

# Horry County Mobile Home Emergency Repair Program

This program provides financial assistance to low- and moderate-income owners who have needs for replacement of heating and air conditioning systems in their mobile homes, built no earlier than January 1, 2000. The program also provides assistance to disabled mobile home owners who need accessibility improvements, such as wheelchair ramps or hand rails. These mobile homes also must have been built no earlier than January 1, 2000.

## **What are the household eligibility requirements?**

Gross household income must not exceed 80 percent of the area median family income. This is defined as income of all household members from all sources before taxes and withholding. Child support is included in this calculation.

The household must own the mobile home and have occupied it for one year. If purchasing a mobile home on a Contract for Deed, the contract must be recorded at the Register of Deeds Office and taxed as property tax on a house.

## **What are the mobile home eligibility requirements?**

The mobile home must be located within the county limits of Horry County.

Properties to be repaired for resale are not eligible under this program.

Properties constructed prior to 1978 must pass a lead hazard screen. Any mobile home failing the lead hazard screen will require a risk assessment to determine a lead hazard reduction plan.

The mobile home may not be built earlier than January 1, 2000.

## **What are the terms of the loan/grant?**

Assistance is provided as a five-year diminishing lien. A restricted covenant will be filed at the County Register of Deeds Office.

For each year the household lives in the mobile home after completion of the work, one-fifth of the amount of assistance is forgiven.

After five years, the entire amount of assistance is forgiven.

If the household moves out within five years, the prorated principal becomes due and payable.