

2025/2026 Income and Home Price Limits

The following chart will be used for the SC Housing Homebuyer (Bond) and SC Mortgage Credit Certificate (MCC) Programs

15 YR FORGIVABLE DPA TERM

| NON-TARGETED | 1 or 2 Persons | 3 or more | Home Price |
|--------------|----------------|-----------|------------|
| | | Persons | Limit |
| Aiken | 90,500 | 104,075 | 450,000 |
| Anderson | 90,500 | 104,075 | 450,000 |
| Charleston | 110,900 | 127,535 | 450,000 |
| Greenville | 97,300 | 111,895 | 450,000 |
| Greenwood | 90,500 | 104,075 | 450,000 |
| Lancaster | 93,700 | 107,755 | 450,000 |
| Lexington | 92,700 | 106,605 | 450,000 |
| Oconee | 90,500 | 104,075 | 450,000 |
| Pickens | 97,300 | 111,895 | 450,000 |
| Richland | 92,700 | 106,605 | 450,000 |
| Spartanburg | 90,500 | 104,075 | 450,000 |
| York | 112,200 | 129,030 | 450,000 |

| TARGETED | 1 or 2 Persons | 3 or more Persons | Home Price Limit |
|--|----------------|----------------------|---------------------|
| Beaufort | 135,000 | 157,500 | 450,000 |
| Berkeley | 133,080 | 155,260 | 450,000 |
| Calhoun | 111,240 | 129,780 | 450,000 |
| Dorchester | 133,080 | 155,260 | 450,000 |
| Fairfield | 111,240 | 129,780 | 450,000 |
| Saluda | 111,240 | 129,780 | 450,000 |
| ANY COUNTY NOT LISTED ABOVE—USE THESE LIMITS | 108,600 | 126,700 | 450,000 |

2025/2026 Palmetto Home Advantage Income Limits 10 YR FORGIVABLE DPA TERM

| CONVENTIONAL, FHA, VA, USDA | 135,750 - STATEWIDE |
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