

FAQs

SC Homeowner Rescue (COVID-19 Emergency Mortgage Assistance) Frequently Asked Questions:

Last Updated: March 8, 2024

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Please note that all funding for SC Homeowner Rescue provided by the US Treasury has been expended. Should you need assistance, please reach out to 211 or visit <https://sc211.org> to find resources in your area.

Program Closing FAQs

1. Why is the SC Homeowner Rescue program ending?

Funds were provided to the state by the U.S. Department of Treasury through an emergency program designed to provide relief to those experiencing COVID-related financial hardships. All funding for SC Homeowner Rescue provided by the US Treasury has been expended. Should you need assistance, please reach out to 211 or visit <https://sc211.org> for guidance on resources in your area.

2. I applied, but the program is closed, what does this mean for me?

All program funds have been expended, and no additional funds have been awarded by US Treasury. Applications are no longer being reviewed or approved.

3. I joined the waitlist, but now the program is closed, what does this mean for me?

The waitlist is closed. No members from the waitlist were invited to apply to the SC Homeowner Rescue program. Should you need assistance, please reach out to 211 or visit <https://sc211.org> to find resources in your area.

4. Am I able to recertify for additional funds once the application closes?

No. Applications for additional funds ("recertifications") are closed. All funding for SC Homeowner Rescue provided by the US Treasury has been expended. Should you need assistance, please contact your loan servicer or service provider. To connect with a free housing counselor or legal services provider for guidance, please see below:

- Origin Foreclosure Counseling- [visit their website](#) or call 843-628-3000
- Telamon Housing and Financial Empowerment- [visit their website](#) or 864-313-8561
- Connect with a legal service provider by contacting the United Way Association of SC by texting **Rescue** to 211211 or calling 211.
- Visit the Consumer Financial Protection Bureau's "[Help for Homeowners](#)" resources for next steps

5. I need immediate assistance.

Should you need assistance, please contact your loan servicer or service provider.

Program Overview and Eligibility FAQs

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1. What was SC Homeowner Rescue?

The SC Homeowner Rescue Program (SC HRP) was a federally funded program established to provide financial assistance to eligible homeowners who experienced pandemic-related financial hardship beginning after January 21, 2020.

2. Who was eligible for SC Homeowner Rescue?

You were eligible for SC HRP if you met the following:

- You occupied the home in S.C. and it was your primary residence.
- Your home was one to four units—specifically, a single-family home (attached or detached), a condominium or a manufactured/mobile home.
- You had experienced a financial hardship associated with COVID 19 after January 21, 2020. This hardship may have started before, but continued after 1/21/20.
- Your household income was equal to or less than 150% of your area median income (AMI) or 100% of the AMI of the United States (\$90,000), whichever is greater.
- You had not received the same assistance from another federal, state, local, nonprofit, or tribal source

4. What did SC Homeowner Rescue provide?

Note—The SC Homeowner Rescue program is closed. There are no additional funds.

SC HRP covered the following types of assistance:

- Delinquent Mortgage Payments (if approved by your mortgage company)
- Delinquent Property Taxes
- Delinquent Utilities
- Government or Nonprofit Down Payment Assistance
- Delinquent Homeowner Association Fees (HOAs)

5. How is the money disbursed?

- Payments were made directly to the servicer of the mortgage, as appropriate. Individuals were not paid directly for past due mortgage.
- Similar to mortgage, utilities, property taxes and other qualified expenses were paid directly to the entities owed.

6. What documentation was required from homeowners?

- A Valid, Government-Issued Photo I.D.
- Proof of Home Ownership (copy of deed, property tax bill, etc.)
- Proof of Household Income (tax return, W-2, 1099, etc.).
- Copies of the following: mortgage statement, utility bill, property tax bill, HOA invoice, down payment assistance loan statement.

7. Will the assistance provided be required to be repaid by the homeowner?

No, the assistance does not need to be repaid unless it is determined that the assistance requested from the SC Homeowner Rescue program was also provided to the applicant by another funding source or obtained fraudulently.

8. What if my SC Homeowner Rescue application gets denied?

If you applied for SC Homeowner Rescue and were denied, you may appeal that decision at any time within thirty (30) calendar days from the date of your denial email. If you missed the deadline, you will not be able to appeal or reapply.

If any missing documentation or information was given as a reason for denial, you must provide that information or documentation for your appeal to be accepted.

9. How long will the program continue?

The SC HRP has expended all of the funds allotted to the State of South Carolina for mortgage and utility assistance.