



South Carolina Housing Trust Fund  
**HOME REPAIR MANUAL**

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## **Housing Trust Fund Overview**

The South Carolina Housing Trust Fund (HTF) is a state funded program administered by SC Housing that is designed to provide financial assistance in the development and preservation of safe, decent, sanitary and affordable housing for low-income households within the State of South Carolina. The HTF accelerates the state's response to the production of affordable housing through innovative financing used by the nonprofit and private sectors. It builds partnerships among government, qualified nonprofits, for profits, and those in need of affordable housing. It strives to maximize the utilization of federal, state and/or other housing assistance programs in leveraging other public and private resources in creating additional affordable housing units.

## General Definitions

**Application** – The completed forms, schedules, attachments, and any additional documentation requested in the HTF application package.

**Asbestos** - The asbestiform varieties of serpentine (chrysotile), riebeckite (crocidolite), cummingtonite-grunerite (amosite), anthophyllite, and actinolite-tremolite.

**Asbestos Project** - Any activity associated with abatement including inspection, design, air monitoring, in-place management, encapsulation, enclosure, renovation, repair, removal, any disturbance of regulated asbestos containing materials (RACM), and demolition of a facility.

**Asbestos Regulations** – are located on the SC Department of Health and Environmental Control's (DHEC) website at: <https://scdhec.gov/environment/your-home/asbestos/asbestos-regulations>

- Regulation 61-86.1, Standards of Performance for Asbestos Projects
- Occupational Safety and Health Administration (OSHA) Asbestos Standard, 1926.1101
- National Emission Standards for Hazardous Air Pollutants (NESHAP - Asbestos)

**Beneficiary** – The person or persons that legally owns the property to be rehabilitated and occupies it as their primary residence.

**Change Order** – A request to change a project that has received an approved initial inspection by an SC Housing inspector. Such changes include but are not limited to, any change to the Work Write-up, a change in Contractor, or Subcontractor, etc.

**Contractor** – The contractor selected for the project who must meet the contractor standards outlined in this manual.

**Deed of Distribution** – A document from the Probate Court which transfers the real property from a decedent's estate to those who inherit it. The Deed of Distribution must be recorded with the Register of Deeds or the Clerk of Court in the county in which the property is situated.

**Disabled Person** - means a household composed of one or more persons, at least one of whom is an adult, who has a disability.

(1) A person is considered to have a disability if the person has a physical, mental, or emotional impairment that:

- (i) Is expected to be of long-continued and indefinite duration;
- (ii) Substantially impedes his or her ability to live independently; and
- (iii) Is of such a nature that such ability could be improved by more suitable housing conditions.

(2) A person will also be considered to have a disability if he or she has a developmental disability, which is a severe, chronic disability that:

- (i) Is attributable to a mental or physical impairment or combination of mental and physical impairments;
- (ii) Is manifested before the person attains age 22;
- (iii) Is likely to continue indefinitely;
- (iv) Results in substantial functional limitations in three or more of the following areas of major life activity: self-care, receptive and expressive language, learning, mobility, self-direction, capacity for independent living, and economic self-sufficiency; and
- (v) Reflects the person's need for a combination and sequence of special, interdisciplinary, or generic care, treatment, or other services that are of lifelong or extended duration and are individually planned and coordinated. Notwithstanding the preceding provisions of this definition, the term "person with disabilities" includes two or more persons with disabilities living together, one or more such persons living with another person who is determined to be important to their care or well-being, and the surviving member or members of any household described in the first sentence of this definition who were living, in a unit assisted with HOME funds, with the deceased member of the household at the time of his or her death.

**Elderly** - A person sixty-two (62) years of age or older.

**Financial Commitment** - An executed letter, contract, or agreement from a funding source verifying that the Applicant has a commitment of funds for the project. The commitment letter must include: (a) the amount of funds being provided; (b) any conditions for receiving the funds; (c) expiration of the funds or a timeframe in which the funds must be spent; (d) whether the funds are being provided as a loan or grant; and (e) the term and interest rate, if applicable, for the funds. Lines of credit and letters of credit are temporary funding and are not considered permanent commitments. **All final financial commitments must be in place before the commitment of SC Housing funds.**

**Financial Commitment** - An executed letter, contract, or agreement from a funding source verifying that the Sponsor or homeowner has a commitment of funds for the project. The commitment letter must include: (a) the amount of funds being provided; (b) any conditions for receiving the funds; (c) expiration of the funds or a timeframe in which the funds must be spent; (d) whether the funds are being provided as a loan or grant; and (e) the term and interest rate, if applicable, for the funds. **All financial commitments must be in place before the commitment of HTF awards.**

**Funding Agreement** - The written contract between SC Housing and the Sponsor. It contains the terms and conditions of the Housing Trust Fund award, states the award amount, the project's purpose and the beneficiaries being served.

**Household Income** – The anticipated gross income of all adult household members to be received in the upcoming twelve (12) month period. For purposes of determining household income, the term household member includes any person who is 18 years of age or older that resides in the home, with the exception of foster adults or live-in-aides.

**Housing Trust Fund (HTF)** – The South Carolina Housing Trust Fund pursuant to the S.C. Code of Laws 31-13-400 as administered by SC Housing.

**Lead Renovation, Repair and Painting Rule (RRP)** – The EPA’s 2008 Lead-Based Paint Renovation, Repair and Painting Rule (as amended in 2010 and 2011) aims to protect the public from lead-based paint hazards associated with renovation, repair and painting activities, which can create hazardous lead dust when surfaces with lead paint are disturbed. The rule requires workers to be certified and trained in the use of lead-safe work practices, and requires renovation, repair and painting firms to be EPA-certified. Regulations for residential property renovation are located at 40 CFR 745, Subpart E. The EPA administers the lead-based paint activities program only where states, territories or tribes are **not** authorized by EPA to operate their own lead abatement programs. South Carolina is a state that is **not** authorized by the EPA to operate its own program. Information on EPA requirements for lead-based paint requirements can be found on the EPA’s website at the following link:

[Lead-Based Paint Abatement and Evaluation Program: Overview | US EPA](#)

**Nonprofit Organization** – A corporation exempt from income tax under section 501(c)(3) or 501(c)(4) of the Internal Revenue Code of 1986, as amended.

**Project Delivery Fee** – A monetary fee paid to the approved nonprofit organization (Sponsor) for the successful completion of Home Repair projects.

**Restrictive Covenant**- A promise in a written agreement or a deed of real property that restricts what the owner of the land can do with the property. Specifically, in the HTF program, if applicable, the restrictive covenant ensures those who live on the property comply with HTF requirements, including, but not limited to, income limitation. HTF legislation requires assisted properties to be occupied by low-income individuals for a period of twenty (20) years.

**SC Housing** – South Carolina State Housing Finance and Development Authority.

**Sponsor** - A nonprofit organization approved to participate in the SC Housing Trust Fund Home Repair Program that submits the Home Repair application on behalf of the Beneficiary (homeowner) and if the project is awarded, is responsible for administering the project.

## I. Home Repair Program Guidelines

The HTF Home Repair Program is designed to assist low-income homeowners in making repairs to their primary residence. The purpose of the program is to correct life, health and safety issues, provide accessibility for disabled persons, and repair or replace major housing systems. All awards are subject to the HTF legislation, all applicable state and federal regulations, and all other applicable SC Housing requirements.

In situations where HTF Home Repair Program funds are not sufficient to complete all the necessary repairs, Sponsors are required to use other funding sources in conjunction with HTF dollars to ensure all necessary repair work can be completed. When additional funding sources are necessary to complete the work, the Sponsor must provide commitment letter(s) from each funding source identifying the amount of funds, any terms or conditions, whether funds will be provided as a loan or grant and the required lien position, if applicable. SC Housing reserves the right to require additional information if necessary to determine a project's financial feasibility.

All necessary forms for preparing and submitting **Home Repair Applications** can be downloaded from SC Housing's website at: [SC Housing Trust Fund](#)

### A. Eligible Sponsors:

1. The eligible Sponsors for the HTF Repair Program are nonprofit organizations approved to participate in the SC Housing Trust Fund. The approval process for nonprofit organizations is contained in the **Nonprofit Participation Manual**.
2. Sponsors must operate within the defined service areas as identified in their **Nonprofit Participation Application** as evidenced in their charter, articles of incorporation or bylaws.

### B. Eligible Properties:

1. Beneficiaries must own the property and utilize the property as their primary residence.
2. Ownership of the property must meet one of the following conditions:
  - a. **Property Owned by Beneficiary:** The Sponsor must provide a warranty deed in the name of the beneficiary(ies) for whom the funding is sought. The deed must be legible and recorded with the Register of Deeds or the Clerk of Court in the county in which the property is located. It must indicate the book and page numbers, the date recorded, and the office where recorded. Mortgages are not deeds and may not be submitted as proof of ownership. Sponsors are responsible for obtaining a copy of the recorded deed for the property to document ownership.

- b. **Property Owned by Beneficiary and Deceased Person:** The Sponsor must provide a warranty deed in the name of the deceased and the beneficiary(ies) for whom the funding is sought, a death certificate, and a Deed of Distribution showing the property has been transferred to the beneficiary. The deed and Deed of Distribution must be legible and recorded with the Register of Deeds or Clerk of Court in the county in which the property is located. It must indicate the book and page number, the date recorded, and the office where recorded. If the Deed of Distribution transfers the property to persons in addition to the beneficiary(ies) for whom the funding is sought, **all** owners of the property will be required to agree to the proposed rehabilitation, program requirements, and to sign **(HTF-1A) Beneficiary Certification Form** indicating such.

Where/When a person has acquired full title as the surviving party in a Deed of Joint Tenancy with Right of Survivorship, a copy of the filed deed must be provided along with a death certificate for the deceased co-title holder.

- c. **Property Owned by Beneficiary as a Life Estate:** The Sponsor must provide a deed indicating a life estate in the name of the beneficiary(ies) for whom funding is sought. The deed must be legible and recorded with the Register of Deeds or Clerk of Court in the county in which the property is located. It must indicate the book and page where recorded, the date recorded, and the office where recorded. The Sponsor must also provide documentation indicating the beneficiary(ies) have been granted the right by the grantor of the life estate to encumber the property. The holder of the life estate and the person(s) to whom the property transfers after the life estate ends will be required to agree to the proposed rehabilitation, program requirements, and to sign the **(HTF-1A) Beneficiary Certification Form** indicating such.
3. Eligible homes must meet the substandard housing definition pursuant to South Carolina Code of Laws, Article 4, Section 31-13-410(7) as follows: housing which, by reason of dilapidation, deterioration, age, or obsolescence, inadequate provision for ventilation, light, air, sanitation, or open spaces, high density of population and overcrowding, unsanitary or unsafe conditions, or the existence of conditions which endanger life or property by fire and other causes, or any combination of these factors, is conducive to ill health, transmission of disease, or has an adverse effect upon the public health, safety, morals, or welfare of its inhabitants. **However, homes that are not structurally sound or have excessive damage that cannot be repaired out of substandard condition to meet or exceed all requirements of SC Housing's Essential Property Standards (Appendix A) with the available funding sources do not qualify for the HTF Home Repair program.**

The Sponsor is required to complete a walk-through inspection of the entire home (interior and exterior) **and** site to make a preliminary determination as to whether the home will be eligible for the SC Housing Home Repair Program **prior**



to submitting the **Initial Home Repair Application**. Sponsors must document the walk-through inspection by submitting photographs per **Appendix B Section VI, A** of the interior and exterior of the property in the **Initial Application**. This is required before the Sponsor engages with a residential builder or home inspector to complete the **(HTF-2E) SC Housing Essential Property Standards Checklist**. Sponsors must utilize this walk-through inspection to evaluate whether or not it is feasible to repair all the property's deficiencies within the parameters of HTF program budget limitations and if applicable, any additional funding sources that are to be utilized. Sponsors that continually submit homes for repair that are found to be out of scope of the program will be considered to be in violation of program requirements.

4. Utilizing HTF Home Repair funds for the purpose of preparing a home for sale or title transfer is not allowable.
5. The tax assessor's value (land plus improvements) of the property must not exceed 95% of the median purchase price for the area based on federal FHA single family mortgage program data for existing housing and other appropriate data that are available for sale of existing housing in standard condition. These home value limits are updated annually for each county and are listed in **Appendix C**.
6. Manufactured housing/mobile homes must have been built within **twenty (20) years** of the date of the Application. The beneficiary must own the manufactured housing/mobile home and must have a deed to the land and title or proof of ownership of the home. Proof of ownership of the mobile home must include one or more of the following documents: title from the Department of Motor Vehicles; property tax bill from the most recent tax year which specifically includes the mobile home; and/or a mortgage statement or sales contract for the mobile home. SC Housing retains its sole discretion in determining whether sufficient proof of ownership of the mobile home has been provided. SC Housing will not process or approve an Application unless at least one of the required documents identified above is provided to document ownership and year manufactured.
7. Residential properties also serving as a place of business are ineligible for HTF Home Repair assistance. This includes properties being used for business purposes where the goods and/or services being provided require consumers to enter the residence or property to access such goods and/or services. Examples of residential properties being utilized for business purposes include, but are not limited to cosmetology services, childcare, wardrobe alterations, auto/small engine repair, etc. In addition, any parcel of property that contains an operational business or commercial property on the same parcel as the residential building is also ineligible for HTF assistance.
8. Repairs will not be performed on a home that is at risk of or in the process of being foreclosed or is subject to tax or judgement liens. The Sponsor must provide documentation from the tax assessor that demonstrates that property taxes are

current and if applicable, a current copy of the owner's mortgage statement demonstrating payments are not delinquent.

9. Documentation of year built must be submitted with the application to determine the applicability of lead-based paint requirements. The preferred method to document year built is providing documentation from the county tax assessor's website. If documentation of year built is not available on the county's website the following alternative sources of year built are acceptable: property appraisal, bill of sale or mobile home title. If these resources are not available, Sponsors should contact SC Housing's HTF staff to determine if the year built can be documented using an alternative source.

**C. Eligible Beneficiaries:**

1. Beneficiaries must own and reside in the property as their primary residence. Beneficiaries may not own any other improved real estate property at the time of application such as a second home or rental property.
2. Beneficiaries must be low-income with gross annual incomes that do not exceed eighty percent (80%) of the area median income. Current income limits are available on SC Housing's website at: [80%-Income-&-Rent-Limits](#)
  - a. Annual Income is determined by calculating the total anticipated annual income for all household members 18 and older from all sources for the upcoming twelve-month period beginning with the date of certification.
  - b. Sponsors are responsible for determining the total anticipated annual household income by examining and verifying source documents evidencing income (e.g., wage statement, interest statement, assets, unemployment compensation, social security benefits, etc.). If it is discovered at any time before, during, or after the project has been completed that the Sponsor did not correctly calculate a beneficiary's complete household income, the Sponsor will be required to refund the entire HTF award and may be suspended or debarred from further participation in the HTF Program if it is determined that the household is over-income. If it is determined at any time that a beneficiary did not fully disclose all applicable sources of income, assets or household members residing in the home the award will be terminated and the beneficiary will be required to return all HTF awarded dollars disbursed for the project.
  - c. Sponsors are responsible for informing beneficiaries of all types of income and assets that must be included in the calculation of household income. Sponsors must verify all sources of income for each household member

including any person(s) living in other residential structures located on the property. The **(HTF-3A) Income and Asset Verification Form** must be completed by the Sponsor and signed by the beneficiary(ies). If applicable, the **(HTF-3B) Verification of Employment Form** must be completed by the household member's employer and obtained directly from the employer by the Sponsor. Third party income verification documentation is required for all anticipated annual income and must not be older than six (6) months when it is submitted with the Application. Sponsors are responsible for ensuring all forms of income and assets disclosed by beneficiaries are properly documented and included in the calculation of annual household income. Income tax returns are to be collected and must have all pertinent information correctly identified, have all schedules included, and must be for the most current tax year submission.

- d. Sponsors are responsible for informing beneficiaries of HTF program requirements and ensuring beneficiaries are willing to comply with program requirements prior to proceeding with the preparation of Home Repair Applications. Sponsors must inform beneficiaries of the following program requirements that may affect their willingness to participate in the program:
  - i. Assistance of **\$15,000** or greater will require a twenty-year property restriction. Full and/or partial repayment is required for early release of property restrictions.
  - ii. It may be necessary for the beneficiary to relocate while repairs and remediation of hazardous materials work is being completed. Beneficiaries are responsible for making temporary living arrangements if relocation is necessary. Beneficiaries are responsible for paying for any expenses incurred to relocate.
  - iii. It may be necessary for the beneficiary to remove personal items from the home while work is completed. It is the responsibility of the beneficiary to remove the items and return them when the work is completed.
  - iv. Beneficiaries must allow access to all areas of the home and property.
  - v. Upon completion of rehabilitation, the home must meet the property standards identified in the **(HTF-2E SC) Housing Essential Property Standards Checklist**.

Beneficiaries are required to sign the **(HTF-1A) Beneficiary Certification** and the **(HTF-1B) Hazardous Materials Affidavit** to certify they have been informed of program requirements and are willing to comply.

- e. **Sponsors are required to collect the following documents from ALL household members 18 years of age and older to determine annual household income and verify property eligibility:**

- i. **(HTF-3B) Verification of Employment** for all employed household members.
  - ii. Paystubs for the most recent ninety (90) day period from the date of the income certification.
  - iii. Complete copies of each household member's prior year tax returns with W-2's, as applicable.
  - iv. For self-employed household members - year-to-date financial statements that include profit & loss statements and a balance sheet along with complete copies of the last two (2) years tax returns must be provided.
  - v. If applicable, documentation of court ordered alimony or child support. Adequate documentation must be obtained from the Clerk of Court (i.e., divorce decree or any other official court ordered document).
  - vi. Third party source documentation for income such as social security benefits, disability benefits, retirement and pension income, VA compensation, public assistance, dividends, interest, note receivables and income from estate and trusts. Benefit letters must state income for the current year as of the date of application.
  - vii. Most recent three (3) months of all bank account(s) statements from the date of the income certification.
  - viii. Most recent statement of 401k, pension and investment accounts, if applicable.
    - ix. Documentation of unemployment benefits, if applicable.
    - x. Copy of most recent mortgage statement(s), if applicable.
    - xi. Copy of property insurance policy, if applicable.
    - xii. Copies of government issued identification cards.
- f. The household's liquid assets may not exceed twenty percent (20%) of the value of the home (not including 401K or retirement account balances). Refer to the **Nonprofit Participation Manual** for definition of liquid assets.
- g. Beneficiaries and household members who report zero income must each provide all of the following documentation:
- i. **(HTF-3C) Affidavit of Zero Income Form** –A narrative explaining the circumstances resulting in zero income must be provided on the form.
  - ii. A copy of federal income tax returns submitted for the most current tax year. Tax returns must have all pertinent information correctly identified and all schedules included. If tax returns were not filed, please indicate such on the **(HTF-3C) Affidavit of Zero Income Form**.
  - iii. If the entire household is reporting zero income, there must be documentation showing how utility bills are being paid. An example would include copies of cancelled checks showing who paid the bills, a notarized letter from the individual who regularly pays the monthly bills, etc.

SC Housing will perform a detailed review of all zero income certifications. At its discretion, SC Housing may require beneficiaries to provide an executed IRS Form 8821, which will authorize SC Housing to receive copies of income tax returns from the IRS, to verify reported income amounts. If required, this will be provided in addition to the other required HTF income certification forms and documentation.

SC Housing reserves the right to verify all information collected and its supporting documentation to ensure the beneficiary household is qualified. The information provided must be complete and accurate. **Income certifications must be completed within thirty (30) days of submitting the Initial Home Repair application to SC Housing.**

#### **D. Eligible Repairs:**

Eligible repairs must not be covered by existing insurance policies and will be determined by the completion of the **(HTF-2E) SC Housing Essential Property Standards Checklist**, which is to be completed by a licensed Residential Builder or Home Inspector. The **(HTF-2E) SC Housing Essential Property Standards Checklist** will be evaluated on-site by SC Housing inspection staff to determine the scope of work that must be included on the **(HTF-2B) Work Write-Up**. Refer to **Appendices A & B** for further information.

#### **E. Beneficiary Selection Procedures:**

Approved HTF non-profit Sponsors must have beneficiary selection procedures that are compliant with fair housing laws and regulations. Sponsors must maintain written waiting lists from which beneficiaries are selected from in chronological order. The process for evaluating an applicant's request for assistance must be reasonable, adhere to program eligibility and acceptance requirements, and be handled in a consistent manner with the purpose of providing assistance to eligible low-income and very low-income beneficiaries. Sponsors must provide prompt written notification to all applicants that do not qualify for HTF assistance. Such written notifications must include the reason(s) the household or property was determined to be ineligible. Waiting lists must contain information that is sufficient enough to allow the Sponsor to periodically maintain the list and remove applicants if necessary, that no longer wish to pursue assistance. The following information should be maintained on each waiting list: Applicant Name, Address, Phone, Email Address, Date/Time Applicant is put on the list, and if applicable, the reason for denial or removal from the waiting list. Sponsors may choose to close waiting lists if

it is determined that the number of applicants on the list would prevent an applicant's application from being evaluated in a reasonable amount of time; i.e., a Sponsor on average completes ten (10) Home Repair projects per year and the waiting list already contains thirty (30) interested applicants.

#### F. **Environmental Requirements:**

All properties regardless of the year built are subject to regulatory requirements concerning asbestos and all properties built **prior to January 1, 1978** are subject to lead-based paint regulations. Projects assisted with SC HTF dollars are subject to the following regulatory requirements regarding asbestos lead-based paint, and radon:

- Regulation 61-86.1, Standards of Performance for Asbestos Projects
- Occupational Safety and Health Administration (OSHA) Asbestos Standard, 1926.1101
- National Emission Standards for Hazardous Air Pollutants (NESHAP - Asbestos)
- EPA's Lead Renovation, Repair and Painting Program (RRP) Rule

Projects that are located in Greenville county are also subject to the radon regulatory requirements of ANSI/AARST MAH 2019 and SGM-SF 2017 with 12/20 revisions.

- <https://standards.aarst.org/MAH-2019/index.html>
- <https://standards.aarst.org/SGM-SF-2017/index.html>

All properties are subject to mold testing and remediation in the event potential mold is noticed during an inspection and/or while work is being undertaken on the property.

#### G. **Limitations on Open Home Repair Projects:**

1. **Level I:** Sponsors are eligible to have one (1) Home Repair project open at a time. The project must receive an approved final inspection before submitting a new Home Repair Application. At the discretion of SC Housing, experienced Level I Sponsors may have up to two (2) applications open at one time based on the Sponsor's development and operational history including, but not limited to: commencing construction timely, meeting SC Housing deadlines without extensions, and compliance with program requirements.
2. **Level II:** Sponsors are eligible to have three (3) Home Repair projects open at one time. Upon final inspection approval of a project, the Level II Sponsor may submit a new Home Repair Application. At the discretion of SC Housing, experienced Level II Sponsors may have up to five (5) applications open at one time based on the Sponsor's development and operational history including, but not limited to:

commencing construction timely, meeting SC Housing deadlines without extensions, and compliance with program requirements.

3. SC Housing may further limit the number of open awards for each Sponsor based upon progress and performance of the Sponsor. Specifically, SC Housing may deny applications where records indicate the Sponsor's previous performance shows incidents involving substantiated unresolved contractor and/or homeowner complaints, missing scheduled inspections, and/or missing project completion deadlines, etc.
4. If the Sponsor does not commit or expend funds according to the specified timeframes, SC Housing reserves the right to deny future applications for funding until the open projects are completed and closed. Additionally, projects may be terminated at any time due to documented evidence of unsatisfactory productivity or issues of non-compliance with program requirements.

## II. Eligible Activities

The Home Repair Program activity is designed to assist low-income (80% and below Area Median Income as determined by household size and county of residence) homeowners in making needed and essential repairs to their homes to eliminate life, health and safety issues to the occupants. All homes rehabilitated with SC HTF funds must meet or exceed all requirements of the **(HTF-2E) SC Housing Essential Property Standards Checklist** upon the completion of the rehabilitation.

### A. Funding Limitations:

1. Minimum amount of assistance per property is **\$5,000**.
2. Properties may qualify for up to **\$50,000** for repairs and/or replacements. If the remediation of asbestos, lead-based paint, radon, and/or mold is necessary, an additional **\$25,000** of assistance may be provided for testing and remediation expenses.
3. Manufactured/Mobile homes may qualify for up to **\$25,000** for repairs and/or replacements. If the remediation of asbestos, radon and/or mold is necessary an additional **\$10,000** of assistance may be provided for testing and remediation expenses.
4. All beneficiaries receiving HTF assistance equal to or exceeding **\$15,000** are required to execute a restrictive covenant that will be recorded against the property. The restrictive covenant restricts occupancy of the property to low-income households for a period of twenty years. For beneficiaries with prior

HTF awards, the homeowner may request additional repair assistance two years from the completion of the most recent HTF assisted repairs. Additional HTF assistance will require the execution and recordation of an amendment to the existing restrictive covenant to address the increased assistance amount. The additional assistance does not require the affordability period to be extended beyond the twenty-year affordability period. Restrictive covenants must be recorded by the register of deeds/clerk of court's office in the county in which the property is located. All subsequent requests for assistance must be for a minimum of **\$5,000** of eligible repairs and may not exceed the per property maximums as described.

5. Sponsors are eligible to request a **Project Delivery Fee** for successfully completed projects in an amount that is the greater of 15% of total construction costs (construction costs and costs for the remediation of lead, asbestos, radon and/or mold) or **\$1,000**. Project Delivery Fees are not included in the property maximums described above.

#### **B. Project Completion Requirements:**

1. Projects less than **\$15,000** must be closed out within **ninety (90) days** of the date of the **Scope of Work Inspection** approval.
2. Projects equal to or greater than **\$15,000** must be closed out within **one hundred twenty (120) days** of the date of the **Scope of Work Inspection** approval.
3. For projects to be considered closed out all paperwork must be finalized and all project funds disbursed in accordance with the Funding Agreement.
4. If a project is not going to be completed by the deadline identified in the Funding Agreement the Sponsor must submit via email a request for an extension to the HTF Manager and HTF Program Coordinator. The request must include the reason for the project delays and the expected timeframe for completion. The request will be evaluated based the upon the circumstances of the delay(s).
5. Sponsors and/or contractors may be suspended from participation in the HTF program for projects not being completed within the completion timeframes stated above.



### III. Application Process – General Requirements

Sponsors must submit all pages of the SC Housing **Initial and Full Home Repair Applications** and all required documentation identified in the **Application Checklist**. Applications must include all supporting documentation and must be organized in the order listed on the checklist. Applications submitted with outdated documents and/or forms, etc. will not be accepted. SC Housing will not rely on any previously submitted information, written or verbal, to evaluate a **Home Repair Application**.

Applications for home repairs can be submitted at any time. Applications may be submitted by uploading the application to SC Housing’s secure file upload which can be accessed using the following link: [SC Housing Secure File Exchange](#)

When using the SC Housing secure file upload the Application including all required documents and photographs must be submitted as one PDF file. Files must be appropriately named to clearly identify the specific application that is being submitted. An example of an acceptable file name = (Beneficiary Last Name -Property Street Address - County)

The Home Repair Application and all items identified on the **Home Repair Application Checklist** must be submitted for each beneficiary. The Application requires the submittal of photos as instructed in **Appendix B Rehabilitation Construction Repair Standards, Section VI, A**.

Once an **Initial Home Repair Application** (Tabs 1 and 2) is received, SC Housing will review the application for eligibility and completeness. The Sponsor will be notified via email of any deficiencies and/or if the property or beneficiary household has been determined to be ineligible for assistance. If additional information or documents are requested and are not provided by the Sponsor within thirty (30) days, the Application will be deemed withdrawn. Once the **Initial Home Repair Application** has been approved the Sponsor will be notified to proceed with the preparation of the **Full Home Repair Application** (Tabs 3 – 6).

### IV. Application Submittal Process Steps

The process steps will differ depending on the age of the property and absence or presence of asbestos, lead-based paint, radon, and/or mold. Regulatory environmental requirements must be adhered to as applicable when undertaking the application process.

1. The Sponsor will submit the **Initial Home Repair Application** with photos as per **Appendix B Section VI., A** and all required information included in **Tabs 1 and 2** of the **Home Repair Application Checklist**.

2. SC Housing will review the **Initial Application** and determine if the Beneficiary and property meet initial program eligibility requirements related to household income, property ownership, and residential use, etc. Once the **Initial Application** is approved the Sponsor will be notified to proceed with preparing and submitting **Tab 3 of the Application**. **Tab 3 of the Application** must be submitted within sixty (60) days of approval of the Initial Application.
3. To prepare **Tab 3 of the Application** the Sponsor will utilize the services of a residential builder or home inspector to complete an evaluation of the condition of the home using the **(HTF-2E) SC Housing Essential Property Standards Checklist**. Once completed, the Sponsor will submit the completed **(HTF-2E) SC Housing Essential Property Standards Checklist** along with their full report to SC Housing with a **(HTF-2A) Home Repair Inspection Request Form** to request the **Preliminary Scope of Work Inspection**. The inspection request must include all required information included in **Tab 3 of the Home Repair Application Checklist**.
4. The **Preliminary Scope of Work Inspection** will be scheduled by an SC Housing inspector to review the **(HTF-2E) SC Housing Essential Property Standards Checklist and report** at the property with the Sponsor and contractor(s) present at the project site. The **Preliminary Scope of Work Inspection** will be used to determine the scope of work and identify which areas of the home need to undergo lead-based paint, asbestos, radon and/or mold testing, if applicable.
5. **For Properties Built before January 1, 1978**. After the **Preliminary Scope of Work Inspection** has been completed the Sponsor is responsible for utilizing the services of certified asbestos, lead-based paint, radon and/or mold testing firms to evaluate and test the areas of the home that will be disturbed for the presence of asbestos, lead-based paint and/or mold. If asbestos, lead-based paint, radon and or mold are determined to be present, the Sponsor is responsible for obtaining quotes from appropriately certified firms to remediate and/or abate the asbestos, lead-based paint, radon and/or mold as prescribed in the environmental tester's inspection report (i.e., remediation and/or abatement methods, disposal requirements, air monitoring requirements, clearance testing, etc.). Requirements will vary based on the test results; however, **post renovation lead dust testing is required for all projects where the presence of lead was detected during testing**.
  - See link below for a listing of qualified lead-based abatement and renovation contractors:  
<https://cfpub.epa.gov/flpp/pub/index.cfm?do=main.firmSearchAbatement>
  - See link below for a listing of qualified asbestos contractors and consultants:  
<https://apps.dhec.sc.gov/Environment/AsbestosContractorsAndConsultants/>

- Mold remediation contractors must hold a national certification such as IICRC or OSHA. Consult your local professional mold remediation company for testing.
  - Radon testing is required for projects located in Greenville County.
6. **For Properties Built after January 1, 1978.** After the **Preliminary Scope of Work Inspection** has been completed the Sponsor is responsible for utilizing the services of a certified asbestos, radon and/or mold testing firm to evaluate the areas of the home that will be disturbed for the presence of asbestos and/or mold. If asbestos, radon, and/or mold is determined to be present, the Sponsor is responsible for obtaining quotes from appropriately certified firms to remediate and/or abate the asbestos, radon, and/or mold as prescribed in the environmental tester’s inspection report (i.e. remediation and or abatement method, disposal requirements, air monitoring requirements, clearance testing, etc.). Requirements will vary based on the test results.
- Refer to links below for a listing of qualified asbestos testing firms:  
<https://apps.dhec.sc.gov/Environment/AsbestosContractorsAndConsultants/>
  - Mold remediation contractors must hold a national certification such as IICRC or OSHA. Consult your local professional mold remediation company for testing.
  - Radon testing is required for projects located in Greenville County.
7. Sponsors are responsible for providing homeowners copies of all pre-renovation test results completed to detect the presence of lead-based paint, radon, asbestos, and/or mold. Prior to beginning work to remediate lead-based paint contractors are responsible for providing the homeowner a copy of the **EPA’s Safe Guide to Renovate Right**. Homeowners are required to acknowledge receipt of these documents and reports by completing the below forms, if applicable.
- a. **(HTF- 5C) Receipt of EPA’s Safe Guide to Renovate Right**
  - b. **(HTF-5B) Receipt of Pre-Renovation Hazardous Materials Test Results**
  - c. **(HTF-5D) Receipt of Post-Renovation Hazardous Materials Test Results**
8. If the scope of work requires the homeowner to vacate the home while the work is being completed it is the responsibility of the Sponsor and Contractor to notify the homeowner. Homeowners are responsible for finding a place to relocate to during construction and if necessary; for moving any personal items such as furniture, clothing, appliances, etc. into storage and back into the home after work is complete. Homeowners are required to execute the **(HTF-1B) Hazardous Materials Affidavit** that is submitted with the **Initial Home Repair Application**.

9. If the scope of work requires lead-based paint remediation the Sponsor is responsible for providing the remediation contractor a copy of the **EPA’s Lead-Based Paint Renovation, Repair, and Painting Program “[Small Entity Compliance Guide to Renovate Right](#).”** A copy of the pamphlet can also be found at the link below. Contractors must sign the **(HTF-5A) Receipt of the Small Entity Compliance Guide** to acknowledge receipt of the pamphlet. [Small Entity Compliance Guide to Renovate Right EPA’s Lead-Based Paint Renovation, Repair, and Painting Program | US EPA](#)
10. If the scope of work requires lead-based paint remediation contractors must provide a copy of the **EPA’s “[The Lead-Safe Certified Guide to Renovate Right](#)”** to the homeowner prior to starting work to inform the homeowner about the dangers of lead in the home and how to protect the homeowner and other family members. Homeowners must sign the **(HTF-5C) Receipt of EPA’s The Lead-Safe Certified Guide to Renovate Right** to acknowledge receipt of the pamphlet. A copy of the pamphlet can also be found at the link below. <https://www.epa.gov/sites/default/files/2020-09/documents/renovaterightbrochurecolor.pdf> If the scope of work requires the remediation of asbestos and/or mold all copies of post-renovation test results must be provided to the homeowner.
11. Once the Sponsor receives all testing results and quotes for repairs they are to submit the **Full Application** (Tabs 1-6) and compile all the information necessary to request a **Scope of Work Inspection**. The **Full Application** and **Scope of Work Inspection** must be submitted within sixty (60) days of the **Preliminary Scope of Work Inspection** completion.
12. **Scope of Work Inspection.** Sponsor will submit all information required in **Tabs 4 and 5 of the SC Home Repair Application Checklist**. The Sponsor is responsible for submitting to SC Housing copies of all invoices, environmental inspections, test results, quotes, **(HTF-2B) Work Write-Up Forms (WWU’s)**, licenses, certifications and insurance certificates for all work to be completed including, but not limited to: asbestos, lead-based paint, and/or mold testing, remediation and/or abatement, radon testing and control, pest control, and on-site storage, rehabilitation, etc. SC Housing staff will review the invoices, environmental inspections, test results, quotes and **(HTF-2B) Work Write-Up Forms (WWU’s)** to determine if the **(HTF-2E) SC Housing Essential Property Standards** will be met and the project can go forward based on the amount of available funding. A separate **(HTF-2B) Work Write-Up Form** must be provided for each contract.

13. If it is determined that a project is not going forward due to the conditions of the home, property and or cost the Sponsors may request to be reimbursed for the SC Home Repair Application Checklist inspection, Lead, Asbestos, Mold, and Radon environmental inspections costs that were required for the project. The requirements for these can be found in Appendix B Section V. Project Cost, A. Allowable Cost, 3., c., d., e. and f.
14. Once the **Scope of Work Inspection** is approved by SC Housing staff, the Sponsor must submit copies of all necessary permits with copies of the paid invoices/receipts for those permits before construction and or repair work begins. The invoice/receipts must clearly show the governmental department that issued the permit and how much was paid for the permit. Generally, the “job value” amount listed on a building permit or a combination of building permits should equal the total amount on the approved **(HTF-2B) Work Write-Up (’s)**. All permits must be pulled by the contractor not the Sponsor, there will be no exceptions. To ensure permits are matched with the appropriate project, Sponsors must write the HTF project number on the permits and receipts if the permits and receipts to do not contain information sufficient to identify the project address they will not be accepted.
15. After the required building permits are received, SC Housing will send the Sponsor an **Agreement for Residential Repair Services, Funding Agreement**, and if applicable, **Restrictive Covenants**. The Sponsor must return an executed copy of the **Agreement for Residential Repair Services and Funding Agreement** and if applicable, recorded **Restrictive Covenants** to SC Housing before work can begin on the project.
16. All permits must be posted on-site and be easily visible. If any construction and or repair work is undertaken on a HTF project prior to permits being pulled, the Sponsor and/or Contractor may be suspended from the HTF program.
17. Any changes to the scope of work or cost of an approved **(HTF-2B) Work Write-Up** must be requested by the Sponsor using the **(HTF-2C) Change Order Request Form** and the process as outlined in this manual. All change orders must be approved by SC Housing prior to proceeding with repairs.
18. If the scope of work requires asbestos remediation, the Sponsor is responsible for providing the homeowner copies of post abatement air monitoring reports when air monitoring is required. The homeowner must acknowledge receipt of the air monitoring reports by signing the **(HTF-5D) Receipt of Post-Renovation Hazardous Materials Test Results** form.

19. If the scope of work requires mold remediation, the Sponsor is responsible for providing the homeowner copies of post remediation reports. The homeowner must acknowledge receipt of the report by signing the **(HTF-5D) Receipt of Post-Renovation Hazardous Materials Test Results** form.
20. Repair projects are eligible to receive interim draws for construction costs as contracts are completed and work is approved by SC Housing. Disbursements may be requested per trade/contractor when all work is completed, or an alternate draw schedule may be agreed to as determined by SC Housing at the request of the contractor. Requests can be made by following the steps described in bullet #21 on page 21. Project Delivery Fees will not be paid until the project has passed its final inspection and documentation that all contractors have been paid has been provided to SC Housing
21. When the scope of work for a contract is complete, the Sponsor may request an **Interim Inspection with Draw** or **Final Inspection** from SC Housing within three (3) business days by submitting the following:
  - a. **(HTF-2A) Inspection Request Form**
  - b. Approved final inspection from local building department, if applicable.
  - c. Photos of all completed repairs as per **Appendix B Section VI., B.**
  - d. HVAC product/equipment registration - verification of warranty registration, if applicable.
  - e. **(HTF-2D) Certification of Work Completed**
  - f. If applicable, copies of disposal records for lead-based paint and/or asbestos.
  - g. If applicable, copies of post lead-based paint remediation dust sampling results.
  - h. If applicable, copies of clearance reports for asbestos abatement and air monitoring, if applicable.
  - i. If applicable, mold remediation reports.
  - j. If applicable copies of certifications from homeowners acknowledging receipt of post remediation test results for the remediation of lead-based paint, asbestos, and/or mold.
  - k. **(HTF-5D) Receipt of Post Renovation Hazardous Materials Test Results**, if applicable
22. Once the **Interim Inspection with Draw** or **Final Inspection** is approved for the scope of work included in the contract, the Sponsor may submit a request for payment to pay the contractor. To request a disbursement the following items must be provided:
  - a. **(HTF-4A) Draw Request for Payment Form**
  - b. **(HTF-4B) Draw Summary Form**
  - c. Copy of the contractor's invoice for the work completed.
  - d. If a multi-contractor/ multi-trade project has been completed, the Sponsor must provide **a.** and **b.** above for each contractor.

23. Once the Sponsor receives payment for the completed scope of work, the Sponsor has **seven (7) business days** to deliver payment and obtain the signature of the contractor using the **(HTF-4C) Payment Certification Form**, indicating that the contractor has received payment in full for the construction work performed.

**It is essential that contractors are paid promptly.** If the Sponsor does not pay the Contractor for the approved work within **seven (7) business days** of receiving the HTF disbursement this is considered a violation of program requirements and the Sponsor may be suspended from participating in the HTF Program.

24. Once all contractors have received payment for completed work, the following items must be submitted to SC Housing to request the **Project Delivery Fee**.
  - a. **(HTF-4A) Draw Request for Payment Form**
  - b. **(HTF-4B) Draw Summary Form**
  - c. **(HTF-4C) Certification of Payment**
  - d. Copy of cashed/cancelled check(s) given to the contractor(s) by the Sponsor reflecting full payment for all construction cost and services along with contractor's Affidavit of Release of Liens.
25. The Sponsor is required to provide the beneficiary all warranty documents and a copy of all documentation that the beneficiary signed throughout the **Home Repair Application** process within **two weeks of project completion**. If these materials are not provided to the homeowner within the required timeframe this is considered a violation of program requirements and the Sponsor may be suspended from participating in HTF Program.

## V. Rehabilitation Guidelines

Refer to **Appendix A: Essential HOME Rehabilitation Criteria** and **Appendix B: Rehabilitation Construction Repair Standards** for further information.

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The forms provided in this manual are available on SC Housing's website @ [SC Housing Trust Fund](#).  
Contact your assigned HTF Program Coordinator if you have any questions or technical issues with the forms.