



Housing Trust Fund Overview



The South Carolina Housing Trust Fund (HTF) is a state funded program designed to provide financial assistance in the development and preservation of safe, decent, sanitary and affordable housing for low income households within the State of South Carolina.

Household Income –gross income of all adult household members to be received in the upcoming twelve (12) month period. For purposes of determining household income, the term household member includes any person who is 18 years of age or older that resides in the home.

The HTF Repair Program is designed to assist very low-income homeowners in making repairs to their primary residence. The purpose of the program is to correct life, health and safety issues, provides accessibility for disabled persons, repair or replace major housing systems and address structural problems. All awards are subject to the HTF statutes and regulations and all other applicable SC Housing requirements.

Must be a property Owner:

- **Property Owner:** deed in the name of the Owner for whom the funding is sought. The deed must be legible and recorded with the Register of Deeds or the Clerk of Court in the county in which the property is located. It must indicate the book and page numbers, the date recorded, and the office where recorded. **Mortgages are not deeds and may not be submitted as proof that a property is eligible.**
- Homes must meet the substandard housing definition/guidelines pursuant to South Carolina Code of Laws, Article 4, Section 31-13-410(7) as follows: housing which, by reason of dilapidation, deterioration, age, or obsolescence, inadequate provision for ventilation, light, air, sanitation, or open spaces, high density of population and overcrowding, unsanitary or unsafe conditions, or the existence of conditions which endanger life or property by fire and other causes, or any combination of these factors, is conducive to ill health, transmission of disease, or has an adverse effect upon the public health, safety, morals, or welfare of its inhabitants. **However, homes with excessive damage that cannot be repaired out of substandard condition with the available funding sources do not qualify for the repair program.**
- **Homes must not have an existing HTF lien recorded against the property.**
- Repairs to manufactured housing/mobile homes are only permitted for the ER activity. Manufactured housing/mobile homes must have been built within twenty (20) years of the date of the application. Must own the manufactured housing/mobile home and must have a deed to the land and title or proof of ownership of the home.
- Repairs will not be performed on a home that is in the process of being foreclosed.

Eligible Qualification

- Own and reside in the property as their primary residence for a minimum of two (2) years prior to application.
- Owner must be very low-income with gross annual incomes that do not exceed fifty percent (50%) of the area median income.

Eligible Repairs:

- The only permitted repairs are health and safety issues related to the following:
 - Handicap ramps and Accessibility improvements
 - Sewer / Septic systems
 - Water wells; Water Heater
 - Roofs
 - Fascia and Soffit that completes roof system
 - HVAC equipment or system
 - Exterior Doors and Windows
 - Exterior Surfaces
 - Electrical
 - Plumbing
 - Structural repairs
 - Attic insulation or Ductwork only with HVAC install



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