

ROCK HILL

SOUTH CAROLINA

Rock Hill's First Time Homebuyer Program Offers Home Ownership to Low and Moderate Income Citizens

Since the Rock Hill Housing Development Corporation, or HDC, got its start as the Rock Hill Joint Venture for Affordable Housing Corporation nearly twenty years ago, many Rock Hill citizens have received down payment and closing cost assistance for the purchase of their first home. The HDC has developed and managed a variety of funding sources to help bring the pride and rewards of home ownership to low and moderate income citizens.



Wanda Harris and family enjoying their new home.

"I have great satisfaction in knowing I have something to show for my hard work, and that I'm investing in something," said client Jamie Edwards. "Home ownership is something to feel good about."

Edwards bought an existing home through the Housing Development Corporation, and recommends both the First Time Homebuyer's class and the Assistance program. He says that learning about home maintenance, finances and the details of the home buying process were extremely helpful.

Home ownership strengthens communities through increased participation in neighborhood associations and crime watches. In part because of the First Time Homebuyers Program, Rock Hill's urban core neighborhoods are growing healthier and more vibrant.

The Housing Development Corporation recently sold the last of 25 houses in the Briarcliff Subdivision, a neighborhood of affordable homes located in the urban core of Rock Hill. Now, as a result, 25 families in Briarcliff are realizing their dreams of home ownership.

Next, the HDC will build four unique energy-efficient homes on Lige Street, in the southern portion of Rock Hill's urban core. These homes will be built from heavily insulated concrete forms and spray-on roof insulation, and will feature all energy-efficient appliances. The utility bills will be far less than those of a normal home.



"Since I own my home, I have the freedom to do what I want with it. I don't have to ask permission to make changes or improvements."

Jamie Edwards

Construction on the 3 bedroom, 2 bath homes, should be completed by summer. Costs will range from \$100,000-\$110,000.

The HDC will also build 40 to 60 homes in the Hagins/Fewell neighborhood, on the former Arcade Mill site. One and two-story homes will be available, and will be built in the bungalow style of the neighborhood, but with updated exteriors and energy-efficient components. These homes will give a fresh, new look to what once was a blighted area.

Carrie Howard, a homeowner who received financing through the HDC program, sums it up best. "When I rented, it never felt like home. I kept things boxed up all the time. Now I can take all my belongings out of the boxes and enjoy them. Now, I know I'm home."

For more information on the Housing Development Corporation of Rock Hill's First Time Homebuyer Program, please call 803/329-8719 or 803/329-5599.

Important Numbers

for 24-Hour Automated Service

803/329-5500 Outage Reporting,
Billing Inquiries and
Bill Payment

Other Important Numbers

803/325-2500 Customer Service
Requests

803/329-5610 City-Maintained
Road Pothole Reporting

803/327-6186 State-Maintained
Road Pothole Reporting

Utility bills can be paid online at
www.cityofrockhill.com

City Council Contacts



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How to Receive First-Time Homebuyer's Assistance:

Home ownership makes the community stronger by providing housing and economic opportunities for low-to moderate-income families. The program is open to qualified citizens who live or work full time in the City of Rock Hill, and meet eligibility requirements. The Housing Development Corporation of Rock Hill will provide down payment and closing cost assistance in the form of forgivable loans, from \$5,000 to \$14,999, depending on the circumstances. You may choose either an existing or new home within the city limits.



Applicants must meet income requirements and be credit worthy. To request assistance, you must complete the pre-application and provide copies of specified documents. After turning in these materials, the Housing Development Corporation of Rock Hill will contact you within 14 days if you are eligible for the program.

"My parents are very proud of my being able to purchase a home of my own before being married. They feel it's a great accomplishment, especially for a single female."
Jennifer Jordan

If you are denied due to credit problems, don't despair. HDC offers classes that teach you how to clean up your credit, so you can realize your dream of owning your own home.

Before you are granted loan assistance, you will be required to attend the First Time Homebuyers Education Class, a one-day, eight-hour session on home ownership, purchase process, financing, household budgeting, home maintenance and more. Classes are held twice a month. Upon completion of the class, you will then proceed to the loan process.

Upon pre-approval from a lender, you will sign a sales contract and provide \$500 of your own toward the purchase of the home. Other out-of-pocket costs may include application fees, credit report and appraisal.

The Housing Development Corporation's Housing Specialist will assist you with each step of the process of getting a loan, including home inspections and appraisals, and how to clean up your credit.

If you are interested in the First Time Homebuyer's Program, please call 803/329-8719 or 803/329-5599. For an application, visit the Rock Hill Housing and Neighborhood Services office at 150 Johnston St., between 8:30 am and 4:30 pm, Monday through Friday.

"The First Time Homebuyer's class was very informative and enjoyable. It's been six months since I purchased my home and I still refer to the workbook they gave me in class. It's been very helpful in checking on things like my budget, and I used it recently to check on the standards for insulation."

Corree McMillan

Make Sure Your Address is Clearly Marked—For Safety's Sake!

Many people don't realize how important it is to have their house numbers prominently displayed. If it's hard to see your address, it could pose a serious problem for emergency vehicles, utility trucks, and postal and delivery trucks to find you!

In case of emergency, EMS, fire and police responders depend on visible house numbers to find you as quickly as possible. The City of Rock Hill encourages you to make certain your address is very clearly displayed on your house or mailbox.

Here are some guidelines to follow when displaying your street number:

- The numbers on residences should be at least 3 inches high.
- The numbers on businesses should be at least 4 inches high.
- Numbers should be a contrasting color to the background so they clearly stand out.
- Numbers should be placed on, above, or at the side of the main entrance, so that they can be easily detected from the street.
- If the entrance is more than 50 feet from the street, or can't be seen from the street, put a second set of numbers on the mailbox or on a post at the street or end of the drive.
- Remember - your mailman always comes the same way. Police cars and fire trucks may come from any direction, so be sure to mark both sides of your mailbox, or mark your house number so it's easily visible from both directions.
- Reflective numbers or one of the new light-up signs are a great way to increase visibility of your house number.
- Keep house numbers clearly visible throughout the year. Plant growth during certain seasons can hide numbers.
- Remember -- fire vehicles sit up higher than automobiles. Low hanging limbs can obstruct the view that would normally be visible to others.

Don't assume your street address number is not a problem. You usually see it from just a few feet away. Some numbers are too small, some have deteriorated, and some are attractive but just don't show up. If you can see your address from the street while sitting in a vehicle in the middle of the night, you have taken a step to protect your family and property in an emergency.

Look at your address the way emergency responders have to: from a moving vehicle, coming from either direction.



Mayor Elizabeth “Betty Jo” Rhea Honored

The City of Rock Hill will recognize the long time achievements of our distinguished former mayor, Elizabeth Dunlap “Betty Jo” Rhea by renaming the Tower at Cherry Park in her honor. We will celebrate her commitment to the citizens of Rock Hill with an event to be held at the Tower on the morning of Friday, May 9, 2008. Time to be announced. **Check www.cityofrockhill.com or call 803/329-5620 for more information.**

ATTENTION—Rock Hill Water Customers:

Even though we have received rain, we remain in a Stage 3 drought declaration.

PLEASE REMEMBER— DROUGHT 3 RESTRICTIONS ARE STILL IN EFFECT AND WILL BE ENFORCED.

- Water runoff is strictly prohibited.
- NO automatic irrigation is permitted.
- Hand watering, including watering cans, buckets and hoses with spray nozzles, is allowed any time of day; however it is recommended for early morning or late evening to avoid evaporation.
- Washing vehicles or outdoor structures, pavement, parking lots or other services is strictly prohibited. Customers should use commercial car washes that use recycled water.
- Customers are encouraged to postpone planting of all new landscaping.

City of Rock Hill customers may call Rock Hill's water hotline at 803/326-2450 with questions.

Thank you for your cooperation.



CALL US FIRST!

Please remember, if you have a major electric, water or sewer problem at your home or business, call the City of Rock Hill's Utilities Department first –before you call an electrician or plumber. To report utility problems such as partial or no power, backed up plumbing or an outdoor water leak, **CALL US FIRST at 803/329-5500**. Our staff technicians can come to your home or business, AT NO CHARGE, and assess whether or not your problem needs to be addressed by the City or if the problem is the responsibility of the property owner. If you call out a private electrician, plumber or other contractor before you contact the City, they may charge you for a service call, regardless of whether the problem is yours or the City's. Rock Hill Utilities wants to save you unnecessary expenses and inconvenience, so, just remember...**CALL US FIRST!**

ATTENTION, SENIORS & VETERANS Apply for Economic Stimulus Tax Return!

United Way of York County, SC is partnering with the IRS to alert recipients of Social Security, Veterans Affairs and Railroad Retirement, or those with a combined income of \$3,000 or more to apply for the Economic Stimulus packet. Individuals must file their 2007 tax return in order to receive the Economic Stimulus packet.

For information on free tax preparation and e-filing call United Way's 2-1-1 hotline or 1-866-892-9211.