



About the Program:

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 without meeting certain first-time homebuyer restrictions.*

FHA/VA/USDA and Conventional 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.

Qualifications:

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

- Long-term disability income from an employer or insurer, or
- Supplemental Security Income (SSI) through Social Security, or
- Social Security Disability Insurance (SSDI)

Borrower(s) cannot own another property, including a mobile home, taxed as real property (a parcel of land and everything that is permanently attached to the land) at the time of closing. The maximum home purchase price is limited to \$425,000.

For more information:

For a list of participating lending partners, visit our website at SCHousing.sc.gov call us direct at 803.896.2211 or email us at mortgage.production@schousing.com.

*Homebuyers may live in any South Carolina county and total household income restrictions do not apply.

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Website

