

<u>TUW Changemaker Grant</u> Eviction and Foreclosure Prevention in 29405 and 29406 zip codes

Currently Origin has limited funds to assist eligible households in zip codes 292405 20406 Only.

The funding through Trident United Way's (TUW) Changemaker Grant to help assist households located in the 29405 and 29406 zip codes with eviction and foreclosure prevention assistance funds. The primary goal of this Grant is to keep individuals and families stably housed by:

- Targeting household facing imminent eviction or foreclosure due to circumstantial hardships
- Intervening before the household loses their home
- Ensuring that the household is able to maintain the home once provided this assistance based on income

Use of Funds:

- Back Rent or Mortgage Payments
- Utility Payments
- Shut Off Fees
- Late Fees
- Court Fees

Eligibility:

- Grant funds will be administered to eviction or foreclosure prevention clients at risk of eviction or foreclosure who meet the ALICE income limits and are in the 29405 and 29406 area
- Grant funds will be utilized to bring households current on their rent, mortgage, or utilities with the goal of establishing long term housing stability.
- All clients will have a budgeting session conducted by a HUD certified counselor and engage in regular Follow-Up sessions.
- Coached clients are required to participate in a 3, 6, 12-month survey that requests feedback regarding how the assessment helped to stabilize their household.

ALICE Income Guidelines: Vary depending on county of residence and household composition (see below for some examples). Income must be below these amounts. Origin SC will determine based on exact household makeup.

Charleston County - Income must be below:

- One adult and one school age child \$45,240 gross annual income
- Two adults and three preschool age children \$87,600 gross annual income

^{*}Income must be **above** the below amounts based on the number of household members

2024 HUD Charleston Area Median Income Limits*As of 4/5/202																
		Family Size - # in Household														
Income Level		1		2		3		4		5		6		7		8
30%	\$	22,080	\$	25,230	\$	28,380	\$	31,530	\$	34,080	\$	36,600	\$	39,120	\$	41,640

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