

Dorchester Habitat for Humanity Homeownership Program Requirements

Need

*Demonstrate a need for an affordable and decent home.

*Gross household income is within 35%-80% of Dorchester County's Area Median Income (AMI).

2026 Median Income Guidelines

AMI as of May 1, 2026 = \$117,500 (4 Person Household)

HUD Home Program, SC Housing Trust Fund, Federal Home Loan Bank

Household Size	Minimum Annual Household Income 35%	Minimum Monthly Household Income 35%	Maximum Annual Household Income 80%	Maximum Monthly Household Income 80%	Median Income
1	28,805.00	2,400.42	65,840.00	5,486.67	82,300.00
2	32,900.00	2,741.67	75,200.00	6,266.67	94,000.00
3	37,030.00	3,085.83	84,640.00	7,053.33	105,800.00
4	41,125.00	3,427.08	94,000.00	7,833.33	117,500.00
5	44,415.00	3,701.25	101,520.00	8,460.00	126,900.00
6	47,705.00	3,975.42	109,040.00	9,086.67	136,300.00
7	50,995.00	4,249.58	116,560.00	9,713.33	145,700.00
8	54,285.00	4,523.75	124,080.00	10,340.00	155,100.00

Effective 5/1/2026

Ability to Pay

*Ability to pay a small, interest-free mortgage.

*Steady source of income.

*Established and good credit and payment history.

*Housing Expenses-to-Income Ratio maintained at or below 32%.

*Debt-to-Income (Long Term Debt) Ratio maintained at or below 40%.

Partnership

*Willing to partner with Dorchester Habitat for Humanity by working at least 425 hours of Sweat-Equity.

*Make a \$2,500 down payment of closing costs toward the purchase of your home.

*Complete financial and homebuyer education and coaching.

*Demonstrate initiative and enthusiasm, proving that you want a Habitat home and are willing to work for it.

Residency

*Be a citizen of the United States or a legal permanent resident.

*Work and/or live in Dorchester County and have done so for the 12 months immediately before submitting your Application.



We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status or national origin.