



At SC Housing, we realize that home repairs can be costly and often get delayed because of limited household income. The good news is we can provide eligible homeowners with the financial support to make approved repairs to your home through our Home Repair Program, which is funded by the South Carolina Housing Trust Fund (SC HTF).

The Home Repair Program provides up to \$50,000 to help low- and very low-income homeowners make essential interior and exterior repairs to correct life, health and safety issues, provide accessibility for persons who are disabled, and repair or replace major housing systems (including roofs, water heaters and HVAC equipment). An additional \$25,000 is available to help with any lead-based paint, asbestos, mold, and radon removal and cleanup as required by federal and state regulations.

The financial support is provided as a forgivable loan as long as the home is occupied as your primary residence. Homeowners must agree to have a 20-year restrictive covenant for home repair expenses of \$15,000 or above placed on their property and may be required to return program funds to SC Housing if the home is sold during that lien period. SC HTF does not repair rental properties.

SC HTF partners with a network of nonprofit sponsors across the state. The homeowner must contact a sponsor whose service area covers the county their property is located in to start their application. All payments are provided directly to the sponsors who are responsible for home repair expenses.

Visit <https://www.schousing.com/Home/SCHousingTrustFund> for complete details. Questions about the program can be submitted to SCHousingTrustFund@SCHousing.com or call 803-896-1661.

