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SC Homeowner Rescue Program Applicant FAQs

What is the SC Homeowner Rescue Program and how does it work?

1. What is the SC Homeowner Rescue Program?

The SC Homeowner Rescue Program (SC HRP) was created to help homeowners in South Carolina who are delinquent on their mortgage or utilities, due to a financial hardship during the COVID-19 pandemic. The SC HRP was established as part of the American Rescue Plan Act of 2021. The Program aims to alleviate financial hardships associated with the coronavirus pandemic by providing funds to mortgage service providers (lenders) and utility providers on behalf of homeowners. These funds aim to prevent homeowner defaults, foreclosures, loss of utilities or home energy services, and displacements of homeowners experiencing financial hardships beginning on or after January 21, 2020, through qualified expenses related to mortgages and housing.

2. What is Covered?

SC HRP covers up to a maximum of 36 months of assistance for as long as funds are available. Homeowners may re-apply for a second award beginning 12 months after receiving their first award for the same type of assistance. The program covers the following types of assistance for eligible applicants:

- Past-due mortgage loan payments (PITI) and one future mortgage payment per award.
- Past-due utility bills (including electric, gas, home energy, and water) and one future utility payment per award, not to exceed \$1,000 per utility provider (this will be determined by SC Housing and will be based on the average monthly amount of utility assistance requested)
- Past-due property taxes
- Government or Nonprofit Down Payment Assistance Loans
- Past Due Homeowners Association Fees

3. How do I apply?

Visit the [SC Homeowner Rescue Program website \(https://www.schousing.com/Home/SC-Homeowner-Rescue\)](https://www.schousing.com/Home/SC-Homeowner-Rescue) to apply. Homeowners may begin applying on March 21, 2022, at 9:00 am.

The application system is a self-service portal that allows homeowners to register for the program, complete application information, and submit supporting documentation. Applicant status updates are also available through the self-service portal.

4. Will I receive the money? How are funds disbursed?

Homeowners will not receive funds directly. Funds for approved applicants will be sent directly to the mortgage company/servicer, utility provider(s), or local taxing authority. The SC Housing Team is working to enroll all eligible mortgage companies/servicers and utility providers in South Carolina. If you do not see your servicer/lender/provider, please make sure to provide the name and contact information when prompted in the SC HRP application. Our team will reach out to them directly.

5. How long will it take for funds to show up in my account?

Once an applicant has been approved, the SC HRP payments team will work diligently with your mortgage company/utility provider(s)/local tax authority to ensure funds are made to your account(s) in a timely fashion. Please note that you may not see the funds appear on your customer account immediately after approval.

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

No, SC HRP assistance will be structured as a non-recourse grant, in other words, financial assistance that does not need to be repaid. However, in the event of fraud or overpayment, funds may be required to be returned. All applicants must certify in the application that they are not also participating in other federal, state, or local assistance programs that are duplicative of SC HRP.

7. What if my mortgage company does not want to participate or is not enrolled when I apply?

The SC HRP application website provides an up-to-date list of mortgage companies/servicers and utility providers that are already enrolled and are ready to begin accepting payments on behalf of eligible South Carolinian homeowners. If you do not see your servicer/lender/provider, please make

sure to provide the name and contact information when prompted in the SC HRP application. Our team will reach out to them directly.

8. How long will the program continue?

The SC HRP will continue until either September 30, 2026, or until all of the funds allotted to the State of South Carolina have been exhausted, whichever occurs first.

How do I know if I'm eligible for the SC Homeowner Rescue Program?

9. Am I eligible for the SC Homeowner Rescue Program?

You may be eligible for SC HRP if you meet the following:

- You are an S.C. resident who owns and occupies an Eligible Property (see below for details on Eligible properties).
- You have experienced a financial hardship associated with the coronavirus pandemic after January 21, 2020. This hardship may have started before but continued after January 21, 2020. **You do not need to have contracted COVID-19 to be eligible.**
- Your household income is 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. [Click here \(https://public.tableau.com/app/profile/schousing/viz/IncomeEligibilityCalculator/IncomeEligibilityCalculator?publish=yes\)](https://public.tableau.com/app/profile/schousing/viz/IncomeEligibilityCalculator/IncomeEligibilityCalculator?publish=yes) to determine income eligibility.
- You have not received assistance for the same expenses from another federal, state, local, nonprofit, or tribal source during the same period this program covers.
- Any expenses for which you're seeking assistance must be past due.

Important Note Concerning Eligibility: To be approved for this program, any expenses for which you're seeking assistance must be past due. Other eligibility criteria (<https://nam10.safelinks.protection.outlook.com/?url=https%3A%2F%2Fsccares.force.com%2Fsmortgage%2Fs%2Fam-i-eligible&data=05%7C01%7Cchbrown%40guidehouse.com%7C316797c89a294772099008da4985a991%7C4ee48f43e15d4f4aad55d0990aac660e%7C0%7C0%7C637903135710592218%7CUnknown%7CTWFpbGZsb3d8eyJWljojMC4wLjAwMDAiLCJQIjoiV2luMzliLCJBTiI6Ikk1haWwiLCJXVCi6Mn0%3D%7C3000%7C%7C%7C&sdata=pr5uF4yrvBOXYHUqIOPi4FaE92BmXie5TEFBcXCC%2BxY%3D&reserved=0>) also apply.

10. What types of properties are eligible?

An eligible property must meet each of the following requirements:

- Is located in South Carolina
- Is the occupied, primary residence of the applicant
- Is one to four units--specifically, a single-family home (attached or detached), a condominium, or a manufactured/ homes mobile home.

*Vacant, abandoned properties, and second homes are not eligible for SC HRP.

11. What is a Qualified Financial Hardship?

To be eligible for SC HRP, homeowners must have experienced a financial hardship associated with the coronavirus pandemic that has created or increased risk of mortgage delinquency, mortgage default, foreclosure, loss of utilities or home energy services, or displacement for a homeowner.

Examples of this hardship include:

- **Reduction of Income** – Temporary or permanent loss of earned income
- **Unemployment** – Temporary or permanent loss of employment
- **Death** of a co-borrower
- **Material Increase in Living Expenses** – this is an increase in out-of-pocket expenses such as medical expenses, inadequate medical insurance, increase in household size, the need to care for a family member or costs to reconnect utility services.

Please note, you do not need to have contracted COVID-19 to be eligible for SC HRP.

12. What documentation is required from homeowners?

- Valid, Government-Issued Photo I.D.
- Proof of Home Ownership (copy of deed, property tax bill, title, or mortgage statement)
- Proof of Income for **all income contributors living in the household over the age of 18** (previous year's tax return, W-2, 1099, a minimum of 2 months' worth of pay stubs, etc.)
 - *Please note: "all income contributors" may include but are not limited to; spouses or children living in the same home over the age of 18.*
- Copies of the following for which assistance is being requested (demonstrating that you are past due):
 - The current mortgage statement for each loan,
 - Manufactured/mobile home statement or contract for deed,
 - Utility bill,

- Property tax bill,
 - HOA statement OR
 - Down payment assistance loan statement.
- If you are currently facing foreclosure or are experiencing an imminent utilities disconnection due to non-payment, you will be required to upload foreclosure/disconnection documentation into the portal.
 - Third Party Authorization Form – this form will be emailed to you once you complete the application process.

13. What if I'm in an active bankruptcy?

The SC HRP can provide financial assistance to eligible applicants in active bankruptcy if the applicant meets certain criteria. Additionally, applicants in bankruptcy may be required to provide additional documentation demonstrating that participation in the SC HRP is permitted. If you are in an active bankruptcy, we would encourage you to reach out to your bankruptcy attorney and to **clearly indicate that you are in bankruptcy when asked this question on the application.**

14. What other information do I need to know before applying?

During the application, you will need to attest to the following:

- Applicant must confirm the occurrence of a qualifying financial hardship (see above).
- Applicant must confirm that they meet the income qualifications.
- Applicant must confirm that they are not currently receiving or have received assistance for the same expenses in the same time period as this program from CDBG-CV, Emergency Rental Assistance, the Low-Income Home Energy Assistance Program (LIHEAP), or the Low-Income Home Water Assistance Program (LIHWAP).

Additionally, the last four digits of applicant's Social Security Number (SSN) is requested, but a copy of your SSN Card is **not** required.

What types of assistance are available under SC HRP?

15. What types of mortgages are eligible for the Homeowner Rescue Program?

An eligible mortgage means any credit transaction that is secured by a mortgage, deed of trust, or other consensual security interest on a principal residence of a borrower for an eligible property

type.

This includes federally backed, conventional, and private mortgages. It also includes a loan secured by a manufactured or mobile home (both affixed or unaffixed to land), or a contract for deed (also known as a land contract).

16. What about delinquent mortgage payments from before January 21, 2020?

Based on guidance from the Department of Treasury, delinquent mortgage payments are eligible for the purposes of the SC HRP regardless of the date they were incurred, including if they arose before January 21, 2020. A Qualified Financial Hardship must have continued after January 21, 2020. **There is a 36-month limit on the total amount of assistance an applicant can receive.**

17. Can my future mortgage or utility payments be covered by the SC Homeowner Rescue Program?

Yes, SC HRP allows for one month of future mortgage or utility payments per award. A homeowner must be delinquent in order to access this prospective payment. This one-month payment will automatically be sent to your mortgage company or utility provider if your application is approved.

Reminder: Each homeowner can receive up to two payment awards (if program funding permits), but those two awards must not be in the same 12-month period.

18. What if my home is for sale?

A home that is actively for sale at the time an SC HRP application is not automatically disqualified from participating in the program. Applicants cannot receive awards on for-sale homes after the date of sale, i.e., applicants whose homes are *under contract* for sale are ineligible. The intent of this program is to allow eligible homeowners to remain in their primary residence.

19. What are conforming loan limits and how do they affect me?

An applicant must have an **eligible mortgage** to be eligible for the SC HRP. An eligible mortgage is one that does not exceed the Conforming Loan Limit (CLL). Conforming Loan Limits are determined by the Federal National Mortgage Association (FNMA or Fannie Mae) and are adjusted each year. At the time an applicant took out a mortgage, the unpaid principal balance of their mortgage (i.e. the loan amount) cannot exceed the relevant loan limit for the year the home was purchased. This is based on the *loan* amount, not the *purchase price* of the home. For example, the CLL for a single-

family home purchased 2022 is \$647,200, whereas the CLL for a single-family home purchased in 1992 was \$202,300. All Conforming Loan Limits can be found [here \(https://www.fhfa.gov/DataTools/Downloads/Pages/Conforming-Loan-Limit.aspx\)](https://www.fhfa.gov/DataTools/Downloads/Pages/Conforming-Loan-Limit.aspx).

The SC HRP team will confirm that an applicant's mortgage is eligible and does not exceed the CLL prior to approval.

How are applications reviewed and how does the appeals process work?

20. How does the application review process work?

Once you have submitted your application, it will go through several levels of review from the SC HRP team. If at any point additional information is required, you will be contacted by a member of the review team and asked to update the information in the applicant portal.

21. I don't agree with my eligibility determination, can I appeal the decision?

Yes, if an applicant is denied participation in SC HRP, they will be provided with a denial notice via email. Each applicant has 30 days to appeal this eligibility decision. Applicants should return to their applicant portal, where they will find the denial reason and an "Appeal" button. After 30 days have passed, an applicant's access to the appeal process will expire.

22. Why does it take so long for my application to be reviewed and for payment to be made on my behalf?

There is a large backlog of applications that our reviewers are working through, and cases involving foreclosure or disconnection are prioritized over others. Once an application is approved, the secure payment process from SC HRP to a servicer on your behalf contains certain steps involving verification and security that are required to make payments safely and successfully. If you are unsure where your application stands in the review or payment process, please call the SC HRP call center for more information.

23. Do I need to contact my servicer once my application has been approved?

You do not need to contact your servicer once your application has been approved, however you are free to do so if you like. This may be helpful if your home is in foreclosure, or your utilities are in

danger of being disconnected. Be aware that the SC HRP team is in contact with servicers in cases related to foreclosure or disconnection as well.

24. Once I've applied, how can I check my application status?

You can check your application status in one of the following ways:

- Log on to the application portal. On the page listing your applications, the column on the far right will give you the status of your application.
- Call the SC HRP call center. A call center agent will be able to tell you your status and any other information you need to know about your application.

What other resources are available?

25. What if I'm a renter, is there help for me?

Renters are not eligible for assistance under the SC HRP. However, **SC Stay Plus** is South Carolina's Rent and Utility Assistance Program that is available in 39 counties in South Carolina, while some other counties may offer independent programs. To find out if you are eligible for rental assistance under the state program, visit the [SC Stay Plus Website \(https://schousing.com/Home/SC-Stay-Plus\)](https://schousing.com/Home/SC-Stay-Plus).

26. I don't have reliable access to the internet. How should I apply?

For applicants that cannot easily access the internet, or otherwise need assistance completing their application, please reach out to the SC HRP Applicant Call Center. You can contact the SC HRP call center Monday through Friday from 8 AM to 8 PM (EST).

- **SC HRP Program Number:** 803-702-5222
- **Toll-Free Number:** 1-833-405-3080
- **Email:** [HomeRescue@schousing.com \(mailto:HomeRescue@schousing.com\)](mailto:HomeRescue@schousing.com)

27. English is not my first language, where can I access assistance?

Access to the Spanish version of the SC HRP application can be found on the SC HRP website. If you need an application in a language other than English or Spanish, please contact the HRP Call Center (see FAQ #26). Additionally, the Call Center will be staffed with Spanish-speaking interpreters who can assist with completing an application. Individuals in need of American Sign Language (ASL) assistance are also encouraged to contact the Call Center.

28. What other resources are available to assist me in addition to SC HRP?

You can find other programs and other forms of assistance on the [SC Housing Website](https://www.schousing.com/Home/SC-Homeowner-Rescue).
(<https://www.schousing.com/Home/SC-Homeowner-Rescue>)

CONTACT US

Need more assistance? You can contact the SC HRP Applicant Call Center

Monday through Friday from 8 AM to 8 PM (EST).

SC HRP Program Number: 803-702-5222,

Toll Free Number: 1-833-405-3080

Email: HomeRescue@schousing.com

*Eligibility cannot be fully determined until a complete application is submitted. Therefore, no applicant is approved for assistance or denied assistance under the SC HRP until an application is submitted along with all required documentation. **This program is being supported, in whole or in part, by federal award number HAFF011 awarded to the State of South Carolina by the US Department of Treasury.***

Email:

HomeRescue@schousing.com

Phone:

803.702.5222

1.833.405.3080

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