



SC Housing Made it Home! Program
Effective February 2, 2026

This guide is intended to provide a summary of the program requirements for the SC Housing Made it Home! Program. The Made it Home! Program is limited to one-hundred and thirty (130) new construction single-family homes built by one of the following approved builders – **D.R. Horton, Gainey Construction Co., Housing Development Corporation of Rock Hill, McGuinn Homes, or Oak and Ave Property Group**, specifically in accordance with the Made it Home! Program requirements. This guide is to be used in conjunction with the SC Housing Homebuyer (BOND) program guide and manual (if applicable), or any participating lenders (other) fixed rate first mortgage program.

Loan Purpose/Type	Purchase Money Transactions on Made It Home! Program eligible homes only
Interest Rate and Term	<p>30-year fixed interest rate ONLY (FHA, USDA, VA and Conventional)</p> <ul style="list-style-type: none"> • SC Housing does not offer Buydowns (temporary or permanent) on any of its first mortgage programs • Lenders using a secondary market or in-house portfolio loan may offer buydowns
Income and Sales Price Limits	<p>Made It Home! Program Loans are subject to a maximum income and sales price limit and are contingent on the source of funding for the first mortgage.</p> <p>Maximum Home sales price limit is \$200,000 (min. 1,200 square feet - 3 bedrooms/ 2 baths)</p> <p>Maximum Income limit is \$135,000 (unless using SC Homebuyer Bond Program)</p> <p>If the borrower chooses SC Housing’s Homebuyer BOND program first mortgage, use the county specific income limits on the SC Housing’s Homebuyer Sales Price and Income Limits chart.</p> <p>If the borrower uses an approved lenders first mortgage program, the maximum income is \$135,000.</p>
Down Payment Assistance (DPA)	<p>Made It Home! Program provides borrower’s with down payment assistance (DPA) to help cover any portion of their down payment and closing costs. No portion of the DPA can be used to pay appraisal gap or real estate commission. The Made it Home! Program DPA is a \$25,000, 10-year forgivable zero percent interest-no monthly payment second mortgage.</p> <p>DPA must be paid in full upon sale, refinance, or if property is no longer the borrower’s primary residence prior to maturity. Subordination of the DPA is not permitted.</p> <ul style="list-style-type: none"> • DPA liens must be funded by the lender, closed in the lender’s name and assigned to SC Housing at delivery • Lenders are responsible for completing and delivering all TRID disclosures to include a final Closing Disclosure, any addendum and seller certifications must be signed by all parties • Lenders are responsible for sending Good-Bye letters (First and Second DPA) in accordance with RESPA

Eligibility and Submission Requirements

All first mortgage loans must meet all applicable program and insurer (Fannie Mae, Freddie Mac, HUD, USDA/RD, VA) requirements. Upon review of your submission, SC Housing will issue an approval (COE).

Eligibility and submission requirements are based on the First Mortgage Loan Type. The two types of submissions are noted below:

SC Homebuyer (BOND) Program

- Borrowers must meet all SC Homebuyer program requirements outlined in the SC Housing program guide and Manual
- Loan must be registered as a Made it Home! Program loan in Lender Online
- Borrowers must meet the first-time homebuyer definition or be a Veteran eligible for a one-time exemption
- 640 minimum credit score
- 45% maximum DTI
- Property must be occupied as the borrower’s principal residence
- SC Housing will issue approval (COE) and Award Letter for both the first and DPA mortgage
- Submission process is the same as a regular SC Housing Homebuyer loan for both eligibility and funding
- Closed loan files (first mortgage and DPA liens) must be submitted to SC Housing for purchase thru Lender Online. Deliver the first and DPA original notes to SC Housing (SF-090). TRID Closing Disclosure (CD) is also required for the \$25,000 DPA lien

Lender’s (other) First Mortgage Loan Program

- Lender approves and closes the first mortgage in accordance with lender’s applicable program requirements
- If using lender’s first mortgage program (inc. DPA) borrowers are not required to meet first-time homebuyer definition
- DPA lien must be registered as a Made it Home! Program DPA loan only in Lender Online
- Borrower cannot own any other real estate at time of closing
- Property must be occupied as the borrower’s principal residence
- Lender will submit the following documentation using Lender Online for preliminary eligibility determination for the \$25,000 DPA lien only (SF-080) “MADE IT HOME Request for DPA ONLY – Determination of Eligibility”
 - 1003
 - AUS approval or Lender’s underwriting approval (i.e.; 1008, 92900LT etc. for portfolio or manually UW loans)
 - Copy of fully executed sales contract (Maximum sales price \$200,000)
 - Appraisal
 - TRID Loan Estimate (LE) for \$25,000 DPA
 - SC Housing will issue approval (COE) and Award Letter for DPA only
- Closed loan files (second DPA lien only) must be submitted to SC Housing (within 15 days of closing) for purchase thru Lender Online. Deliver the DPA original note to SC Housing (SF-090). TRID Closing Disclosure (CD) is required for the \$25,000 DPA lien.

SC Housing Contact Information and ID’s

Lender Help Desk 803.896.2211
mortgageproduction@schousing.com

Lock Desk 803.898.2057
lockdesk@schousing.com

Underwriting Questions/File Submission and Status Updates
underwriting@schousing.com

SC Housing ID’s
FHA – 4723009993 VA – 679535 USDA – 591585639
MERS - 1008745 SC Housing EIN 59-1585639

Lender will deliver loans that were originated in accordance with AUS and insurer guidelines as applicable, unless otherwise stated within this program guide. In the case of conflicting guidelines, lender must follow the more restrictive to meet credit, income limit, total debt-to-income ratio, loan and property requirements.

Information contained in this program guide is for Lending Partner use only and not intended for use by individual consumers/borrowers.