

# *Frequently Asked Questions*

2/8/2021



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

**Can tenants that live in Low-Income Housing Tax Credit (LIHTC) properties apply for assistance?** Yes, as long as they meet the eligibility requirements described above.

**Can a tenant apply for SC Stay if they are receiving assistance from 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 are the requirements for landlords to participate in the program?** Landlords will need to do the following to participate in the program:

- Confirm past due rent and fee amounts.
- Be willing to accept payment on behalf of the applicant household.
- Certify that a duplication of benefits has not or will not occur.
- Agree to not charge any additional late fees once they are notified the tenant has applied for assistance.
- Agree to not increase the tenant's monthly rent amount during the period of SC Stay assistance.

**When will the program be open?** SC Stay is expected to begin accepting applications mid-February.

**Is the financial assistance paid to the tenant or the landlord?** The SC Stay program requires the assistance to be paid directly to the landlord.

**Will the landlord have to provide banking information?** Yes, if the landlord is requesting to be paid electronically.

**Does the program require there to be a written lease agreement between the landlord and tenant?** No; however, in instances where there is no written lease agreement documentation must be provided that demonstrates the tenant had been making monthly lease payments prior to experiencing the financial hardship.

**What if the tenant falls behind again on their payments after receiving assistance? Can they reapply?** No, the SC Stay program is only allowed to provide assistance to a household one time. The household will have to apply to another rental assistance program if additional assistance is needed.

**If the SC Stay assistance does not cover the entire past due amount can the landlord evict the tenant for nonpayment of rent?** The Center for Disease Control's national eviction moratorium prevents landlords from evicting tenants for non-payment of rent through March 31, 2021. For more information about the C.D.C.'s Eviction Moratorium click [here](#).

**Can the assistance be paid forward if the household's financial situation is unlikely to change in the upcoming months?** Yes, the SC stay program can pay for past due rent and upcoming rent payments as long as the household's financial situation is unlikely to change.

**If a resident is at the end of their lease would the lease agreement have to be extended or renewed?** Possibly; SC Stay requires the lease to be in place during the period of assistance. For example, if a household at their end of their lease period is requesting assistance for two months of missed payments and two months of assistance going forward, the lease would need to be renewed or extended for the two months of assistance being paid forward.

**Can landlords initiate applications on behalf of their residents?** No, the application must be submitted by the tenant.

**Will payments be made electronically or by check?** Landlords can request either form of payment.

**How much assistance can a household request?** A household can request up to \$7,500.

**Where can I locate the income limits for the SC Stay program?** For 2020 CDBG Income Limits please visit <https://www.schousing.com/home/SC-Stay> or, you may click [here](#).