

Frequently Asked Questions

2/25/2021



Who is eligible to apply for SC Stay assistance? Applicants that meet the following criteria are eligible to apply for SC Stay assistance:

- Have annual household incomes that are at or below 80% AMI adjusted by family size.
- Have been unable to pay all or a part of their rent or mortgage due to circumstances stemming from the coronavirus. Examples include, but are not limited to, lost wages due to layoff or reduced hours as a result of an employer going out of business, reducing staff, reducing hours or the inability to work due to infection with COVID-19 and required quarantine, quarantine of a family member, etc.
- Have a landlord or mortgage lender willing to provide confirmation of their past due payments and be willing to accept payment on their behalf.
- Have past due rent or mortgage payments that have not been requested or received from another funding source.

Do I have to be unemployed to apply? No. Funds will be available to renters and mortgagors with household incomes of no more than 80% of Area Median Income (AMI) that meet the eligibility criteria described above.

Will applicants that are provided mortgage assistance have to enter into a loan agreement? Will a lien be placed on the property? SC Stay does not provide assistance in the form of a loan and does not require that a lien be placed on the property.

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 program was also provided to the applicant by another funding source.

Is there an expected turnaround time for how fast an application will be processed? It is expected that most applications will be able to be processed within 30 days.

If approved for SC Stay, will I receive the funds directly? No. Payments will be made directly to landlords and mortgage servicers.

Am I required to have been impacted by COVID-19 to be eligible for this program? Yes. You must certify that you have experienced a financial hardship due directly to the coronavirus pandemic.

If I qualify, how long will I be eligible to receive assistance? The SC Stay program allows for up to 6 consecutive months of rental or mortgage assistance.

Can funds to be used to pay utility bills? No. Funds can only be applied to rental or mortgage payments.

After I apply, how can I check the status of my application? If you have submitted a completed application, you will be able to check the status of your application contacting your Processing Agency or calling the SC Stay hotline at 833.985.2929.

Can I apply for SC Stay if I'm receiving assistance through the Housing Choice Voucher Program?

No, households that receive assistance from the HCV program or other long-term rental assistance programs or tenants that reside in public housing are not eligible for SC Stay assistance.

What does a "Duplication of Benefits" mean? A duplication of benefits occurs when a person, household, business, or other entity receives coronavirus assistance from multiple sources for the same purpose, and the total assistance received for that purpose is greater than the total need. The following is an example of a duplication of benefits: An applicant received financial assistance from a rental assistance program to pay their rent for the month of June 2020 and then also requested and received financial assistance from SC Stay to pay their rent for the month of June 2020.

How much assistance can I request? SC Stay can provide a maximum of \$7,500 per household.

Can I still apply if I owe more than \$7,500 in past due payments? SC Stay does not require that the assistance amount awarded bring the household 100% current on their rent payments. Requirements for mortgage assistance will need to be evaluated on a case-by-case basis due to lender requirements and the status of the loan.

Can SC Stay pay for late fees? Yes, late fees can be included as part of the assistance amount.