

South Carolina State Housing Finance and Development Authority

<http://www.schousing.com/>

First-Lien Mortgage Loans:	SC Housing Homebuyer Program
Special Mortgage Purpose Programs Eligible Uses:	Purchase
Down Payment/Closing Cost Assistance:	SC Housing Homebuyer Program Down Payment Assistance
Targeted Populations/Special Programs:	First-time homebuyers
Mortgage Tax Credit Certificate:	Offered
Homeownership Education/Counseling:	Required if borrower receives forgivable down payment assistance or receives a conventional first loan product.
Individual Development Accounts:	Not offered

HELPFUL WEB LINKS

South Carolina First Mortgage Programs (including down payment and closing cost assistance)

http://www.schousing.com/First-Time_Home_Buyers/Programs_Available

South Carolina Mortgage Tax Credit Certificate

http://www.schousing.com/First-Time_Home_Buyers/mortgagetaxcredit

South Carolina Participating Lenders List

<http://www.schousing.com/index.asp?n=21&p=2&s=21>

South Carolina Income Limits

<http://www.schousing.com/images/HOMEOWNERSHIPPROGRAMmkt100215.pdf>

South Carolina Resources for Lenders

http://www.schousing.com/Lending_Partners

South Carolina Interest Rates

<http://www.schousing.com/library/Homeownership/CURRENTRATESHEET.pdf>

South Carolina Approved Homebuyer Education

Not Required; No information on homebuyer education provided