

If you are disabled, the prospect of buying a home may seem impossible. The SC Housing Families with Disabilities Initiative allows borrowers with a permanent disability, or who have a family member with a permanent disability to apply. Homebuyers may live in any South Carolina county and total household income restrictions do not apply and must adhere to all SC Housing homebuyer requirements.



FAMILIES WITH DISABILITIES HOMEBUYER PROGRAM

FHA/VA/USDA with a special fixed rate mortgages with forgivable down payment assistance (DPA) are available to qualified homebuyers. The DPA is a second mortgage lien with a 15 year (180 month) term. If the homebuyer(s) remain in the home for the full term, the lien is forgiven. The interest rate on the DPA is 0% and there are no monthly payments. The maximum home purchase price is limited to \$450,000.

QUALIFICATIONS

To meet the program requirements for being 100% permanently disabled, you must receive:



FOR MORE INFORMATION:

For a list of participating lending partners, contact us at

■ SCHousing.sc.gov
■ 803.896.2211
 ■ mortgage.production@schousing.com

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