

Dept. of Housing and Urban Development

Web address: https://www.hud.gov/states/south_carolina

Street Address: Strom Thurmond Federal Building, 1835 Assembly Street, 13th Floor
Columbia, SC 29201

Contact information: Phone: (803) 765-5592

Mission: HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. HUD is working to strengthen the housing market to bolster the economy and protect consumers; meet the need for quality affordable rental homes; utilize housing as a platform for improving quality of life; build inclusive and sustainable communities free from discrimination, and transform the way HUD does business.

Geographic area covered

Statewide/administered by local Public Housing Agencies

Spanish version of website provided.

Services Provided:

For Renters:

- Privately owned subsidized housing - HUD helps apartment owners offer reduced rents to low-income tenants. Search for an apartment and apply directly at the management office.
- Public Housing - affordable apartments for low-income families, the elderly and persons with disabilities. To apply, contact a public housing agency.
- Housing Choice Voucher Program (Section 8) - find your own place and use the voucher to pay for all or part of the rent. To apply, contact a public housing agency.
- HUD Resource Locator - search for HUD field and regional offices, local PHAs, Multifamily and Public Housing locations, homeless coordinated entry system points of contacts, and USDA rural housing
- Local Renting Information
 - Rental help in your state - find affordable rentals and special needs housing, get help with your utility bills, and more
 - Properties with Low Income Housing Tax Credits (LIHTC)
- Need Advice?
 - Contact a housing counseling agency or call toll-free (800) 569-4287.
- Your Rights and Responsibilities
 - Fair housing
 - Tenant rights, laws and protections in your state
 - Rights of tenants displaced from government-funded projects
 - Security deposits
- More About Renting
 - Buying vs. renting
 - Rental Assistance Demonstration (RAD)
 - RAD - allows at-risk public and assisted housing to convert to more stable funding platforms.

For Homebuyers:

- Figure out how much you can afford
 - What you can afford depends on your income, credit rating, current monthly expenses, downpayment and the interest rate.
 - Home Economics
 - Homebuying programs in your state
 - Talk to a HUD-approved housing counseling agency
- Know your rights
 - Fair Housing: Equal Opportunity for All - brochure
 - Real Estate Settlement Procedures Act (RESPA)
 - Borrower's rights
 - Predatory lending
- Shop for a loan
 - Looking for the best mortgage: shop, compare, negotiate - brochure
 - Let FHA help you
 - Learn about interest only loans
- Learn about homebuying programs
 - Homebuying programs in your state
 - Let FHA help you (FHA loan programs offer lower downpayments and are a good option for first-time homebuyers!)
 - HUD's special homebuying programs
 - Good Neighbor Next Door (formerly known as Teacher/Officer/Firefighter Next Door)
 - Homeownership for public housing residents
 - Indian Home Loan Guarantee Program (Section 184)
- Shop for a home
 - Wish list - what features do you want?
 - Home-shopping checklist? take this list with you when comparing homes
 - Homes for sale (including HUD homes)
 - "Fixer-Uppers - home purchase and repair programs
 - Manufactured (mobile) homes
 - Shopping for a Home FAQ's
- Make an offer
 - Making an offer
- Get a home inspection
 - For Your Protection Get a Home Inspection
- Shop for homeowners insurance
 - Homeowners insurance
 - 12 ways to lower your homeowners insurance costs
- Sign papers
 - You're finally ready to go to "settlement" or "closing." Be sure to read everything before you sign!
 - Getting ready to close