

COMMUNITY DEVELOPMENT RESOURCES

HOUSING

Columbia Housing Authority

1917 Harden Street
Columbia, SC 29204
(803) 254-3886. cha@chasc.org

The Columbia Housing Authority is dedicated to providing opportunities for people to become homeowners through training, counseling and financial assistance in a number of different programs. Each program has specific qualifications, but all require prospective homeowners to complete 12 hours of training about the home buying process.

The South Carolina State Housing Finance and Development Authority (State Housing Authority)

300-C Outlet Point Boulevard
Columbia, South Carolina 29201
(803) 896-9001. www.sha.state.sc.us/

The State Housing Authority located in Columbia, SC administers various homeownership and housing repair programs statewide. The State Housing Authority oversees two major housing programs, the HOME program and the Housing Trust Fund program. Most of their programs qualify an applicant based on where the applicant lives, their annual income and family size.

United States Department of Agriculture (USDA) - Rural Development

1835 Assembly Street, Room 1007
Columbia, South Carolina 29201
(803) 765-5163. www.rurdev.usda.gov

Formerly known as US Farmers Home Administration, this federal agency has limited funds available to assist eligible persons with housing repairs as well as homeownership. There are eligibility requirements, among them being income and geographic location. For information on Rural Development eligibility, contact the regional office serving the area lived in or contact the State Office located in Columbia, SC.

SC Habitats for Humanity

209 South Sumter Street
Columbia, South Carolina 29201
(803)252-3570. www.habitatcsc.org

Although Habitat primarily focuses on providing homeownership opportunities through volunteers for deserving qualified families, they occasionally have resources available to assist elderly occupied households when housing is deteriorating. For information on Habitat for Humanity, qualifying requirements and the availability of assistance, call the nearest branch serving your area.

The United States Department of Housing and Urban Development - HUD Foreclosed Property Inventory

HUD, as well as other governmental agencies, maintains an inventory of foreclosed properties. Often, the list has very desirable residential properties in various locations that can be obtained at a cost often times less than the appraised market value. For a listing of properties in your desired area of choice, visit the HUD Homes website at www.hud.gov Click on *Topic Areas - HUD Homes*.

FAIR HOUSING

Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), and handicap (disability).

South Carolina Department of Human Affairs - The mission of the South Carolina Human Affairs Commission is to eliminate and prevent unlawful discrimination in: employment on the basis of race, color, national origin, religion, sex, age and disability; housing on the basis of race, color, national origin, religion, sex, familial status and disability; and public accommodations on the basis of race, color, national origin and religion. For examples of housing discrimination or to file a formal complaint, visit their website at www.state.sc.us/schac or call (803) 737-7800.

South Carolina Department of Consumer Affairs - The Division of Consumer Services is responsible for processing and evaluating consumer complaints received by the Department. The division endeavors to determine the probable basis and merit of each complaint. The evaluation of each complaint also includes advising consumers of the results of our determination. For more information visit their website at www.sccconsumer.gov. or call (803) 734-4200

South Carolina Bar Association - The South Carolina Bar is committed to serving and educating the public through a series of programs and initiatives designed to create an atmosphere of communication and trust. Ask –A-Lawyer is a resource offered during which volunteer lawyers answer legal questions from the public and can address tenants' rights. Visit their website at www.sctbar.org or call (803) 799.6653

US Department of Housing and Urban Development (HUD) Office of Fair Housing and Equal Opportunity (FHEO) www.hud.gov (800) 669-9777

HOUSING COUNSELING

Consumer Credit Counseling Services -Family Service Center – The US Department of Housing and Urban Development (HUD) funds housing counseling agencies throughout the country who can give you advice on buying a home, renting, defaults, foreclosures and credit issues. Consumer services provided by this agency are normally free for low income persons or may be based on a sliding scale. Visit their website at <http://www.cccsstl.org/> or call (800) 569-4287

SC Centers For Equal Justice –The South Carolina Centers for Equal Justice (SCCEJ) provides gratis legal services in a wide variety of civil (non-criminal) legal matters, including employment, housing and public benefits to eligible low income residents of South Carolina. Visit their website at www.sclegal.org or call (888) 346-5592.

South Carolina Community Action Agencies (CAA)

The local Community Action Agency that serves your area receives low-income heating and cooling assistance funds in addition to home weatherization funds each year through a Community Services Block Grant award. The weatherization funds cannot be used for major rehabilitation work, but they can do limited energy kinds of improvements like insulation, windows, doors, weather-stripping, caulking, etc. Call your local CAA for information about eligibility requirements as well as the availability of weatherization funds.

Visit their website at www.scacap.org/Home.asp or call (803)771-9404

NON - PROFIT/FAITHBASED

South Carolina Association of Non Profit Organizations (SCANPO)

The mission of the S.C. Association of Nonprofit Organizations (SCANPO) is to provide services and public policy advocacy that supports and strengthens charitable nonprofits in South Carolina. They provide high quality assistance, information and training on effective practices in non-profit management and leadership. Visit SCANPO's website at www.scanpo.org or call (803) 929-0399.

South Carolina Association of Community Development Corporations (SCADS)

This is a statewide trade association of non-profit, community based development corporations based in Charleston, SC. They place particular interest on promoting development in economically distressed areas and focus on technical assistance, leadership development, access to capital and advocacy. Visit their website at www.communitydevelopmentsc.org or call (843) 579-9855.

HOME Investment Partnership Program

The HOME program is administered through the South Carolina State Housing Finance and Development Authority and is designed to promote partnerships among Federal, State and local governments and the non-profit and for-profit sectors in the community that are active in various housing initiatives. For those non-profits who meet the qualifying requirements of the HOME program and have housing development as a mission, limited financial assistance may be available. For more information on the State HOME program visit the website at www.sha.state.sc.us or call (803) 734-2000.

The US Department of Housing and Urban Development (HUD) Center For Faith Based and Community Initiatives

This web site contains helpful information on HUD's faith-based initiative efforts and offers possible funding assistance for qualifying applicants. Visit their website at www.HUD.gov or call (202) 708-2404.

The Enterprise Foundation

The Enterprise Foundation works with partners to provide low-income people with affordable housing, safer streets, access to jobs and childcare. The Foundation's purpose is to strengthen non-profit organizations working in the community. Headquartered in Washington DC, visit their website at www.enterprisefoundation.org or call (800) 624-4298.

The Fannie Mae Foundation

The Fannie Mae Foundation creates affordable housing opportunities through innovative partnerships and initiatives that build healthy, vibrant communities. They can provide both general and program support to eligible, applicant organizations. Headquartered in Washington DC, visit their website at www.Fanniemaefoundation.org or call (202) 708-2404.

Federal Home Loan Bank of Atlanta (FHLBA)

The FHLBA provides a number of Affordable Housing Programs (AHP) throughout the southern region. AHP provide subsidized loans and grant monies for worthwhile homeownership or rental initiatives and are awarded through a competitive process. Funds are directed to FHLBA member institutions working in partnership with affordable housing providers. AHP is frequently used in conjunction with other funding sources, including conventional loans, government subsidized financing, tax credit equity, foundation grants and bond financing. The types of AHP include the Affordable Housing Program, the First Time Homebuyer Program (FHP), Community Investment Program (CIP), the Predevelopment Fund, the Affordable Multifamily Participation Program (AMPP) and Habitat for Humanity. For information on the Federal Home Loan Bank of Atlanta affordable housing programs, visit their web site at www.fhlbatl.com/. or call (800) 536-9650.

Ben & Jerry's Foundation

Provides support to nonprofit, grassroots organizations that facilitate progressive social change by addressing the root causes of societal and environmental problems. Visit their website at www.grantstation.com/insider.asp or call (877) 784-7268.

Home Depot

Provides customized services and programs for non profit organizations and lends a plethora of accessible solutions for maintenance, repair, operations, building and renovation needs. Visit their website at www.uscommunities.org

DEBT COUNSELORS FOR HOME OWNERSHIP

Whether you are a first time homebuyer or not and you have credit concerns, the following resources should be considered before shopping for a home:

Family Service Center Consumer Credit Counseling Services (Services are free or based on a sliding scale) Visit their website at www.fsconline.org or call (803) 929-6666.

HUD's National Service Center -Offers help in preventing your home from foreclosure. (888) 297-8685-(primarily for FHA loans). To contact a HUD-approved housing counseling agency, call (800) 569-4287 or TDD (800) 877-8339 for the housing counseling agency nearest you. These agencies are valuable resources. They frequently have information on services and programs offered by Government agencies as well as private and community organizations that could help you. The housing counseling agency may also offer credit counseling. These services are usually free of charge.

SC Centers for Equal Justice –The South Carolina Centers for Equal Justice (SCCEJ) provides free legal services in a wide variety of civil (non-criminal) legal matters to eligible low income residents of South Carolina. The SCCEJ is a non-profit corporation, funded by grants from the federally funded Legal Services Corporation, the South Carolina Bar Foundation, the South Carolina Bar, local United Ways, state court filing fees, and other federal, state and local funding. You can visit them at www.sclegal.org or call(803) 799-9668.

Federal Housing Administration Loans- The FHA, which is part of the Department of Housing and Urban Development, insures mortgages. Lenders like this because it takes away a lot of their risks associated with making home loans to first-time buyers or people with troubled credit. For more information, ask your lender about FHA backed loans or visit their website at www.hud.gov/fha or call HUD's Columbia Field Office at (803)765-5592.

SC State Housing Finance & Development Authority- State housing has various loan programs that may help prospective home buyers. The mortgage programs available are below the current market interest rates and depending on income levels, there is down payment/closing cost assistance available to assist in purchasing a home with little or no out of pocket funds call visit their website at www.sha.state.sc.us/ or call (803) 896-9001 or

The Catalog of Federal Domestic Assistance (CFDA) - The federal government has a website entitled *The Catalog of Federal Domestic Assistance*. This site is a government wide compendium of approximately 1500 Federal programs, projects, services and activities that provide assistance or benefits to the general public. Visit their website at www.cfda.gov. or call toll free at (866) 606-8220

GRANTS.GOV - This is a grants search engine whose purpose is to provide a simple, unified electronic storefront for interactions between grant applicants and the Federal agencies that manage grant funds. Visit their website at www.grants.gov or call (800) 518-4726.

COMMUNITY DEVELOPMENT

United Way of the Midlands (UWM) welcomes partnerships with health and human service agencies that address human needs in the community. For a list of service providers in the Midlands, visit their website at www.uway.org/agency_information/certified_partner_agencies/