

MEMORANDUM

TO: Chester, Lancaster, Union, & York Counties

FROM: Catawba Regional Council of Governments

DATE: January 28, 2021

SUBJECT: CARES Act Funding – SC Stay Program

Please forward the following information as appropriate to homeowners and renters as well as other interested parties such as counties, municipalities, nonprofit agencies, courts, law enforcement, news organizations, mortgage companies, rental agencies, etc.

Approximately \$25 million in CARES Act funding has been allocated to SC to be used toward assisting low to moderate income homeowners and renters who have fallen behind on payments due to COVID-19. The program is called “SC Stay” and will be administered by SC Housing.

SC Stay www.schousing.com/Home/SC-Stay

Eligibility

1. COVID-19 Impact:

Must be a Homeowner or Renter household which has been impacted financially by COVID-19 such as the following circumstances:

- a. Have lost their job or had their hours significantly reduced; or
- b. Are ill or unable to work due to caring for a family member affected by COVID-19

2. Income Eligibility:

Households must fall within HUD income guidelines: The total household income of the applicant must be at or below 80% of the median income for the County according to the number of persons living in the home. See attached HUD income limits. Income limits are updated each year in the Spring/early summer. The limits for the prior year are in effect until the new limits are released.

Sign up for notifications:

The SC Stay website states (as of 01/26/2021) that “SC Housing is not accepting applications for renters or homeowners needing assistance at this time. To be alerted when the program opens, fill out the blue contact box lower on this page.”

To be put on a notification list, please go to www.schousing.com/Home/SC-Stay and fill out the blue information boxes which ask three questions: email address, location, and if you are a renter or homeowner.

Mortgage Assistance Application:

Information for homeowners seeking mortgage relief can be found at <https://www.schousing.com/home/COVID-19-Mortgage-Relief>

Although the home page indicates that the program is not yet accepting applications, the mortgage assistance page includes a link to an application form (see attached and link below) for mortgage assistance and information on how to apply.

The site states the following:

If you have been impacted by COVID-19 and are having difficulty making your mortgage payment, you can apply for assistance as follows:

Please visit our website at www.schousing.com and fill out a COVID-19 Application.

- COVID-19 Mortgage assistance application:
<https://www.schousing.com/documents/COVID-19-Application.pdf>
- Email your application to COVID19help@schousing.com

OR

- Fax your application to 803.896.8592.

SC Housing prefers that you **email** or **fax** your application. We anticipate an increased call volume that may in turn delay the processing of your application.

The Charleston *Post & Courier* published an article on January 17, 2021 by David Slade about the program. See attached.

Please help get the word out to inform homeowners and renters of this program so they can get signed up to seek assistance.