

SOUTH CAROLINA STATE HOUSING FINANCE AND DEVELOPMENT AUTHORITY

Request for Applications (RFA) **Made It Home! Program**



Homeownership Opportunities Made Easy

August 22, 2025

Deadline for Submissions:

Applications due by 3:00 p.m. September 30, 2025

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1. Overview

South Carolina is experiencing a significant housing crisis, characterized by a severe shortage of affordable and available housing units. This crisis is driven by a combination of factors, including a growing population, rising housing costs and insufficient development of cost-effective housing. South Carolina State Housing Finance and Development Authority (“SC Housing”) is seeking proposals from qualified Builder applicants for a new program designed to encourage the new construction of single-family homes to mitigate this housing crisis in South Carolina. SC Housing is proposing to provide a direct cost offset subsidy to qualified Builder applicants to newly construct up to a maximum of one hundred and thirty (130) single family homes in accordance with the terms and conditions set forth in this Request for Applications (RFA), and any other terms and conditions in any contract subsequently awarded. Builder applicants will be evaluated and selected through SC Housing’s review of each Application, considering the factors identified in this RFA. SC Housing expects to select qualified Builder applicants that propose the construction of a minimum of ten (10) units and up to a maximum of thirty (30) units each as specified in this RFA under Program Tier 1 and up to a maximum of fifty (50) units under Program Tier 2.

In the event that SC Housing does not receive qualified proposals to produce the full one hundred and thirty (130) units, subsidy may be divided among qualified Builder applicants to achieve the desired maximum of one hundred and thirty (130) single family homes.

2. Scope of Services

SC Housing is creating the Made it Home! Program to encourage the new construction of single-family homes for purchase by qualified homebuyers. The program includes two main incentives or subsidies for both Builder applicants and potential home buyers. Builder applicants selected to participate will be offered a Cost Offset Subsidy of up to **\$12,500** for building costs as each eligible house is completed and sold. Qualified home buyers will receive **\$25,000** in Down Payment and Closing Cost Assistance (DPA) provided by SC Housing through a participating lender at the time of purchase and loan closing.

3. Program Tiers

The Made it Home! Program encourages the new construction of single-family homes in two program tiers:

Program Tier 1: 2 Bedrooms/2 Bath Model

Each Home must contain a minimum of **1,000 square feet** in heated/cooled area, and a minimum of two bedrooms and two baths for a maximum sales price of **\$175,000**.

Program Tier 2: 3 Bedrooms/2 Bath Model

Each Home must contain a minimum of **1,200 square feet** in heated/cooled area, and a minimum of three bedrooms and two baths for a maximum sales price of **\$200,000**.

4. Eligible Applicants/Builder Qualifications

Builders currently licensed in the state of South Carolina, that possess the demonstrated skills, recent experience and credit worthiness to successfully complete, market and sell the number of single-family homes (applied for) meeting the criteria outlined herein and, in any contract subsequently awarded.

5. Eligible Properties

Eligible Single-Family homes built to meet the minimum design criteria outlined herein and, in any contract subsequently awarded.

6. Program Timeline

Program Timeline	
August 22	Post Request for Applications, begin accepting applications
September 5	Deadline to submit questions
September 12	Answers to questions posted
September 30	Application Deadline
October 1	Begin application review
October 30	Program Award Announcements

7. Submission Process

Interested Builders must submit a response/application to this RFA. SC Housing must be in receipt of the application by **3:00 p.m. Eastern time September 30, 2025**. Responses cannot be submitted via fax, email or as hardcopies. All responses must be submitted in PDF format and include the information outlined in this RFA. Incomplete or late responses will not be considered.

Applications can be submitted using either of the following methods:

Method 1:	Via SC Housing's secure file upload, ShareBase (Link to ShareBase)
Method 2:	Via a thumb drive either hand delivered, by mail or overnight service to the office of SC Housing located at 300-C Outlet Pointe Blvd., Columbia, SC 29210

The Authority will honor Freedom of Information Act requests seeking any documents submitted with and/or related to applications after contracts are executed and returned. The Authority will not notify the Applicant prior to complying with a request or prior to uploading the applications, or any portion thereof, to a web page.

8. Maximum Sales Price

The Builder participant must sell the units to buyers at a maximum sales price of **\$175,000** or less for Program Tier 1, or a maximum sales price of **\$200,000** or less for Program Tier 2, to be eligible for the Cost Offset Subsidy. Builders are encouraged to price units below the maximum where feasible. Down Payment and Closing Cost Assistance (DPA) of \$25,000 will only be available for a qualified homebuyer purchasing a home at a maximum sales price of \$175,000 or less (Tier 1) or \$200,000 or less (Tier 2).

9. Builder Cost Offset Subsidy

SC Housing will reimburse builders for a total of **\$12,500** in costs associated with the construction of homes including, but not limited to, land, labor, lumber, impact fees, sewer tap fees, water connection fees, permitting and inspection fees, etc. SC Housing will reimburse builders the subsidy amount after completion and sale of each single-family home included in the Made it Home! Program.

10. Construction/Completion Timeline

The Builder applicant agrees to complete the construction of all Homes within **nine (9) months** from the effective date of the subsequent Funding Agreement with SC Housing, or when the subsidy funds are exhausted, whichever comes first. The Made it Home! Program will end and the availability for assistance will terminate for each Builder applicant after **eighteen (18) months** or when the units are completed and sold and funds have been exhausted, whichever occurs first.

11. Down Payment and Closing Cost Assistance to Home Buyers

SC Housing will provide **\$25,000** in down payment and closing costs assistance to qualified home buyers purchasing a single-family home from an approved builder under the Made it Home! Program. The down payment assistance will be in the form of a forgivable second mortgage with a 10-year term, zero-interest rate and no monthly payments.

12. Homebuyer Eligibility Requirements

- Buyers must occupy the home as their primary residence.
- Buyers must obtain a fixed rate mortgage through any of SC Housing's approved participating lenders.

- Homes must be sold to qualified home buyers earning no more than the maximum allowable annual income of **\$135,000** (which is 150% of the HUD state median income for 2025).
- Buyers using SC Housing’s SC Homebuyer Bond program for first mortgage financing must meet the first-time homebuyer definition, income limits by county and all other program requirements.

13. Builder Application and Evaluation Criteria

SC Housing will review and evaluate application submissions in accordance with the evaluation criteria outlined below. SC Housing may request that respondents participate in an interview to gather more information on their capacity to perform. Although interviews may be used in the final evaluation process, there is no guarantee that each respondent who participates in an interview will be selected.

1. **Cover Letter**
2. **Statement of Qualifications**
3. **Market Analysis**
4. **Plans and Specifications**
5. **Financials**
6. **Insurance**
7. **Demonstrated Experience**
8. **Construction/Completion Timeline**
9. **Priority Categories**

13.1. Cover Letter

- ☐ Company overview outlining how your business is aligned with the mission of providing attainable housing
- ☐ Indicate Builder status as for-profit, non-profit, or any other designation
- ☐ **Indicate the Program Tier that the homes will be built under.**
- ☐ Indicate the number of homes proposed for completion under the program
 - ★**Select a minimum of ten (10) up to a maximum of thirty (30) units for Tier 1**
 - ★**Select a minimum of ten (10) up to a maximum of fifty (50) units for Tier 2**
- ☐ Specify which priority categories (See section 13.9 on page 7) that the application is addressing, if any.

Note: This is not a requirement for the application to be considered complete.

- ☐ Provide contact information including your name, business name, physical address, e-mail address, phone number and website address (if applicable)

13.2. Statement of Qualifications

- ☐ Leadership team resume summaries or bio(s)
- ☐ Organizational chart as proposed to complete work – should reflect subcontractor participation where applicable, but also include related broker/realtor and any other outside partners used to complete, market and sell eligible homes
- ☐ List Certifications and Affiliations
- ☐ List Awards and Recognition
- ☐ Copy of current South Carolina builders license

13.3. Market Analysis

- ☐ Provide an overview of the project, location and analysis used to demonstrate that new homes will be supported by jobs and demand in the area. Include analysis supporting the development such as local trends and major employers.

13.4. Plans and Specifications

- ☐ Provide one copy of each different model of proposed home(s) plans and specifications.

13.5. Financials

- ☐ Provide a copy of the most recent two years audited financial statements or previous two years tax returns for a corporation. If sole proprietor, provide the last two years personal tax returns.
- ☐ Provide a year-to-date income statement and balance sheet.
- ☐ Provide a letter of support from at least one financial institution from which you have secured construction financing.
- ☐ Provide full disclosure of any events, litigation, liabilities or contingent liabilities that

could affect the respondent's financial ability to perform or other financial information sufficient for SC Housing, in its sole judgment, to determine whether the respondent is financially solvent and adequately capitalized.

13.6. Insurance Coverage

Provide evidence of the following:

- ☐ **GENERAL LIABILITY:** \$1,000,000 combined single limit per occurrence for bodily injury, property damage, and personal injury with a \$2,000,000 general aggregate limit.
- ☐ **AUTOMOBILE LIABILITY:** \$1,000,000 combined single limit per accident for bodily injury and property damage.
- ☐ **WORKERS' COMPENSATION:** Statutory limits are required by South Carolina state law, and employer's liability limits of \$100,000 per accident.
- ☐ **PROFESSIONAL LIABILITY:** \$1,000,000 per claim/\$1,000,000 aggregate limit.

13.7. Demonstrated Experience

- ☐ Provide recent (past three years) examples of producing and selling quality homes at a similar or greater scale (number of homes completed and sold) in South Carolina. Include details regarding performance against schedule and the ability to deliver projects on time and within budget.
- ☐ Provide a professional reference detailing your work performance along with contact information for the reference (include name, phone number and e-mail address).

13.8. Construction/Completion Timeline

- ☐ Outline construction and post-construction activities and timeline to include target dates for when new homes will be available for sale.
- ☐ Specify how the applicant will advertise and/or perform outreach to potential homebuyers and include any websites or placements where homes will be posted or advertised for sale.

13.9. Priority Categories

- ☐ **PRIORITY CATEGORY A: Affordability and Price**
Application shows evidence that the other resources (financial and in-kind) are being leveraged to reduce the homes sales price under the maximum amount in order to

promote affordability.

☐ **PRIORITY CATEGORY B: Community Participation**

Evidence of community buy-in through financial support in the project to make it sustainable (e.g. donated land, property tax credits or reductions, in-kind donation of infrastructure support (e.g. installation of sewage system, etc.)

☐ **PRIORITY CATEGORY C: Features**

The application (proposed units) includes extra features or amenities, including a fenced backyard, garage, screened in porch, granite or quartz countertops, or a sprinkler system (yard).

☐ **PRIORITY CATEGORY D: Geographic Coverage**

The application should indicate if homes will be located in more locations throughout a county or region of the state to increase availability and access, as opposed to only one location.

Tie Breaker Criteria

Should there be a tie between two or more applications, SC Housing will use the following factors in the order listed to break a tie:

1. Unemployment by county (lowest percentage wins)
2. Cost per square foot (lowest wins)
3. The order in which applications were received.

14. Application Submissions

Interested Builders must submit a response/application to this RFA. SC Housing must be in receipt of the application by **3:00 p.m. Eastern time September 30, 2025**. Responses cannot be submitted via fax, email or as hardcopies. All responses must be submitted in PDF format and include the information outlined in this RFA. Incomplete or late responses will not be considered.

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15. Questions about the Request for Applications (RFA)

Any interested party may submit questions regarding this RFA in writing via e-mail to SC Housing at madeithome@schousing.com. **All questions must be submitted no later than 3:00 p.m., Eastern Time, on September 5, 2025.** Phone calls will not be accepted. SC Housing expects to respond to all questions in writing by 3:00 p.m., Eastern Time, on **September 12, 2025**. SC Housing will post a copy of all questions received and the corresponding answers on SC Housing's website at:

<https://schousing.sc.gov/>

Only written responses or statements from SC Housing that are posted on the website will bind SC Housing. No other means of communication, oral or written, may be construed as an official response or statement from SC Housing.

SC Housing may modify the terms of the RFA at any point prior to the due date for Responses. A notice of such modification will be posted on SC Housing's website and will be provided to potential Builder applicants who requested copies of the RFA. Any Applicant will have at least seven days from the date of the posting of the notice of the modification to submit or modify its Application.

The terms of this RFA, and any modifications thereto, will be incorporated into any agreements offered as a result of this RFA. Failure of a successful Applicant to accept these obligations in the agreements may result in cancellation of the award.

16. Evaluation Process

Certain threshold criteria will be required of all award recipients as indicated in the attached scoring sheet. Notification of the final rankings and award totals will be announced no later than 30 days from close of applications.

17. Exhibit A: Minimum Design Criteria

The following minimum design requirements are for all newly constructed single-family homes constructed under the applicable South Carolina Residential Code. SC Housing's Minimum Design Standards are used as a guideline to meet and exceed all applicable local, state and national codes.

The Builder shall adhere to the minimum design criteria for each Home, as follows:

Item	Design Criteria	Description
A	Home Size	<p>PROGRAM TIER 1: 2 Bedrooms/2 Bath Model Each Home must contain a minimum of 1,000 square feet in heated/cooled area, and a minimum of two bedrooms and two baths.</p> <p>PROGRAM TIER 2: 3 Bedrooms/2 Bath Model Each Home must contain a minimum of 1,200 square feet in heated/cooled area, and a minimum of three bedrooms and two baths.</p>
B	Allowable Property Types	<p>The allowable property types are limited to single-family detached dwellings.</p> <p>INCLUDED:</p> <ul style="list-style-type: none"> • Single-family detached homes <p>EXCLUDED:</p> <ul style="list-style-type: none"> • Townhomes: Multi-unit residences that share one or more walls with adjacent units, regardless of whether they are individually owned. • Condominiums: Residential units within a shared building or complex, where ownership typically includes only the unit's interior. • Manufactured homes
C	Code Compliance	Construction of each Home must comply with the South Carolina Residential Building Code in effect at the start of construction and the applicable local planning and zoning requirements.

Item	Design Criteria	Description
D	Soil Treatment/ Termite Protection	An appropriate termite inspection and treatment of the property must be completed by a licensed exterminator who shall report any termite activity and the treatment applied.
E	Roof Covering	Shingles must be at least seal tab type over 15 lb. felt with a minimum 25-year product warranty or longer.
F	Siding	Exterior siding shall consist of one or more of the following materials: 1) Composite: Fiber cement siding, primed, with two-coat minimum finish or manufacturer's finish. 2) Metal: 26-gauge minimum thickness aluminum or galvanized steel with manufacturer's finish. 3) Vinyl: 0.042" minimum thickness, UV protected. 4) Wood: Cedar or redwood stained or primed once with 2-coat minimum finish. 5) Brick Veneer: ASTM C 216, Type FBS, Grade SW, or equivalent modular size.
G	Windows	Window frames must be of solid vinyl, thermally broken aluminum, fiberglass, wood or wood clad; glazing must be minimum double-paned; and all windows must meet or exceed the South Carolina minimum code requirement.
H	Appliances	Each home must include Energy Star rated appliances including a range, dishwasher and refrigerator (i.e., the Energy Star mark must appear on the product and/or the product materials); hookups for a washer and dryer must also be included.
I	Water Heater	Electric water heaters must meet an Energy Factor (EF) of 2.0 or greater; gas fired water heaters must meet an EF of 0.67 or greater; instantaneous gas water heaters must meet an EF of 0.82 or greater.
J	Countertops	Acceptable materials include molded rolled-backed, laminate plastic, or Formica with finished ends and sealed at the cut out for sink. Other materials include ceramic, granite, quartz or other durable surfaces.
K	Closet Storage/ Accessories	Clothes closet must contain a 12" deep shelf, including a coat rod. Shelves with integrated hangar hooks may also be used.
L	Fire Detection and Alarms	Electrically powered smoke alarms, installed according to manufacturer instructions, are required in each Home.
M	Carbon Monoxide Alarms	UL listed carbon monoxide alarm must be located outside each bedroom.

Item	Design Criteria	Description
N	Landscaping	At a minimum lay warm season grass sod in front and side yards.
O	Parking/Driveways	A minimum of two paved parking spaces per home. Driveways must meet the required standards for asphalt or concrete thickness as applicable.
P	Exterior Concrete	Driveways must be at least 4" thick; concrete for walks, porches, and stoops must be at least 4" thick.

18. Exhibit B: Scoring Sheet