



SELLING CAROLINAS GROUP

The 2026 Columbia Buyer Starter Kit

How to buy a home in the Midlands without a big pile of cash in the bank.

Most renters here think they need \$50,000 saved. They do not. South Carolina has money set aside right now to help you buy, and most people never hear about it. This guide shows you what is real, what you qualify for, and who to call.

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sellingcarolinasgroup.com



SELLING CAROLINAS
— GROUP TEAM —

List with Confidence. Sell with Success

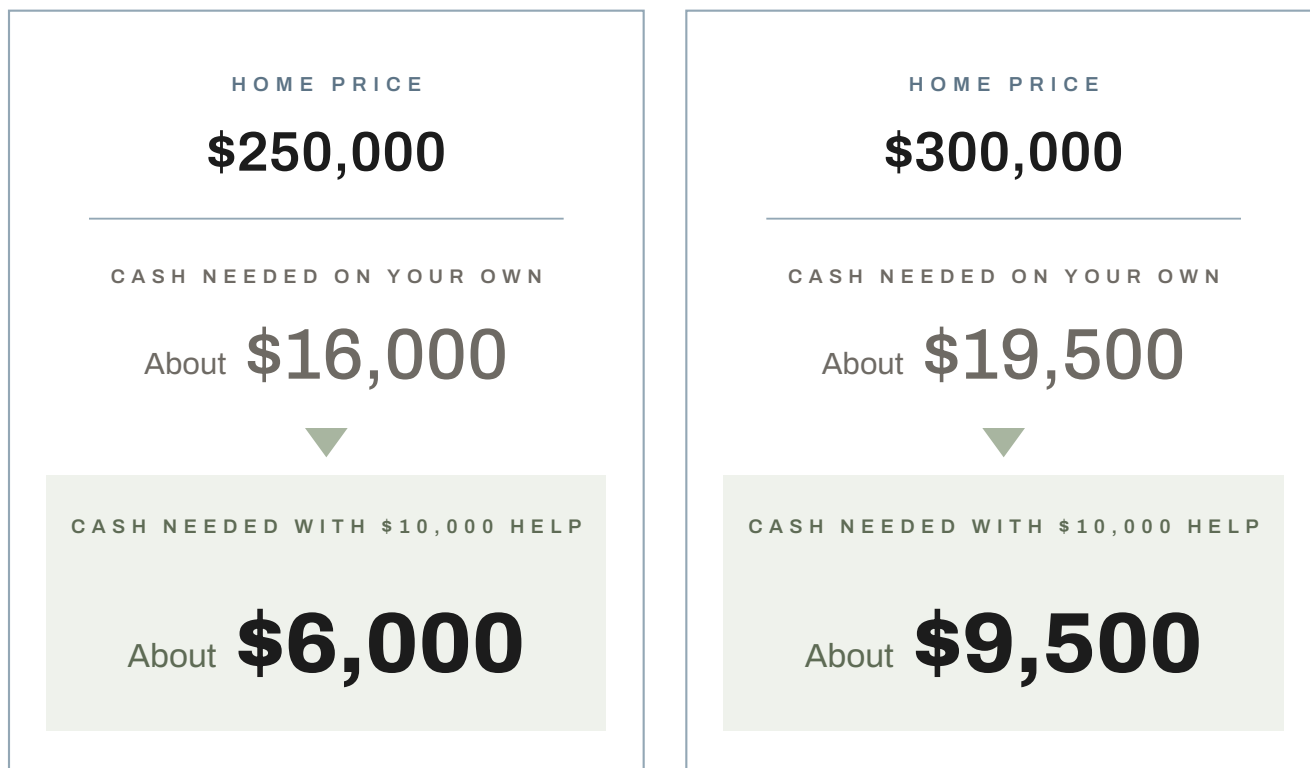
Questions while you read?

Text START to 803.974.7816 ►

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What it really costs

The middle price for a home in Columbia is about \$275,735. Here is what you actually need at the table, with help and without it.



Based on an FHA loan with 3.5 percent down plus about 3 percent in closing costs. Your real number depends on your loan and the seller. The only way to know your exact number is a credit pull, which takes about fifteen minutes with the lender I trust. Ask me and I will set it up.

That is the whole secret. The help does not make you rich.
It moves you from someday to this year.

Want your real number?

Text START to 803.974.7816 and I will run it today.



Median sale price, city of Columbia, three months ending May 2026. Redfin.

The two programs that matter

PROGRAM ONE

SC Housing Homebuyer Program

- \$10,000 toward your down payment and closing costs
- Zero interest and no monthly payment
- Fully forgiven after you live there 15 years
- Credit score of 640 or better
- You cannot have owned a home in the last 3 years
- Home price up to \$450,000
- Income up to \$95,800 for 1 or 2 people, or \$110,170 for 3 or more

PROGRAM TWO

Palmetto Home Advantage

- 3 percent or 4 percent of your loan amount
- Zero interest and no monthly payment
- Forgiven over 10 years
- Credit score of 640 or better
- You do not have to be a first time buyer
- No limit on the price of the home
- Income cap is around \$140,000, confirm the exact number with your lender

You pick one, not both. Which one wins depends on your income and your price range. That is a five minute conversation.

Not sure which one fits you?

Text START to 803.974.7816



Do you actually qualify

Most people rule themselves out for the wrong reason. Read these before you decide you cannot. Most of these get answered in one call with the lender I trust, and I will set it up.

I owned a home years ago so I am out.

If you have not owned in the last 3 years, you count as a first time buyer again.

My credit is not good enough.

You need a 640. That is lower than most people think, and it can often be fixed in a few months.

I make too much money.

A family of three in Richland or Lexington can earn up to \$110,170 and still qualify. Palmetto Home Advantage goes much higher.

I have to buy something small and old.

The price cap is \$450,000. That buys a lot of house in the Midlands.

I am a veteran so this is not for me.

Veterans get a one time pass on the first time buyer rule. Ask me how it works.

Two things to know

Palmetto Heroes, the program for teachers, nurses, police, fire and military, is closed for 2026. It ran out of money in April. The next round is expected in spring 2027. Get on my list now so you are ready the day it opens.

Richland County has a separate program worth up to \$24,500, but only for homes outside city limits. If that is your area, tell me and I will check it.

Think you might qualify?

Text START to 803.974.7816 and we will find out in one call.



Lenders who actually close these loans

This is the part nobody tells you. Not every lender is approved for these programs, and some will talk you out of it because it is extra paperwork for them. Start with Wahead. I work with him every week and he answers.



THE LENDER I RECOMMEND

Wahead Shamsudin

Cornerstone

Wahead will tell you the truth about what you can do today, even when the answer is not yet. When it is not yet, he tells you exactly what to fix and how long it takes, then puts it in writing. He knows the down payment assistance programs cold and he answers his phone. This is the first call I ask my buyers to make.

Call 973.960.4080

Loancare@cfmtg.com

Apply online at portal.myhometrac.com/homehub/signup/loancare@cfmtg.com

OTHER APPROVED LENDERS IN THE MIDLANDS

LENDER AND CITY

PHONE

Ameris Bank	Columbia	803.468.5977
First Citizens Bank	Columbia	803.733.2779
First Heritage Mortgage	Columbia	803.669.3022
First Community Bank	Lexington	803.646.0635

Current as of July 2026. The full approved list lives at schousing.sc.gov under Find a Lender.

Want me to introduce you to one I trust?

Text START to 803.974.7816





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Your next five steps

- 1 Text me START at 803.974.7816. Takes ten seconds.
- 2 Get your credit pulled by Wahead. Free, takes about fifteen minutes, and it tells you where you really stand.
- 3 Get your pre approval letter. Nothing is real until you have one.
- 4 We look at homes that fit your number, not the number Zillow guessed.
- 5 We write the offer and I negotiate the seller into helping with your costs.

From that first text to keys in your hand is usually 45 to 60 days.

About Taquoia

I am a Realtor with Selling Carolinas Group at Keller Williams Preferred, right here in the Midlands, and I work with a lot of first time buyers. My job is to educate you on how this actually works, advocate for you at every step, and build a plan around what you want. I will lay out your options in plain language and what each one means for your money and your timeline. The decision is always yours.

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Program details, income limits and funding come from South Carolina Housing and are current as of July 2026. They can change without notice. This is general information and not a loan approval or a promise of financing. Talk with an approved lender about your situation. Selling Carolinas Group is a team at Keller Williams Preferred. Equal Housing Opportunity.