



HOUSING REHABILITATION APPLICATION PROCESS GUIDE

Homeowners:

Please use this information to guide you through the Housing Rehabilitation Program application process. The Lower Savannah Regional Housing Consortium and/or Orangeburg County (lead entity for the Consortium) may require you to provide additional information not listed. If you have any questions, please call Yolonda Buchanan at the Lower Savannah Council of Governments at (803) 649-7981.

Attach the following information with your completed housing rehabilitation application:

1. Proof of homeowner status: Copy of Deed or Warranty Deed on your home and on any other property owned (Deed of Trust or Contract for Deed will not satisfy this requirement).
2. Proof of all sources of income: Last three years income tax returns for the applicant and co-applicant (most recent income tax return for all other employed occupants).
3. Copies of all bank statements for the past three (3) months.
 4. Proof of address: Most recent utility bills (electricity, gas, water).
 5. A letter of receipt of application will be mailed to you. If your receipt letter requests additional information, please submit these items to Lower Savannah Regional Housing Consortium, P.O. Box 850, Aiken, SC 29802 as soon as possible.
 6. If it is determined you are not eligible for assistance you will receive a letter stating the reasons why.
 7. If determined you may be eligible for the program and dependent upon funding availability you may have to wait for the next funding cycle. Those not selected in the current application cycle will need to reapply in future application rounds. Funding is determined by HUD HOME program and is dependent of U.S. HUD federal allocations which are determined annually.

Following application review.

1. Staff will send you a letter asking you to submit any updated application information as well as other eligibility information.
2. Staff will conduct a site inspection to determine the applicant's need for the repairs and to complete a Work Write-Up. Modifications for the handicapped/disabled may include access ramps, grab bars, and widening of doors.
3. LSRHC staff will procure one (1) bid from at least three (3) contractors for the proposed repairs outlined in the Work Write-Up. Staff will choose the bid which proves to be the best value for the LSRHC.
4. The contractor chosen must meet contractor requirements of LSRHC to be eligible to perform the work outlined in the Work Write-Up. Contractor requirements include but are not limited to must be a SC General Licensed Contractor, must have liability and workers comp insurance. Samples of work will be reviewed. The contractor must also sign the Contract Agreements.
5. Applicant will be given a tentative timeline explaining estimated beginning and ending dates for necessary repairs.
6. The applicant must sign the Contract Agreements and the Owner-Lien Agreement. The Agreements will be with the Orangeburg County, the Lead Entity for the LSRHC, which stipulates the requirements of the five (5) year forgivable loan.
7. Any applicant who falsifies information will be disqualified from this program and may be subject to legal actions.