

Section 1: Housing Resources

Affordable Housing Coalition of South Carolina	
<p>Purpose:</p> <p>To advocate for affordable, safe, sanitary and decent housing for all South Carolina residents.</p>	<p>Contact:</p> <p>Affordable Housing Coalition of South Carolina P.O. Box 1623 Columbia, SC 29202 Phone: 803- 808-2980 www.affordablehousingsc.org</p>
<p>Explanation:</p> <p>The Affordable Housing Coalition of South Carolina provides a forum for communication and planning among members to create and improve affordable housing for low-income families and individuals. The AHCSC builds awareness of the need for affordable housing through community outreach activities and information resources. They help individuals and other organizations become effective advocates for affordable housing, providing them with the resources to make a difference.</p>	

AmeriDream Down Payment Initiative	
<p>Purpose:</p> <p>To offer assistance with costs associated with acquiring a home.</p>	<p>Contact:</p> <p>http://www.hud.gov</p>
<p>Explanation:</p> <p>A Housing and Urban Development Initiative aimed at helping consumers to pay for upfront costs associated with acquiring a home; origination fees, attorney's fees, appraisal fees, etc. To be eligible, income must fall below 80% of the median income for your area. To determine income eligibility, please visit: http://www.hud.gov/offices/cpd/affordablehousing/training/web/calculator/</p>	

American Dream Down-Payment Initiative	
<p>Purpose:</p> <p>To secure a down payment assistance gift.</p>	<p>Contact:</p> <p>200 Professional Dr., Suite 400 Gaithersburg, MD 20879 866-263-7437 http://www.ameridreamcharity.org</p>
<p>Explanation:</p> <p>The AmeriDream Downpayment Gift Program is America's largest gift provider. The application process is very similar to that of Family Home Providers, but AmeriDream will gift up to 10% of the total costs of home ownership. Additionally, the AmeriDream program is not just for first time homebuyers. To see a transaction exemplar, please visit the above website.</p>	

Carolina First Mortgage Company	
Purpose: To provide free mortgage information.	Contact: Toll Free: 800-255-1081 Offices to serve: Upstate, Midlands, Coastal Regions of SC
Explanation: Carolina First Mortgage Co. can provide you with free mortgage information and a homebuyer's guide to mortgage loans. You can contact Carolina First Mortgage by calling the above number.	

Columbia Housing Authority	
Purpose: To meet the housing needs of low to moderate income individuals and families in Columbia and Richland County.	Contact: The Columbia Housing Authority 1917 Harden Street Columbia, SC 29204 Phone: 803- 257-3886 http://www.chasc.org/cola/index.htm
Explanation: The Columbia Housing Authority provides affordable housing to approximately 10,000 residents in the Columbia Metropolitan area. Most of the properties are located near bus lines, churches and shopping facilities. On-site maintenance and management are provided for the residents in the larger communities as well as Columbia Police substations established in two communities. The website provides a list of affordable housing and is divided into different areas. The Columbia Housing Authority also provides information on Section 8 housing and home ownership.	

Community Living Exchange Collaborative	
Purpose: To break down barriers and provide information about community living innovations.	Contact: Community Living Exchange Collaborative Brenda Vitale Boston College GSSW Haley House 314 Hammond Street Chestnut Hill, MA 02062 Phone: 617-552-3484 hcbs_admin@hcbs.org
Explanation: The Community Living Exchange Collaborative is a hub of information sharing, training and technical assistance for more than 180 recipients living in all 50 states. It provides information on ideas for traveling from one organization, city or state to the next and eases access to technical support and a wealth of information about proven practices. The Exchange is uniquely suited to provide assistance in whatever form or fashion an individual may need. It includes three broad categories: information collection, dissemination and resource development, quantitative and qualitative information on resource tools , consumer information materials and policy briefs; training-on-site, regional and national forums, audio conferences and web casts; and individualized technical assistance.	

Connelly Builders, Inc.	
Purpose:	Contact:
To provide quality and affordable housing.	Connelly Builders, Inc. Connelly Development, LLC. 5530 Bush River Road Columbia, SC 29212 Phone: 803-798-0572 www.connellybuilders.com
Explanation:	
Connelly Builders specialize in quality affordable housing. Connelly Builders offers a full line of real estate services from initial development concept to the most efficient construction products and cost effective designs to turn key construction. Connelly Builders are a multi-talented firm with experience working on developments ranging from single family subdivisions featuring starter homes to multi-million dollar custom homes as well as multi-family rehab developments.	

Disability Opportunity Fund	
Purpose:	Contact:
To provide technical assistance and advocacy related to housing and the disabilities market.	www.thedof.org 201 I.U. Willets Road Albertson, NY 11507 516-465-3741
Explanation:	
The Disability Opportunity Fund focuses on addressing the gap in housing solutions for the disability community throughout the United States. They act as a communication conduit for banks, insurance companies and service providers who wish to do more to support the disabled yet lack the ability to know how.	

Home of Your Own	
Purpose:	Contact:
To help individuals and families achieve the dream of home ownership.	Institute on Disability/University Affiliated Program University of New Hampshire 7 Leavitt Lane Durham, NH 03824 http://chance.unh.edu/NHOYOGuide.pdf
Explanation:	
Home of your own is a guide to assist people with disabilities in purchasing a home of their own. It provides the user with information on the topic of homeownership that is not available elsewhere and describes the responsibilities and rewards of homeownership. The guide educates home-buying counselors, lenders and realtors and answers questions about barriers that specifically affect people with disabilities.	

Homeownership Resource Center of South Carolina	
Purpose: To provide counseling in potential home ownership.	Contact: Family Services, Inc. 4925 LaCross Road, Suite 215 N. Charleston, SC 29406 Phone: (843) 744-1348 ext. 25
Explanation: The Homeownership Resource Center's vision is to build neighborhoods one homeowner at a time. They provide a complete package of all of your housing education needs and information as well as offering down payment assistance loans for low-to-moderate income buyers in targeted communities.	

Homeworks	
Purpose: To provide home repairs.	Contact: Hank Chardos P.O. Box 102 Irmo, SC 29063 (803) 781-4536 Email: Homewrksc@aol.com Website: http://www.homeworksofamerica.org/
Explanation: A volunteer organization to make repairs to the homes of seniors and the disadvantaged in the Greater Columbia area. Adults and teens participate in volunteering.	

Landlord Tenant Act	
Purpose: To provide a service to the public regarding rules and regulations of a tenant and owner.	Contact: http://www.scstatehouse.gov/code/t27c040.htm
Explanation: The Landlord Tenant Act is part of the South Carolina Code of Laws from the South Carolina Legislature. It provides individuals with an unannotated description of the code in order to understand and protect your legal rights.	

Mungo Construction	
Purpose: To provide affordable attached and detached rental and home-ownership units.	Contact: Mungo Construction 441 Western Lane Irmo, SC 29063 Phone: 803- 227-8463 www.mungo.com
Explanation: Mungo Construction is committed to providing quality homes at affordable prices.	

NeighborWorks	
<p style="text-align: center;">Purpose:</p> <p>Created by Congress to provide financial support, technical assistance, and training for community-based revitalization efforts.</p>	<p style="text-align: center;">Contact:</p> <p style="text-align: center;">National: 1325 G Street, NW Suite 800 Washington, DC 20005-3100 (202) 220-300 Fax: (202) 376-2600 www.nw.org</p> <p style="text-align: center;">Family Services, Inc. 4925 Lacross Road Suite 215 North Charleston, SC 29406 (843) 774-1348 Email: info@fsisc.org www.fsisc.org/topic.asp?pid=1</p>
<p>Explanation:</p> <p>NeighborWorks America creates opportunities for people to live in affordable homes, improve their lives, and strengthen their communities. NeighborWorks seeks to embrace the following values: Community by incorporating the views of various stakeholders and audience, building on diversity as a strength, and working in partnerships with other to achieve results; Effectiveness by being resourceful, responsible stewards and seek to leverage resources to maximum impact; Integrity by fostering an environment of transparency and honesty that is built on respect and openness; and Results by being accountable for achieving excellence through measurable, impactful outcomes. For more information please contact one of the following contacts above.</p>	

SCIOTO: A Housing Solution Company	
<p style="text-align: center;">Purpose:</p> <p>To assist in locating, purchasing and modifying homes for people with disabilities.</p>	<p style="text-align: center;">Contact:</p> <p style="text-align: center;">Scioto 5970 Wilcox Place, Suite H Dublin, Ohio 43016 614.889.5191 800.930.2892 614.889.5202 fax www.sciotollc.com Email: inquiry@scioto.com</p>
<p>Explanation:</p> <p>Scioto (pronounced sigh-oh-tuh) is focused on finding housing solutions for people with disabilities. We offer several innovative housing solutions for purchasing, building/designing and managing homes. Nationally, we work with nonprofit and for profit provider organizations, government agencies and individuals and/or their families.</p> <p>By focusing solely on housing, Scioto has garnered significant experience and has developed the capabilities to deliver value anywhere in the country.</p> <p>Scioto's team of professionals is ready to give you choices, offer solutions and find you homes. In addition to our staff, we have created strategic partnerships nationwide with architecture, title, insurance, philanthropic and other organizations to support our mission. Scioto's architect partner has completed over 500 housing projects, including housing for the elderly.</p>	

Southeastern Housing Foundation	
Purpose:	Contact:
To renovate, resell, and rent affordable housing to individuals with low-incomes.	PO Box 1326 Barnwell, SC 29812 (803) 259-3588 Fax: (803) 259-9200 Toll free: (800) 922-5504 e-mail: info@scrha3.com www.palmettocomputersandweb.com/scrha3/shf.asp
Explanation:	
Southeastern Housing Foundation (SHF) is a non-profit foundation that creates quality, safe, and affordable housing opportunities. SHF works in partnership with South Carolina Regional Housing Authority No. 3 (SCRHA3) to transform renters into homeowners through the Homeownership Program. SHF owns more than 600 multi-family housing units, which are managed by the SCRHA3. SHF utilizes state and federal resources to renovate units into new, quality housing for residents. There are eligibility criteria that one must fall into in order to be considered. All the information regarding eligibility and application forms are found on the web-site listed above.	

South Carolina Housing Search Tool	
Purpose:	Contact:
To aid in searching for housing options.	http://www.SCHousingSearch.com
Explanation:	
A web based tool used to search for affordable housing within the state of South Carolina on the basis of location, cost, types of amenities, etc.	

South Carolina State Housing Authority First Time Homebuyer Program	
Purpose:	Contact:
To make purchasing a home more affordable.	(803)896-9508 Email: homeownership@schousing.com
Explanation:	
The SC State Housing Authority First Time Homebuyer Program makes purchasing a home more affordable for low-to-moderate income families and individuals by offering a fixed, below market interest rate mortgage loan. South Carolina State Housing also offers up to \$4,000 to assist eligible borrowers with their down payment and closing costs. For more information, or to see if you are eligible, please use the above contact information.	

South Carolina State Housing Authority Section 8 Programs: Housing Choice Voucher Program	
Purpose:	Contact:
To assist very low income families with the costs of monthly rental properties.	Housing Voucher Program 300-C Outlet Pointe Blvd. Columbia, SC 29210 803-896-8888 Fax: 803-551-4900 TDD: 803-896-8831
Explanation:	
<p>This is the Federal Government's major program for assisting very low income families. Since the housing assistance is provided on behalf of the family or individual, participants are able to find and rent privately owned housing. Eligibility for a Housing Choice Voucher is determined by a Public Housing Agency, based on total annual gross income and family size, and is limited to U.S. citizens and specified categories of non-citizens who have eligible immigration status. Vouchers are administered locally by a Public Housing Agency. Each housing authority has its own jurisdiction(s). For a comprehensive lists of Public Housing Agencies, please visit the following website:</p> <p style="text-align: center;">http://www.hud.gov/offices/pih/pha/contacts/states/sc.cfm</p>	

South Carolina State Housing Authority Section 8 Program: Homeownership Voucher Program	
Purpose:	Contact:
To assist very low income families with the monthly cost of owning a home.	Housing Voucher Program 300-C Outlet Pointe Blvd. Columbia, SC 29210 803-896-8888 Fax: 803-551-4900 TDD: 803-896-8831
Explanation:	
<p>The Section 8 Homeownership Voucher Program is a relatively new program that may be offered to eligible families currently utilizing the Section 8 Rental Assistance Program. The following is the eligibility criteria for participation in this program:</p> <ul style="list-style-type: none"> • Have a voucher or live in a Moderate Rehabilitation unit and be on the Voucher waiting list. • Have been on the Authority's Section 8 Program for at least one year. • Be in "good standing" with the Section 8 Program. • Not owe any money to any housing authority. • Complete an Authority-sponsored homeownership or Authority-approved training course. • Have been employed for 12 continuous months, working an average of 30 hours per week (except elderly or disabled individuals). • Meet HUD minimum employment income standards (\$15,000 annual income). • Be able to obtain standard fixed moderate rate financing from an approved financial institution. <p>The SC State Housing Finance and Development Authority may be able to provide funds for down payment assistance, closing costs and housing counseling.</p> <p style="text-align: center;">In order to participate in the Section 8 Homeownership Voucher Program, a family must:</p> <ul style="list-style-type: none"> • Agree to purchase a single family home, town house, or condominium in one of the eight counties 	

where the Authority administers the program: Clarendon, Colleton, Dorchester, Fairfield, Kershaw, Lee, Lexington, or Williamsburg.

- Qualify for a mortgage with a fixed interest rate.
- Understand that the maximum term of Homeownership Assistance is 15 years if the term of the mortgage is 20 years or more. In all other cases, assistance is limited to 10 years.
- Term of assistance is up to 30 years for elderly or disabled individuals.
- Understand that a family must meet the eligibility requirements for the Section 8 Program continuously during the period that Homeownership Assistance is received.

South Carolina State Housing Authority Section 8 Programs: Moderate Rehabilitation Program	
Purpose:	Contact:
To provide rental assistance for moderately rehabilitated housing.	Housing Voucher Program 300-C Outlet Pointe Blvd. Columbia, SC 29210 803-896-8888 Fax: 803-551-4900 TDD: 803-896-8831
Explanation:	
<p>The Moderate Rehabilitation Program is a project-based rental assistance program for low-income families. The housing units consist of apartments and homes privately owned by private landlords that have been moderately renovated. The rental assistance (subsidy) is tied to the unit. In other words, you are not able to transfer with continued rental assistance. When vacancies occur, families are selected from the MR waiting list. The family selected will be responsible for paying approximately 30% of their adjusted monthly income for rent and utilities. The SC State Housing Authority administers the MR program in Clarendon, Colleton, Dorchester, Fairfield, Lee, and Lexington counties only.</p>	

Spartanburg Housing Authority	
Purpose:	Contact:
To assist individuals with low-incomes and disabilities apply for homeownership or to locate housing.	201 Caulder Avenue Spartanburg, SC 29306 (864) 598-6000 Fax: (864) 598-6155 Email: info@shasc.org www.shasc.org
Explanation:	
<p>The Spartanburg Housing Authority is committed to providing quality, affordable housing in healthy neighborhoods through partnerships with our residents and other groups, fostering neighborhood redevelopment and opportunities for those we serve to achieve self-sufficiency. SHA receives funding through the Federal Housing and Urban Development Department (HUD) to administer the Section 8 and Public Housing Program, as well as a host of other initiatives. Employing approximately 100 individuals, SHA contributes economically to the City of Spartanburg through our employment base, infusion of over \$10 million dollars annually into the local economy directed toward the purchase of goods and services, payroll, development of new housing, and through payments in lieu of taxes.</p>	

The Association of Housing Counselors (TAHC)	
Purpose:	Contact:
To provide technical assistance to community-based and faith-based organizations to expand the number or housing needs available.	The Affordable Housing Group 1300 Baxter Street, Suite 215 Charlotte, NC 28204 1-800-488-3316 704-342-3316 tahg@affordablehousinggroup.org
The Affordable Housing Group is a non-profit organization established to listen and respond to the housing needs of a community. It provides hands on practitioners who are willing to empower others to realize the housing dreams of their citizens. To better service clients, the programs are organized into The Development Center, which focuses on building organizations through technical assistance and the Training Center, which focuses on affordable housing training/education and on the certification of Housing Counselors.	

United States Department of Agriculture Rural Development	
Purpose:	Contact:
To provide grants and loans to individuals wishing to purchase a home in designated rural areas.	National Office USDA Rural Development, Room 5014-S Mail Stop 0701 1400 Independence Avenue SW Washington, DC 20250-0701 Phone: (202) 690-1533 Fax: (202) 690-0500 TTY: (800) 877-8339 (<i>Federal Information Relay Service</i>) http://www.rurdev.usda.gov/rhs/index.html
Explanation:	
Housing and Community Facilities Programs helps rural communities and individuals by providing loans and grants for housing and community facilities. We provide funding for single family homes, apartments for low-income persons or the elderly, housing for farm laborers, childcare centers, fire and police stations, hospitals, libraries, nursing homes, schools, and much more. In partnership with non-profits, Indian tribes, state and federal government agencies, and local communities, HCFP creates packages of technical assistance and loan and grant funds to assist more rural communities and individuals.	

U. S. Department of Health and Human Services: Office of Community Services	
Purpose:	Contact:
To reduce the causes and conditions of poverty in a geographical area.	http://www.acf.hhs.gov/programs/ocs/csbj/documents/caa/sc.html
Explanation:	
The Office of Community Services provides a number of agencies that were created to combat poverty by fostering self-sufficiency among low-income and working families. Many of the agencies listed provide transportation, housing, emergency services, education, employment and child care. Some also provide assistance with utility costs, clothing, rent, food and medical expenses. Their goals are to provide nurturing environments in which low income families can seek assistance that helps them to become less dependent upon governmental assistance.	

USCSM Supportive Housing Services	
Purpose:	Contact:
To provide housing to persons who have disabilities and who are homeless or those who are at an increased risk of homelessness	Supportive Housing Services 1325 Laurel Street Columbia, SC 29201 803-343-3437 Fax: 803-343-0434
Explanation:	
The Office of Supportive Housing Services is part of the Department of Internal Medicine, which is the largest clinical department in the School of Medicine. Supportive Housing Services consists of a number of resources including the Housing Placement Program, Housing First Program and Career Services, each providing to the disabled population.	

Wachovia	
Purpose:	Contact:
To provide attractive mortgage options to homebuyers.	Toll Free: 800-922-6267
Explanation:	
The Wachovia Corporation has a number of attractive mortgage options to choose from. Many of these require little or no down payment; with the option of having closing costs paid by the financial institution or through any gift and grant monies you may have available. To speak with a mortgage specialist, please call the toll free number above.	