



**LOWER SAVANNAH REGIONAL HOME CONSORTIUM
OWNER-OCCUPIED HOUSING REHABILITATION PROGRAM
GENERAL INFORMATION**

The goal of the Owner-Occupied Housing Rehabilitation Program is to assist low to moderate-income homeowners with the rehabilitation and conservation of the community's older housing stock. The Lower Savannah Regional Housing Consortium will award eligible homeowners with funds to cover the cost of repairs and improvements necessary to make the property conform to state and/or local standards for decent, safe and sanitary housing as required by applicable codes. The program provides a maximum of \$50,000 for rehabilitation. These funds are available through the Consortium HOME funds in the form of a five (5) year forgivable loan secured by a lien agreement. Eligible activities for the LSRHC must be located within the jurisdiction of participating local governments. Eligible areas are the un-incorporated areas of Aiken, Allendale, Bamberg, Barnwell, Calhoun and Orangeburg Counties. Eligible municipalities include: New Ellenton, North Augusta, Perry, Allendale, Fairfax, Ulmer, Bamberg, Denmark, Ehrhardt, Blackville, Snelling, Williston, Cameron, Neeses and Orangeburg.

ELIGIBILITY REQUIREMENTS

All program applicants must provide the appropriate documents to verify the following:

1. Applicant owns the home;
2. Applicant has occupied the home as his/her primary residence for at least three years prior to seeking assistance;
3. Applicant is current on mortgage payments;
4. Applicant's home must be a detached single-family home within one of the LSRHC participating jurisdictions, excluding mobile homes, manufactured homes and accessory structures;
5. Applicant is current on all taxes and utilities;
6. Applicant must provide employment and income verification for all adult members of the applicant's household;
7. Applicant's home has not previously received assistance through the Owner-Occupied Housing Rehabilitation Program;
8. Applicant household's annual gross income must not exceed the HUD published income limits for the applicants area.

HOW TO APPLY

Contact Yolonda Buchanan at the Lower Savannah Regional Housing Consortium at (803) 649-7981 or visit our website at www.lscog.org for general information, program guidelines and application form for the Owner- Occupied Housing Rehabilitation Program. Completed applications must be accompanied by verification documents regarding: Household income, proof of ownership, employment, household members, savings and checking accounts, current utilities, and other documentation to support application information. Assistance is available on a first-come, first-serve basis to eligible homeowners as funds permit. Due to the nature of this program, there is currently a substantial waiting list. If you believe that any household member is in imminent danger, please seek other avenues to resolve the immediate threat.