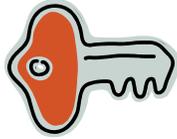# Housing Development
CORPORATION OF ROCK HILL

FIRST TIME HOME BUYER PROGRAM

Key to Homeownership

Have you never owned a home or not owned a home within the past three years?

Do you plan to buy a home within the city limits of Rock Hill?

Are you willing to learn about the home buying experience?

We can assist!

We are The City of Rock Hill's First Time Home Buyer Program.

What is the First Time Home Buyer Program?

The First Time Home Buyer Program is designed to help potential buyers with education, counseling, and assistance. The education class is an eight hour session where you will learn from A to Z about the home buying process including maintenance, real estate transactions, mortgage procedures, and financial literacy. Our housing counselors will work one-on-one with you on budgeting, credit health, and planning for your future home. The assistance, if you qualify, is for down payment and closing cost up to $5000.00.

What kind of home can I buy?

The homes qualifying for the program must be within the city limits of Rock Hill. Newly constructed homes, existing homes, condominiums, townhomes, or modular homes on a permanent foundation can qualify. The home must be your primary residence.

How do I qualify to enroll in the program?

You must meet the below income qualifications which includes all incomes for those in your family 18 years old and older. *The incomes must be less than or equal to the below chart.*

MAXIMUM INCOME OF HOUSEHOLD (all 18 years and older)
As of April 2016

1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
$37,550	$42,900	$48,250	$53,600	$57,900	$62,200	$66,500	$70,800

What if my credit is not good?

We will work with you until you are ready to get a mortgage. *Please be warned: We are not a quick credit fix or credit repair program.*

How do I get more information?

Call the City of Rock Hill's
Housing and Neighborhood Services
at
803-817-5112
We will have a translator to contact you

EQUAL HOUSING
OPPORTUNITY

Housing Development Corporation of Rock Hill is a 501 c 3
of the City of Rock Hill, SC