

Media Contact: Chris Winston
Chief Communications Officer
christopher.winston@SCHousing.com
803.896.9520

Mortgage, utility assistance available through SC Homeowner Rescue program

COLUMBIA, S.C. (April 5, 2022) – A new federally funded emergency assistance program managed by SC Housing will help homeowners who have struggled to remain in their homes during the COVID-19 pandemic.

The SC Homeowner Rescue program can cover many costs associated with owning a home, including:

- Mortgage payment assistance;
- Financial assistance to allow a homeowner to reinstate a mortgage;
- Past-due utilities, including electric, gas, home energy, and water;
- Down payment assistance loans provided by nonprofit or government entities; and
- Delinquent property taxes to prevent homeowner tax foreclosures.

To qualify for assistance, South Carolina homeowners must meet federal income eligibility requirements, confirm financial hardships occurring after January 21, 2020 associated with the COVID-19 pandemic – even if those challenges started before this date. Applicants must verify their income, provide a valid photo identification, furnish proof of home ownership—such as a deed or property tax bill—and documents verifying the assistance they’ve requested.

To learn more about the program, or apply, visit [SCHousing.com](https://www.schousing.com) or call 803-702-5222. Eligible homeowners, who live in any South Carolina county, can receive up to 36 months in assistance.

“We look forward to helping thousands of struggling families stay safely in their homes as they continue to bounce back from the devastating impact that the pandemic has had on them financially, emotionally, and physically,” said Bonita Shropshire, executive director of SC Housing. “We will be working with homeowners, mortgage servicers, utility providers and other partners to help those in danger of losing their homes – those vital places of connection to each other as well as the neighbors and friends who surround them.”

The American Rescue Plan Act of 2021 resulted in the creation of the U.S. Treasury’s Homeowner Assistance Fund (HAF). South Carolina was awarded \$144.6 million through HAF for the SC Homeowner Rescue Program, which sunsets on Sept. 20, 2026 and includes funding for the program’s execution and a previously run pilot program.

The SC Homeowner Rescue Program builds upon another COVID-19 housing assistance program, funded by the U.S. Treasury Department, that is still open for renters. In May 2021, SC Housing launched [SC Stay Plus](https://www.schousing.com), a rental and utility

assistance program for renters financially impacted by COVID-19. More than \$150 million has already been approved and distributed on behalf of South Carolina renters through that program.

About SC Housing

SC Housing is a self-sustaining housing finance agency committed to ensuring that South Carolinians have the opportunity to live in safe, decent and affordable housing. Agency operations are supported by a funding base that includes fees and other revenue earned through the administration of agency programs. For more information, visit SCHousing.com.