



ABOUT SC HOUSING

SC Housing is a self-sustaining housing finance agency committed to ensuring that South Carolinians have the opportunity to live in safe, decent, and affordable housing. Agency operations are supported by a funding base that includes fees and other revenue earned through the administration of agency programs.

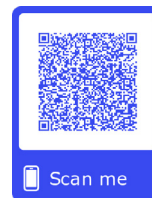
FOR MORE INFORMATION

For a list of participating lending partners, visit our website at SCHousing.com, call us direct at 803.896.2211 or email us at mortgage.production@schousing.com.

Visit our Website



Add Us to Your Contacts



EQUAL HOUSING LENDER

300-C Outlet Pointe Boulevard
Columbia, SC 29210 P: 803.896.2211

09/2022



Homebuyer Program



SCHousing.com

Why Rent When You Can Buy?

The SC Housing Homebuyer Program is FHA/VA/USDA and conventional fixed-rate mortgages offering forgivable down payment assistance (DPA) for first-time homebuyers.

DOWN PAYMENT ASSISTANCE

For many people considering a first home purchase, saving enough money for the down payment and other costs can be a challenge. At SC Housing, we understand this, and we are here to help you meet this challenge with a variety of down payment programs depending on income and home price.



HOW TO APPLY

To apply, contact one of the participating lending partners or real estate professionals on our website at SCHousing.com and ask about SC Housing mortgage loan programs. They will help you determine a mortgage and home price you can afford.



BENEFITS OF HOMEOWNERSHIP

- A mortgage can be lower than a monthly rent payment.
- Owning a home allows you to build equity. A home can become an asset that increases in value over time.



- Our competitive, fixed rates mean that your payments will not change.

LOAN CRITERIA

- In some cases, you may qualify as a "First-Time Homebuyer" with SC Housing even if you have previously owned your own home. (Requirements vary by county, household income and sales price.)
- All homes financed by SC Housing must be occupied by the owner as their primary residence.
- Loans may be used for new and existing single-family homes.
- Single parent households, veterans and households with disabled family members often qualify as first-time homebuyers regardless of previous homeownership.
- Other qualifications apply, including those related to your past credit history, household income, employment history, and the property.

Call or visit a SC Housing participating lending partner for more information. Not all applicants will qualify.



SOME THINGS YOU WILL NEED

When you are ready to talk to a SC Housing participating lending partner about becoming a homeowner, you will need:

- Pay stubs from the last 30 days
- Bank account/savings account statements
- Tax returns from the prior three years

You should also be ready to discuss:

- Monthly bills
- Credit card balances
- Other regular monthly payments

(A list of participating lending partners and real estate professionals can be found on our website.)

