FAQs

SC Stay Plus (COVID-19 Emergency Rental Assistance) Frequently Asked Questions:

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

Program Closing FAQs

1. Why is the SC Stay Plus 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 Stay Plus provided by the US Treasury has been expended. Should you need assistance, please reach out to 211 or visit <u>https://sc211.org</u> 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 expression of interest 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 Stay Plus program. Should you need assistance, please reach out to 211 or visit <u>https://sc211.org</u> 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 Stay Plus provided by the US Treasury has been expended. Should you need more assistance, please reach out to 211 or visit <u>https://sc211.org</u> to find resources in your area.

5. I need immediate assistance.

If you have received an eviction notice or are concerned that you are about to be evicted, you can find a real estate attorney on the <u>SC Bar website</u> or reach out to SC Legal Services, by <u>visiting their website</u> or by calling 888-346-5592. Additional support can be found by either calling 211 or navigating the <u>SC 211 website</u>. There you will find a host of social service options, include options around utility cut offs.

Program Overview and Eligibility FAQs

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

1. What was SC Stay Plus?

SC Stay Plus was created to assist South Carolina households that were unable to pay rent and utilities due to the COVID-19 pandemic. It provided payments directly to landlords and utility companies on behalf of affected renters. These funds were made available to South Carolinians under the Consolidated Appropriations Act of 2021, South Carolina Act 17 of 2021 and the American Rescue Plan Act of 2021. The SC Stay Plus program is closed, as of July 2023.

2. Who was eligible for SC Stay Plus?

To be eligible for SC Stay Plus, a household (defined as a renter household in which one or more individuals qualifies to pay rent on a residential dwelling) had to meet several criteria:

- The total household income was at or below 80% of the Area Median Income as defined by the Federal Government, AND
- The household had to be obligated to pay rent on a residential dwelling, AND
- One or more members of the household could have demonstrated risk of experiencing homelessness or housing instability, AND

One or more members of the household had to meet one (1) of the following:

- Had qualified for unemployment benefits, or
- Experienced a reduction in household income, or
- Incurred significant costs, or
- Experienced other financial hardship due to the COVID-19 outbreak.

SC Stay Plus did not cover rent or utility expenses already been covered by other federally funded rental assistance. SC Stay Plus was for renters only; the program did not cover any mortgage expenses or utility expenses for homeowners.

SC Stay Plus did not cover rent or utilities for renters living in Anderson, Berkeley, Charleston, Greenville, Horry, Richland, or Spartanburg counties. Renters in those counties were encouraged to contact their county offices for more information on programs in their area.

3. What counties in SC were eligible for SC Stay Plus?

Residents in all counties except Anderson, Berkeley, Charleston, Greenville, Horry, Richland, and Spartanburg were able to apply for SC Stay Plus. These 7 counties had their own programs.

4. What did SC Stay Plus provide?

Note—The SC Stay Plus program is closed. There are no additional funds.

SC Stay Plus paid up to twelve (12) months of back rent (also known as arrearages). Rent arrears through March 13,

2020 were paid first, with up to three (3) months of future rental assistance available if the renter is at risk of experiencing homelessness.

SC Stay Plus additionally covered:

Rental or utility security deposits, moving expenses, rental fees, and/or application or screening fees if a household had been temporarily or permanently displaced due to COVID-19.

The program covered reasonable accrued late fees, if not already incurred as part of rental or utility arrears and if incurred due to COVID-19.

5. How was the money disbursed?

Landlords and utility companies would be paid directly by the state of South Carolina. Payment would occur by ACH (direct deposit) or by mailed check payable to the landlord or the landlord's designee. In the event a landlord decided not to participate or cannot be reached by the program, the program could pay the tenant directly when certain criteria are met.

6. What documentation was required from renters?

Renters were required to submit documentation as part of the SC Stay Plus application process. These documents included ID, proof of your current housing situation (e.g., lease), proof of back rent to a landlord and/or utilities owed (e.g., arrears / ledger), and proof of income.

Renters were required to provide the following information to verify eligibility:

Personal identification (Pick one):

Acceptable identification must include the family member's name and date of birth. Examples of acceptable identification include a driver's license, state ID card, birth certificate, passport, military ID, student ID, Medicaid or other healthcare coverage card, voter registration card, or other South Carolina-issued identification. Identification must be valid up to March 13, 2020 (i.e., identification forms that have expired after March 13, 2020, are still acceptable).

Proof of having a lease (Pick one):

- Current lease (dated and signed by both parties)
- Expired lease (i.e., month-to-month agreement) •
- Tenancy agreement
- Landlord certification form •

Note: If you did not have a formal, signed lease, you could still apply for SC Stay Plus. Instead of a lease, you would provide evidence that you were regularly making rental payments, such as bank statements, check stubs, or a screenshot from a payment application (e.g., Zelle, Venmo)

Proof of risk of experiencing homelessness or housing instability:

Unemployment status, reduction in household income, significant costs, or financial hardship were no longer required. Applicants simply "self-attested" to these items as part of the standard application process.

Proof of income (Provide at least one):

- Tax return (first two pages) and Adjusted Gross Income (AGI) data for the application •
- Proof of wages dated within the last sixty (60) days, demonstrating a full months' worth of consecutive pay

- Social Security Administration (SSA) benefit letter and/or pension or other retirement benefits information dated since January 1, 2020,
- Unemployment benefits letter dated since January 1, 2020
- Child or spousal support payment report or other pay statement dated since January 1, 2020, and including copy of the child or spousal support order
- Letter dated since January 1, 2020, confirming child support payments made outside of DSS

Note: applicants must provide all income sources for all household members at or over the age of 18

Proof of arrears (if applicable):

Many applicants were required to provide proof of arrears (e.g., a ledger – a document that shows rent owed for which months). If an applicant did not have a ledger, they would be asked to complete a landlord-tenant certification form to provide this information.

- Ledger
- Landlord certification form
- Past-due utility bills

7. If I received SC Stay Plus funding, can I still be evicted?

By depositing SC Stay Plus funds, the landlord:

- May not pursue eviction based on rent amounts reimbursed by these funds and agree to dismiss any pending eviction case that is based on or seeks to recover the reimbursed arrears.
- May bring an eviction case in the future if Applicant fails to pay future rent due after the funds of this award has been exhausted or if the award amounts does not cover all amounts due.

You can still be evicted for other reasons: if you owe back rent from before March 13, 2020 (i.e., before COVID-19), if you fail to pay rent in the future, if you violate other lease terms (as specified by your lease), or for other reasons allowed by law.

8. Will the assistance provided be required to be repaid by the renter or homeowner?

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

9. What if my landlord did not want to participate?

Note—The SC Stay Plus program is closed. There are no additional funds.

While landlord participation was initially required to receive funding, tenants could be paid directly in the event their landlord failed to or decided against participating in the program.

10. How long did it take to get paid?

Once approved, ACH payments could be paid out between 5-10 business days.

11. What if my SC Stay Plus application got denied?

If you applied for SC Stay Plus and were denied, you were able to appeal that decision at any time within ten (10) calendar days from the date of your denial email. If you missed the deadline, you will not be able to appeal or reapply.

A decision on your appeal was to be made within 14 calendar days from the time the appeal is filed, and you would be notified at the email address you used to apply.

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

Landlord FAQs

Please note that all funding for SC Stay Plus 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.

1. What documentation was required from landlords?

- Owner had to submit **proof of ownership**. This could be a warranty deed, homeowner insurance policy, tax bill, or other similar document.
- Proof of **debt owed**: typically provided as a ledger.
- SCEIS Vendor ID (if no vendor ID exists or it needs to be updated, please click <u>HERE</u>.) This was typically
 completed by the payee authorized on the lease. *Please note that the check would be mailed to the name
 and address on the SCEIS registration.
- If there was an agent/management company managing this property, we requested a copy of your management agreement. This was required when the owner is not the payee listed on the lease.

2. If I had multiple units that are eligible, was I limited to the number of renters that could apply?

Any eligible renter household was able to apply and there was no limit to the number of grantee renters renting from a single landlord.