

**SHOULD YOU HAVE ANY
QUESTIONS OR NEED ANY
ADDITIONAL INFORMATION
PLEASE CONTACT:**

Physical Address:

City of North Charleston
Planning Department
Community Development Office
2500 City Hall Lane, 3rd floor
North Charleston, SC 29406

Mailing Address:

City of North Charleston
Planning Department
Community Development Office
P.O. Box 190016
North Charleston, SC 29419-9016

Phone Numbers:

(843) 740-2589
Fax: (843) 745-1054

email: whaley@northcharleston.org

www.northcharleston.org

THIS BROCHURE HAS BEEN
PREPARED BY THE COMMUNITY
DEVELOPMENT OFFICE,
DEPARTMENT OF REVITALIZATION
AND ECONOMIC DEVELOPMENT,
CITY OF NORTH CHARLESTON.



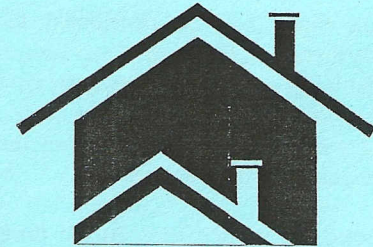
**EQUAL HOUSING
OPPORTUNITY**

**U.S. Department of Housing and
Urban Development**

THE CITY OF NORTH CHARLESTON
DOES BUSINESS IN ACCORDANCE
WITH THE FEDERAL FAIR HOUSING
LAW.

Fact Sheet

HOME Homeowner Rehabilitation Program



**CITY
OF
NORTH
CHARLESTON**

*Applications Accepted the Entire
Month of October Each Year.*

HOME HOMEOWNER REHABILITATION PROGRAM OVERVIEW

The City of North Charleston's (*HOME*) Homeowner Rehabilitation Program is designed to increase the livability of substandard owner-occupied housing in North Charleston. This program is available citywide to homeowners who have owned their homes at least three (3) years.

Program funds will be distributed to eligible property owners in the form of forgivable deferred payment loans secured by a ten-year mortgage on the property. Property owners will only be subject to repayment when and if they fail to meet the guidelines of the program.

If selected for participation in the program, the applicant's property address is then forwarded to the City's legal counsel for a title search. Property must have clear title and no delinquent taxes can be due to participate. All persons residing in the home must be temporarily relocated during the construction period. Clients will have the choice of staying with friends or relatives or the City can place them on the waiting list for an apartment at St. Charles Place. The City will not be responsible for paying rent to friends or relatives; however, the program can pay for rent at St. Charles Place. Those clients temporarily staying at St. Charles Place will need to provide a security deposit of \$300 in the form of a money order or cashier's check to the City. Clients must also prepay three (3) months of water, sewer and trash pick-up to St. Charles Place which is usually around \$40 per month totaling \$120 before the work can begin on their home. Clients will also be responsible for paying all utilities at their principal residence and at St. Charles Place while the work is being done on their home.

APPLICATION PROCESS

Applications for the Homeowner Rehabilitation Program will be accepted in the Community Development Office for a period specified by the Community Development Office (usually the entire month of October each year). The applicant must submit all applications to the Community Development Office. Call (843) 740-2589 starting the last week in September to receive an application packet.

Owners must provide the following documentation at the time the application is taken:

1. Original social security cards for all household members.
2. Picture identification of applicant.
3. Deed or title to property showing applicant as current property owner.
4. Proof of residency for a period of at least three (3) years. (Electric bills, phone bills, etc.)
5. Proof of income. (Income tax returns from the previous year if self-employed, pay stubs for eight consecutive weeks, letter from employer). If applicant is not employed but receives assistance from the government, a form must be signed that permits the City of North Charleston to obtain these records to verify income.
6. Name/ mailing address of your homeowner's insurance policy provider with proof of current insurance policy.
7. Proof of payment of property taxes up through the previous year.

APPLICATION RANKING, REVIEW AND SELECTION

At the end of the application submission period, completed applications meeting the required guidelines of the program will be ranked on need for repair, household income and family size. Applications will then be forwarded to the Community Development Committee for review and selection. Typically decisions are made and letters of approval or disapproval are sent out prior to June of the following year after the applications are submitted. Applicants **MUST** reapply each year if they are not selected.

HOW TO QUALIFY FOR THE *HOME* HOMEOWNER REHABILITATION PROGRAM

1. Program applicant's property must be within the city limits of North Charleston.
2. Applicant must meet Owner Occupancy Requirements as shown in the Homeowner Rehabilitation Program Guidelines and Procedures.
3. The dwelling must be in a condition which is suitable for rehabilitation and contain housing code violations. The cost of rehabilitation must exceed \$1,000.00. Construction Advisors will work with each applicant to determine eligible repair items. Certain items will not be eligible for program assistance. These include but are not limited to the following:
 - Materials and products of a higher price and quality than those allowed under the program's specification guidelines.
 - Room additions to the structure
 - Appliances
 - Construction of garages and accessory structures
4. Program applicants and all household members must have a total combined gross income below 80% of median income as defined by the U.S. Department of Housing and Urban Development. Incomes of all household members must be verified.

2009 Income Limits per household:

(Effective March 2009)

1 person	\$33,800
2 person	\$38,600
3 person	\$43,450
4 person	\$48,250
5 person	\$52,100
6 person	\$55,950
7 person	\$59,850
8 person	\$63,700