

## **RICHLAND COUNTY GOVERNMENT GOVERNMENT & COMMUNITY SERVICES**

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### **Home Repair & Renovation Resources**

Government & Community Services has compiled this list of programs, services, and organizations that provide home repair and renovation services, or financial assistance for those services, within Richland County. Resources are listed by the population served.

In addition to the resources listed below, the County's Community Development office has a directory of nonprofit organizations approved by the SC Housing Trust Fund to perform emergency repairs and owner-occupied home rehabilitations. For more information about those nonprofits, please contact Richland County Community Development at 803-576-2230.

#### **For Low-Income Households (Regardless of Age or Physical Ability)**

**Holistic Resources Crisis Intervention Outreach Services (HRCIOS)** | 2062 N. Beltline Blvd | Columbia, SC 29204 | 803-790-8833 | [holisticresource@att.net](mailto:holisticresource@att.net)

HRCIOS is a nonprofit organization that works with the SC Housing Trust Fund to provide qualifying low-income homeowners with free, emergency household repairs to address leaking ceilings, flood damage, insufficient HVAC systems, and wheelchair accessibility.

**Single Family Housing Repair Loans & Grants Home Repair Program (Section 504 Home Repair Program)** | USDA Rural Development | Strom Thurmond Federal Building | 1835 Assembly Street, Suite 1007, Columbia, SC 29201-2449 | 803-765-5163

Funded through the US Department of Agriculture Rural Development agency, this program provides low-interest loans up to \$20,000 to very-low-income homeowners to repair, improve, or modernize their homes. It also provides grants up to a lifetime amount of \$7,500 to elderly very-low-income homeowners to remove health and safety hazards.

**Weatherization Assistance Program (WAP)** | 803-734-0662 | [www.oeo.sc.gov/weatherization](http://www.oeo.sc.gov/weatherization)  
Richland County WAP Office: Wateree Community Actions, Inc., 1915 Harden Street, Columbia, SC 29204 | 803-807-9811 | [www.wcai.org](http://www.wcai.org)

WAP is a federally funded grant program that provides home weatherization assistance to improve the quality of life for low-income families—particularly the elderly, people with disabilities, and children—by improving the energy efficiency of their home and ensuring their health and safety. WAP funds are administered to Richland County residents through Wateree Community Actions, Inc.

#### **For People with Physical Disabilities**

##### **Long-Term Care Insurance Policies**

Long-term care is assistance for people with chronic illnesses, disabilities, or other conditions needed on a daily basis over an extended period of time. Some long-term care insurance care policies may cover home modifications related to senior care, such as installing ramps or grab bars to make a home safer and more accessible, if the policyholder is unable to perform certain "activities of daily living" or ADLs. Check the policy documents or contact the insurance carrier for details.

## For Senior Citizens

**Central Midlands Council of Governments Area Agency on Aging** | 236 Stoneridge Drive, Columbia, SC 29210 | 803-376-5390 | [www.centralmidlands.org](http://www.centralmidlands.org) or [www.adrcmidlands.org](http://www.adrcmidlands.org)

Central Midlands COG serves as the local Area Agency on Aging for Richland County and the Midlands. Their Aging & Disability Resource Center publishes a comprehensive Senior & Disability Service Directory that includes a “Housing Assistance” chapter that directs users to providers of home repair and modification assistance. The directory can be purchased for \$20 (plus shipping and handling) or downloaded from their website.

**Certified Aging-in-Place Specialist (CAPS) Contractors** | National Association of Home Builders | [www.nahb.org](http://www.nahb.org)

Contractors with the CAPS certification from the National Association of Home Builders have undergone specialized training on how best to modify homes for people who prefer to stay in their homes, safely and securely, as they age. CAPS contractors help homeowners make the right choices in modifying their homes for their needs. Some contractors are willing to do home modifications for seniors at a reduced fee or a sliding scale, depending on their income. These contractors may also be knowledgeable about available grant and loan programs to help finance home modifications. To find CAPS contractors in Richland County, use the directories on the NAHB website.

**The FriendShip** | 2827 Wheat Street, Columbia, SC, 29205 | 803-602-6434 | [www.thefriendship.org](http://www.thefriendship.org)

The FriendShip is a nonprofit that offers programs and services to support its senior members (age 50+) who want to age in place with volunteer-provided services including light home maintenance and repairs, and referrals to member-recommended businesses that have been vetted for licenses, insurance, and bonding. Annual memberships range from \$120 to \$900 depending on the household size and level of services desired.

## For Senior Citizens (Low/Limited Income)

**Home Works of America - Columbia** | 3823 W. Beltline Blvd, Columbia, SC, 29204 | 803-781-4536 | [www.HomeWorksofAmerica.org](http://www.HomeWorksofAmerica.org)

Office Hours: Monday through Friday, 8:30 AM to 4:30 PM

Home Works is a nonprofit home repair ministry that repairs the homes of the elderly and disabled, with student and adult volunteers providing compassion and construction services to the homeowners. Home repair services are provided free of charge and include replacing roofs, constructing wheelchair ramps, gutting and replacing bathrooms, repairing ceilings, painting interior/exterior walls, and completing general home repairs. They describe their typical client as “widowed and living off \$12,000 (Social Security, pension) annually.”

## For Veterans

**US Department of Veterans Affairs (VA) Grant Programs** | [www.benefits.va.gov/homeloans/adaptedhousing](http://www.benefits.va.gov/homeloans/adaptedhousing) | 877-827-3702

Columbia Regional Office | 6437 Garners Ferry Road | Columbia, SC 29209 | Monday-Friday, 8 AM – 4 PM

For disabled veterans who qualify, the VA offers two grants with similar names but different eligibility requirements: the Specially Adapted Housing (SAH) and Special Housing Adaptation (SHA) grants. The VA also offers Cash Out Refinance Home Loans that enable eligible veterans who own homes to take cash out of their home’s equity and use it for home improvements. Check with the VA’s Columbia Regional Office for program eligibility.

## About Richland County Government & Community Services

Richland County Council has charged Government & Community Services with facilitating improved community outreach and helping resolve community issues. We serve county government as an in-house resource for building community awareness of services, policies, programs, and other topics of interest to the public.