South Carolina: Help for Homeowners and Renters

Financial assistance for low-income, older, and disabled homeowners and renters · 27 programs listed

Programs are grouped by category, with what each provides, who qualifies, the income limits, and how to reach it. Dollar figures and income limits carry the year they apply to, since they change annually.

WHERE TO START

If you own or rent a home in South Carolina and you are living on a low income, are an older adult, or have a disability, this page lists the help available to you. Verified July 25, 2026.

Two phone calls open most of these doors. For anything to do with energy bills, weatherization, or home repair tied to weatherization, call the community action agency that serves your county. There are 14 of them covering all 46 counties, and you find yours by selecting your county at oeo.sc.gov. For anything to do with aging, disability, Medicare, or staying in your home, call the South Carolina Department on Aging at 800-868-9095, which connects you to your regional Area Agency on Aging, or search by zip code at getcaresc.com.

If you are thinking about sharing your home: the programs that run on household income will count the income of the person who moves in. That includes weatherization, LIHEAP energy assistance, EnergyShare, the Housing Choice Voucher, and the size of an SC Safe Home grant. The programs that do not look at income at all are the ones that protect you most here: the $50,000 Homestead Exemption, the disabled veteran exemption, I-CARE Medicare counseling, and the assistive technology loan library. Sharing your home does not affect any of those. The 4% legal residence classification also has no income test, but state law requires the home be your sole legal residence and does not spell out how renting a room is treated, so ask your county assessor about that one specifically. For the repair and Medicaid waiver programs, the rules are not spelled out publicly either, so ask the program directly before anyone moves in.

PLEASE CHECK BEFORE YOU ACT ON THIS

We look up each program on the website of the organization that runs it. Most of this page was confirmed on July 25, 2026. 1 of the 27 entries below are marked **Not confirmed**, which means the program's own website would not open for us. Treat those as a lead worth following, not as settled fact.

Dollar amounts, income limits, and deadlines change, sometimes in the middle of a year. Confirm the details with the program itself before you make a decision about your home or your money. This sheet is information, not advice about your own situation.

Home modification and aging in place

Community Choices (CC) Waiver: Environmental Modifications

SERVICE STATE EITHER

WHO RUNS IT	South Carolina Department of Health and Human Services (SCDHHS), Healthy Connections Medicaid
WHAT YOU GET	Covered Environmental Modifications for waiver participants, plus Specialized Medical Equipment, Supplies and Assistive Technology and a Personal Emergency Response System; no per-person dollar cap published on the waiver services chart effective June 26, 2025
WHO QUALIFIES	65 or older (frail elderly), or ages 18 to 64 with a physical disability
INCOME LIMIT	Must meet Medicaid financial eligibility under nursing facility level of care rules; no separate published dollar figure
HOW TO APPLY	Submit a Community Long Term Care referral at phoenix.scdhhs.gov/cltc_referrals/new, or call SCDHHS. Applicants must meet nursing facility level of care criteria

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

888-549-0820 https://www.scdhhs.gov/resources/waivers/community-choices-cc-waiver

Head and Spinal Cord Injury (HASCI) Waiver: Environmental Modifications

SERVICE STATE EITHER

WHO RUNS IT	South Carolina Department of Health and Human Services (SCDHHS), Healthy Connections Medicaid
WHAT YOU GET	Covered Environmental Modifications, plus Specialized Medical Equipment, Supplies and Assistive Technology, occupational and physical therapy, and private vehicle modifications; no per-person dollar cap published on the waiver services chart effective June 26, 2025
WHO QUALIFIES	any age
INCOME LIMIT	Must meet Medicaid financial eligibility for the waiver; no separate published dollar figure
HOW TO APPLY	Contact SCDHHS or submit a waiver referral; the HASCI waiver serves people with a traumatic head or spinal cord injury or a similar disability

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

888-549-0820 https://www.scdhhs.gov/resources/waivers/head-and-spinal-cord-injury-hasci-waiver

South Carolina Assistive Technology Program (SCATP)

SERVICE NONPROFIT EITHER

WHO RUNS IT	University of South Carolina School of Medicine, Center for Disability Resources
WHAT YOU GET	Free device demonstrations, short-term device loans so you can try equipment before buying, an equipment reuse service that sanitizes and gives away donated medical equipment, and the SC Assistive Technology Exchange listing service (2026)
WHO QUALIFIES	any age
INCOME LIMIT	None identified; the program describes no income test
HOW TO APPLY	Call or email the program in Columbia to arrange a demonstration or a loan; browse donated equipment through the SC Assistive Technology Exchange at scatpexchange.net

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

803-935-5263 https://sc.edu/study/colleges_schools/medicine/centers_and_institutes_new/center_for_disability_resources/assistive_technology/

Area Agencies on Aging and GetCareSC

SERVICE STATE EITHER

WHO RUNS IT	South Carolina Department on Aging (SCDOA) through 10 regional Area Agencies on Aging
WHAT YOU GET	No-cost information, options counseling, caregiver support, and referral to home modification, waiver, and aging-in-place resources; also runs the Alzheimer's Resource Coordination Center and the Long Term Care Ombudsman (2026)
WHO QUALIFIES	60 or older and adults with disabilities
INCOME LIMIT	None for information and referral
HOW TO APPLY	Call the statewide toll-free line to be connected to your regional Area Agency on Aging, or search by zip code at getcaresc.com

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

800-868-9095 https://aging.sc.gov/

Home repair and deferred maintenance

SC Housing Trust Fund Housing Preservation Initiative (HPI)

GRANT AND FORGIVABLE LOAN | STATE | HOMEOWNER

WHO RUNS IT	South Carolina State Housing Finance and Development Authority (SC Housing), delivered by approved local Sponsors
WHAT YOU GET	Essential repairs for life, health, and safety issues including roofing, water heaters, heating and cooling equipment, and accessibility modifications. Repairs under $15,000 are awarded as a grant; repairs over $15,000 are a forgivable loan requiring you to keep the home as your primary residence for a set period (2026 program year)
WHO QUALIFIES	no age minimum
INCOME LIMIT	Low to very low income homeowners; the SC Housing Trust Fund serves households at or below 80% of area median income, with a very low income tier at 50%
HOW TO APPLY	Contact the SC Housing approved Sponsor serving your county; see the List of Approved Sponsors by County on the Housing Trust Fund page. Sponsors could begin submitting applications July 1, 2026

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

803-896-8888 https://schousing.sc.gov/development/south-carolina-housing-trust-fund-htf

SC Housing Trust Fund Disaster Assistance Program (DAP)

GRANT | STATE | HOMEOWNER

WHO RUNS IT	South Carolina State Housing Finance and Development Authority (SC Housing), delivered by units of local government
WHAT YOU GET	Up to $30,000 per home for disaster-related repairs in areas that did not receive a FEMA declaration (2026)
WHO QUALIFIES	no age minimum
INCOME LIMIT	At or below 80% of area median income (2026)
HOW TO APPLY	You do not apply directly. Cities, counties, and councils of governments apply to SC Housing and then work with affected homeowners

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

803-896-8888 https://schousing.sc.gov/development/south-carolina-housing-trust-fund-htf

South Carolina Community Development Block Grant (CDBG) housing activities

GRANT STATE HOMEOWNER

WHO RUNS IT	South Carolina Department of Commerce, Division of Grants Administration
WHAT YOU GET	Grants awarded to local governments twice a year, in fall and spring, for projects benefiting low and moderate income residents; local governments must contribute at least a 10% match (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Projects must benefit low and moderate income residents under the HUD national objective
HOW TO APPLY	You do not apply directly. Ask your town, city, or county whether it has a current CDBG housing award. Entitlement communities that get CDBG money straight from HUD are not part of the state program and run their own

> **If you share your home:** this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

803-734-0429 https://www.cdbgsc.com/

USDA Section 504 Home Repair Loans and Grants

LOAN AND GRANT FEDERAL-IN-STATE HOMEOWNER NOT CONFIRMED

> We could not open this program's own website to check these details, so they may be out of date or incomplete. Please call or visit the program before relying on anything here.

WHO RUNS IT	USDA Rural Development, South Carolina state office
WHO QUALIFIES	62 or older required for grants; loans have no age minimum
INCOME LIMIT	Very low income, set by county
HOW TO APPLY	Apply year-round through the USDA Rural Development state office in Columbia; rural properties only

> **If you share your home:** a home seeker's income counts toward this program's income test, so it can change what you qualify for.

https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants-21

Weatherization and energy efficiency

South Carolina Weatherization Assistance Program (WAP)

SERVICE · STATE · EITHER

WHO RUNS IT	South Carolina Department of Administration, Office of Economic Opportunity (OEO), delivered by 8 community action agencies covering all 46 counties
WHAT YOU GET	No-cost energy audit, insulation, air sealing, duct sealing, heating and cooling repair or replacement, LED lighting, and water heater measures. Incidental repairs are capped at $500 per dwelling in federal energy funds and health and safety work at $1,500 per dwelling; the average cost per unit ceiling was $8,497 in program year 2024
WHO QUALIFIES	no age limit; households with a member 60 or older receive priority
INCOME LIMIT	At or below 200% of the federal poverty guidelines, roughly $31,920 for one person up to $111,440 for a household of eight (program year beginning October 1, 2025). Receiving SSI or TANF qualifies you automatically
HOW TO APPLY	Contact the community action agency serving your county; select your county at oeo.sc.gov to find it. Both owner-occupied and renter-occupied homes qualify

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

803-734-0662 https://oeo.sc.gov/managedsites/prd/oeo/weatherization.html

Dominion Energy Settlement (DES) Funds for weatherization

GRANT · STATE · EITHER

WHO RUNS IT	South Carolina Office of Economic Opportunity (OEO), delivered by 5 community action agencies in Dominion Energy electric territory
WHAT YOU GET	Up to $20,000 per project for pre-weatherization work such as roof repair or replacement and plumbing or sewage repairs, plus up to $20,000 per project for weatherization measures. Total fund is $15 million (program year beginning October 1, 2025)
WHO QUALIFIES	no age limit; the same priority points apply, including age 60 or older
INCOME LIMIT	Same as the Weatherization Assistance Program, at or below 200% of the federal poverty guidelines
HOW TO APPLY	Ask your community action agency about DES funds when you apply for weatherization. Only Dominion Energy South Carolina electric customers may benefit

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

803-734-0662 https://oeo.sc.gov/managedsites/prd/oeo/documents/PP%2010_01_2025.pdf

Weatherization Readiness Fund (WRF)

GRANT STATE EITHER

WHO RUNS IT	South Carolina Office of Economic Opportunity (OEO), delivered by community action agencies
WHAT YOU GET	Up to $10,000 per dwelling to fix the problems that would otherwise get a home turned away from weatherization: roof, wall, ceiling, floor, foundation, plumbing, and electrical repair (program year beginning October 1, 2025)
WHO QUALIFIES	no age limit
INCOME LIMIT	Same as the Weatherization Assistance Program, at or below 200% of the federal poverty guidelines
HOW TO APPLY	You do not apply separately. If your energy audit shows the home is not ready for weatherization, ask the community action agency whether Weatherization Readiness Fund money can be used

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

803-734-0662 https://oeo.sc.gov/managedsites/prd/oeo/documents/PP%2010_01_2025.pdf

Utility bill assistance and discounts

South Carolina LIHEAP heating and cooling assistance

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	South Carolina Office of Economic Opportunity (OEO), delivered by 14 community action agencies
WHAT YOU GET	Base benefit of $200, rising when the household includes a vulnerable member; maximum non-emergency heating assistance is $850 (LIHEAP plan effective 2025). Paid straight to your energy company, never repaid
WHO QUALIFIES	no age limit; households with a member 60 or older get priority
INCOME LIMIT	At or below 60% of the state median income (LIHEAP plan effective 2025)
HOW TO APPLY	Apply at the community action agency serving your county; select your county at oeo.sc.gov. Bring Social Security numbers for everyone in the home, proof of recent income, proof of address, and a recent energy bill

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

803-734-0662 https://oeo.sc.gov/managedsites/prd/oeo/liheap.html

South Carolina LIHEAP year-round crisis assistance

GRANT | FEDERAL-IN-STATE | EITHER

WHO RUNS IT	South Carolina Office of Economic Opportunity (OEO), delivered by 14 community action agencies
WHAT YOU GET	Maximum benefit of $1,500 per household for a year-round energy crisis, including restoring service that has already been cut off (LIHEAP plan effective 2025)
WHO QUALIFIES	no age limit
INCOME LIMIT	At or below 60% of the state median income (LIHEAP plan effective 2025)
HOW TO APPLY	Contact the community action agency serving your county as soon as you get a disconnection notice. Crisis assistance runs on the calendar year, January 1 through December 31, rather than a short winter window

> **If you share your home:** a home seeker's income counts toward this program's income test, so it can change what you qualify for.

803-734-0662 https://oeo.sc.gov/managedsites/prd/oeo/liheap.html

Dominion Energy South Carolina EnergyShare

GRANT | UTILITY | EITHER

WHO RUNS IT	Dominion Energy South Carolina, delivered by community action agencies and the United Way Association of South Carolina
WHAT YOU GET	Up to $1,000 in bill assistance, paid directly to your energy provider and never repaid (2026)
WHO QUALIFIES	no age limit; older adults are a named priority group
INCOME LIMIT	At or below 200% of the federal poverty level (2026)
HOW TO APPLY	Contact your community action agency with the same documents LIHEAP requires. Applications are reviewed case by case

> **If you share your home:** a home seeker's income counts toward this program's income test, so it can change what you qualify for.

800-251-7234 https://www.dominionenergy.com/south-carolina/paying-my-bill/energy-assistance

Duke Energy Share the Warmth and Energy Neighbor Fund

GRANT UTILITY EITHER

WHO RUNS IT	Duke Energy Carolinas and Duke Energy Progress, delivered through local agencies and the South Carolina Office of Economic Opportunity
WHAT YOU GET	Winter heating bill assistance distributed through more than 80 agencies across the Carolinas; Duke Energy matches up to $500,000 in customer and employee gifts each heating season (2026)
WHO QUALIFIES	no age limit; older adults are named as a served group
INCOME LIMIT	Determined by the distributing agency based on need rather than a published income table
HOW TO APPLY	Share the Warmth serves the Duke Energy Carolinas territory and is distributed by local agencies. Energy Neighbor Fund serves the Duke Energy Progress territory and is distributed in South Carolina through the Office of Economic Opportunity, so start at your community action agency

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

803-734-0662 https://news.duke-energy.com/releases/duke-energy-bill-assistance-programs-help-families-stay-warm-during-winter

The Dominion Energy South Carolina assistance page lists LIHEAP, EnergyShare, budget billing, due date extensions, and deferred payment plans, but no standing discounted rate class for low-income customers. Budget billing evens out your monthly amount but does not lower the total. Check your own provider's website in case something new has launched.

Property tax relief

Homestead Exemption (age 65, totally and permanently disabled, or legally blind)

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	County auditor in each of the 46 counties, under South Carolina Code Section 12-37-250
WHAT YOU GET	The first $50,000 of the fair market value of your home is exempt from county, municipal, school, and special assessment property taxes
WHO QUALIFIES	65 or older, after one year of South Carolina residency
INCOME LIMIT	None; the statute sets no income test
HOW TO APPLY	Apply at your county auditor's office, not the Department of Revenue. Bring proof of age, or the disability or blindness determination from the state or federal agency that made it

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

803-898-5700 https://dor.sc.gov/tax/exempt-property

Legal Residence 4% assessment ratio and school operating tax exemption

STATE HOMEOWNER

TYPE OF HELP	assessment ratio and exemption
WHO RUNS IT	County assessor in each county, under South Carolina Code Sections 12-43-220(c) and 12-37-220(B)(47)
WHAT YOU GET	Your home is assessed at 4% of fair market value instead of the 6% that applies to other real property, and 100% of the fair market value of an owner-occupied home is exempt from school operating taxes, though not from school debt millage
WHO QUALIFIES	no age limit
INCOME LIMIT	None
HOW TO APPLY	File a legal residence application with your county assessor before the first penalty date for the taxes of the first year you claim it. You must own and occupy the home as your only legal residence and certify that under penalty of perjury

> **If you share your home:** this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

803-898-5700 https://www.scstatehouse.gov/code/t12c043.php

Disabled Veteran Property Tax Exemption

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	South Carolina Department of Revenue, under South Carolina Code Section 12-37-220(B)
WHAT YOU GET	Full exemption from property tax on the home and the lot it sits on, up to five acres. There is no dollar cap
WHO QUALIFIES	no age limit
INCOME LIMIT	None
HOW TO APPLY	Apply through MyDORWAY or file form PT-401I with the Department of Revenue. You need a statement from your county veterans service officer or the Veterans Administration certifying that the disability is total, permanent, and service connected, and the home must already have the 4% legal residence classification. Processing currently takes 10 to 12 weeks

> **If you share your home:** this program does not count a home seeker's income, so sharing your home does not affect it.

803-898-5700 https://dor.sc.gov/tax/exempt-property

> *The Department of Revenue exempt property page and Title 12 of the state code describe exemptions and assessment ratios, not a program that lets you postpone the bill and repay it later with interest. That distinction matters: South Carolina reduces what you owe rather than lending it back to you against the house.*

Insurance-related help

SC Safe Home Mitigation Grant Program

GRANT STATE HOMEOWNER

WHO RUNS IT	South Carolina Department of Insurance
WHAT YOU GET	Resilient Mitigation up to $7,500 without a match or $6,000 with a match; Sustainable Mitigation up to $5,000 without a match or $4,000 with a match; hurricane shutters and protective barriers up to $3,000 either way (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	No cutoff, but the size of the award depends on your total annual adjusted gross household income against county area median income or state median family income, whichever is higher. Lower incomes get the non-matching awards
HOW TO APPLY	Apply online at online.scsafehome.sc.gov when the portal reopens. You must live in a designated South Carolina coastal county and own and occupy a single family freestanding home as your primary residence

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

803-737-6087 https://doi.sc.gov/605/SC-Safe-Home

South Carolina Wind and Hail Underwriting Association (SC Wind Pool)

SERVICE STATE HOMEOWNER

WHO RUNS IT	South Carolina Wind and Hail Underwriting Association, overseen by the South Carolina Department of Insurance
WHAT YOU GET	Wind and hail coverage of last resort for coastal property owners who cannot get it in the standard market (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	None; eligibility turns on the property's location and your inability to get coverage elsewhere, not on income
HOW TO APPLY	Apply through a licensed South Carolina insurance agent. Coverage details are posted at scwind.com

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

803-737-6180 https://doi.sc.gov/847/Hurricane-Preparedness

I-CARE, Insurance Counseling Assistance and Referrals for Elders (South Carolina SHIP)

SERVICE STATE EITHER

WHO RUNS IT	South Carolina Department on Aging, delivered by Area Agencies on Aging
WHAT YOU GET	Free one-on-one Medicare counseling, plan comparison, help with enrollment periods, and information on Medicare savings programs (2026)
WHO QUALIFIES	Medicare beneficiaries, typically 65 or older, and younger people with disabilities on Medicare
INCOME LIMIT	None; free to every Medicare beneficiary regardless of income
HOW TO APPLY	Call the statewide toll-free line or search by zip code at getcaresc.com to reach a counselor at your Area Agency on Aging. The Department on Aging also runs free Talk Medicare with Me webinars

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

800-868-9095 https://www.getcaresc.com/guide/insurance-counseling-medicaremedicaid

> *If your premium is more than you can comfortably manage, call the Department of Insurance consumer line and ask about mitigation discounts, which insurers must offer for qualifying wind-resistant features.*

HomeShare-relevant extras

SC Housing Housing Choice Voucher Program

VOUCHER STATE RENTER

WHO RUNS IT	South Carolina State Housing Finance and Development Authority (SC Housing)
WHAT YOU GET	Portable rental subsidy; the amount depends on total annual gross income and family size. SC Housing can issue up to 2,500 vouchers a year depending on HUD funding (2026)
WHO QUALIFIES	no age limit
INCOME LIMIT	Very low income families, under HUD limits
HOW TO APPLY	The waiting list is currently closed. When it reopens, apply through the online applicant portal or request a paper application by mail. Applications are not accepted in person

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

803-896-8888 https://schousing.sc.gov/renters/housing-choice-voucher-program

City of Charleston Backyard Homes (Accessory Dwelling Units)

SERVICE AND GRANT | COUNTY-CITY | HOMEOWNER

WHO RUNS IT	City of Charleston Department of Planning, Preservation and Sustainability, with funding through the Department of Housing and Community Development
WHAT YOU GET	Accessory dwelling units allowed as a conditional use in every base zoning district in the city, one per lot with no more than two dwelling units on the lot. The city has set aside funding to help eligible homeowners build affordable backyard homes (ordinance approved September 8, 2020)
WHO QUALIFIES	no age limit
INCOME LIMIT	No income test on the owner. Any ADU built under the ordinance that is rented out must meet the city's affordable housing income and rent thresholds, which apply to the renter
HOW TO APPLY	Review the requirements in Section 54-214 of the city zoning ordinance and apply through the Department of Planning, Preservation and Sustainability

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

843-973-7264 https://www.charleston-sc.gov/2548/Accessory-Dwelling-Units

The state's own front door for this kind of question is the Department on Aging and the regional Area Agencies on Aging. Small local programs come and go, so check that anything you find is still running before you rely on it.

Programs that work the same in every state

Some of the biggest sources of help are federal and work much the same everywhere, including USDA Section 504 home repair, LIHEAP energy assistance, the Weatherization Assistance Program, and VA housing grants. They are described once, in detail, at homeshareoregon.org/benefits/federal-programs, and the entries above give you the South Carolina contacts.

ONE MORE OPTION

Sharing your home is not on this list, but it belongs beside it.

Every program here helps you afford the home you have. Home sharing does something different: it turns a spare room into steady income and company. It is worth considering before you sell, before you move, and before things get harder to manage alone. Learn more at **homeshareoregon.org/share**.