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.
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.

**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.)

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