

HOMEOWNERSHIP PROGRAM



Habitat
for Humanity®
of Camden County

FAMILY PARTNERSHIP WORKSHOP

Applicants are required to attend to learn more about Habitat Camden's Homeownership Program

NOVEMBER 21, 2024
6:00PM - 8:00PM

Please email director@hfhcamden.org to register

ABOUT US

Habitat Camden works toward our vision of a world where everyone has a safe and affordable place to live. We believe that owning a home is a major milestone on the road to a family's financial success, and a key component of our community's economic stability. *Since 1997, Habitat Camden County has served 37 families.*

OUR MISSION

Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities, and hope.

OUR VISION

A world where everyone has a decent place to live.

PROGRAM OVERVIEW

Habitat Camden's path to homeownership is an important and in-depth process, requiring hard work, time, and dedication, that helps to ensure the long-term success of Habitat homeowners.

BASIC REQUIREMENTS

- Be at least 18 years of age
- Have primary residency in Camden County, or permanent employment for at least 1 year
- Agree to credit and criminal background checks
- Minimum credit score of 640
- Must be a US Resident to apply

QUALIFICATIONS

If your current housing is inadequate, unsafe, unaffordable, unhealthy, or subsidized, you may qualify.

HABITAT CAMDEN
141 CITY SMITTY DRIVE,
ST. MARYS, GA, 31558
(912) 673-1266
director@hfhcamden.org



- Be able to pay an affordable mortgage (not more than 30% of household income)
- Have continuous and verifiable income for 12 months (includes self-employment, wages, child support, SSI, alimony, etc.)
- Make timely payments on all debts
- Applicants total current balance on all non-medical collections must not exceed \$2,000
- All judgments and liens must be cleared at the time of application
- Applicant cannot have declared or discharged bankruptcy in the last 24 months

GUIDELINES

WILLINGNESS TO PARTNER

Applicants must be willing to partner with Habitat Camden by investing 300 required "sweat equity" hours. Sweat equity is time spent assisting with construction, attending classes, and other activities throughout the homeownership journey.

2024 HOUSEHOLD INCOME LIMITS

Household Size	Household Income Limit
1-4 Persons	\$64,900
5-8 Persons	\$85,700

*The income guidelines are defined by the U.S Department of Housing and Urban Development (HUD). These figures include many forms of income: employment, public assistance, Social Security, disability, child support, etc.