent or mortgage or are behind due to circumstances stemming from COVID-19
- Have a landlord or lender confirmation of their past due status and be willing to accept payments on their behalf

[If you are interested in applying or receiving more information, visit: schousing.com/SC-Stay](https://schousing.com/SC-Stay)

Free Tax Filing

70% of US tax filers are eligible for free tax preparation but do not take advantage of it. Instead, they are often taken advantage of, paying extreme amounts to receive their refunds. For individuals and families who earned less than \$66,000 in 2020, you can complete your taxes online, for free, through the United Way and H&R Block's

[MyFreeTaxes.com](https://www.myfreetaxes.com).

Electric On-Peak Hours

Try to limit your electric use (lights, washer/dryer) during these times as you are charged more.

- June - September = 2pm - 7pm
- October - May = 7am - 12pm

Richland & Lexington County Home Repair Programs

The purpose of the programs 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 programs requirements do vary by county as do the amount of money available for repairs. Richland County will provide up to \$12,000 for eligible repairs. Lexington's Critical Repair program will provide up to \$25,000 for eligible repairs and their Minor Home Repair will provide up to \$13,999.

[If you reside Richland County and would like more information, contact them at 803-576-2230.](#)
[If you reside in Lexington County and would like more information, contact them at 803-785-8121.](#)

**This programs are available on a first come, first serve basis, only while funds last.*

HOME REPAIR HIGHLIGHTS



Winter Maintenance & Repairs



December - April

- Clean oven range hood filter
- Check roof for signs of wear and damage
- Close outside hose connections
- Reverse direction of ceiling fan blades to aid in heating. With fan completely off, dust the blades, then turn the switch on the ceiling fan
- Check gutters and downspouts and clean if needed
- Inspect crawl space for signs of leaks or water
- 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
- Derby Electric - 803-600-2139
- All Seasons Roofing - 803-446-1953
- Bobby G's Repairs - 803-298-4835
- Eddie Summers Car Repair - 803-629-5697
- Krantz Kooling & Heating - 803-672-3224
- 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.
- Check with your vet that your cats and dogs are microchipped

Parking:

- No part of your vehicle may be parked in a Tow 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.

Cold Weather:

- The cold weather is still here! Don't forget to continue to manage household garbage, recyclables, yard waste, and bulk items.
- Winter Maintenance Tip!**
- To prevent frozen pipes, never leave your house unheated during cold weather. Keep your house at a minimum of 40 if it is vacant for extended periods of time.

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



Congratulations to Jaida (December 2020); Habitat's newest homeowner!

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-4pm at 2814 Augusta Rd, West Columbia