



# THE HABITAT TIMES

Homeowner Newsletter  
SPRING 2020

## Homeowner Committee Highlight: **Mike & Susan**



If you are a Habitat Homeowner or Candidate Homeowner, then you have been through the application process, which includes a Home Assessment; and chances are, many of you may have crossed paths with Mike and Susan. Mike and Susan have been completing Home Assessments for over 20 years, which averages out to about 170 Home Assessments!

Susan is a retired school librarian, having served schools in Indiana, Darlington SC, and Lexington #1. Mike has retired from a sales career. They have two adult children and two granddaughters. While retired from the workforce, Mike and Susan continue to serve Homeowner Services, build sites, and their church.

### How long have you been volunteering in Columbia?

After a nudge from our Pastor at that time, Rev. Fred Reese, Mike began volunteering on build sites over twenty years ago. Then in 1996, as Habitat was planning for a Blitz Build in Lexington, Mike helped form the Lexington Collation of Churches, an interdenominational group of seven churches that began building during the blitz and continues to build, or rehab homes. Over the years this group has helped build over 18 homes, both in Columbia and Lexington counties. During the same time, Mike and Susan joined the Family Selection Committee, now the Homeowner Services Committee. We both have served on this committee for over twenty years.

### Why do you volunteer and what is your favorite part?

We volunteer to make a difference in families' lives: To help families move from substandard housing to homes for families that are safe, well-built homes. God calls each of us to be a supportive community and to be in service for others: For we are co-workers in God's service; you are God's field, God's building. 1 Corinthians 3:9. Volunteering with Habitat for Humanity is one way for us to answer God's call for us to make a positive, supportive change in our small part of the world.

The people we have met – those that work at Central SC Habitat, those that serve on the various teams to assess potential homeowners, the volunteers on the home sites; all of these people give their time and care deeply for the families they serve.

Also, the families that become new homeowners. Meeting and talking with them at the beginning of the process of becoming a homeowner-- as part of our assessment, we asked potential homeowners if they are ready to do their sweat equity hours – hours that potential homeowners must earn by attending classes, working on others build sites and other jobs before they can move into their home – they are enthusiastically ready to dive into finishing their hours. It is a great joy to work alongside the candidate homeowners as they work on building their own home. Then, meeting them at the end when their home is finished and their joyful, tearful, heartfelt thanks for the help from others who helped make their hope and dreams come to fruition as they become homeowners. It is a privilege to be a small part of this process.

# COVID-19 RESOURCES & UPDATES

## Current Homeowners

Homeowners are advised to visit the SC State Housing website ([schousing.com](https://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](https://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.

## Legal Services & Concerns

SC Legal Services has developed a video learning tool on YouTube at <https://sclegal.org/newsletters/apr-2020-newsletter/>.

This tool contains important, short, easy to understand videos on the following issues:

- Economic Stimulus Payments
- Economic Stimulus Payments & Related Scams for those 60 & over
- E-Learning, Special Education & Individualized Services
- Enforcing Court-Ordered Visitation
- CARES Act - Benefits & Risks of Mortgage Relief Programs
- Public Benefits Update
- Probate Issues
- Taxes & IRS
- Family Law
- Barriers to Employment & Unemployment Benefits
- Moratorium on Foreclosures
- Moratorium on Evictions
- Social Security, Medicaid, Medicare, SNAP
- Avoiding Scams

If you or someone you know is suffering from Domestic Violence and are now trapped more than ever with their abuser, please visit this website: <https://www.lawhelp.org/sc/resource/self-help-order-of-protection-forms>. South Carolina ranks 5th in the country and one of the deadliest in 2019 for DV, so please reach out if you need anything or if you know of a friend or family member, pass this resource along and help them get help and stay safe.

## COVID-19 Testing

Eau Claire Cooperative Health is now offering drive-thru testing for anyone, regardless of insurance, who believes they may have contracted the virus. First, call 803-722-1822 to be screened, if you meet the requirements, you will be directed to one of their sites in Winnsboro, Pelion, Hopkins, or Little Mountain.

## 2020 Census

Please complete the 2020 Census if you have not already. Census data is important for organizations like Habitat and others as we are able to utilize the data to advocate for funding and valuable resources for people in need. Currently there is a huge lack of reporting coming from the 29203, 29223, and 29229, so if you are in one of those zip it is more important than ever to take the 10min and complete the form. Here are all the ways you can complete it: <https://2020census.gov/en/ways-to-respond.html>

# 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
- All Seasons Roofing - 803-446-1953
- Quality Plus Heating & Air - 803-356-3060
- 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.

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**Congratulations to Keisha (Jan 2020), Chelsia (Feb 2020), & Melissa (April 2020); our newest homeowners!**

**Every helping hand makes  
a difference!**

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



Have  
feedback/suggestions!?

Email:  
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Don't forget to shop at the ReStore! Open Tue-Sat, 9am-3pm at 2814 Augusta Rd, West Columbia