SOUTH CAROLINA STATE HOUSING FINANCE AND DEVELOPMENT AUTHORITY





WHAT IS SC STAY PLUS?

SC Stay Plus is a \$272 million federally-funded program created to assist South Carolina households that are unable to pay rent and utilities due to the COVID-19 pandemic. It provides payments directly to landlords and utility companies on behalf of affected renters. These funds are made available to South Carolinians under the Consolidated Appropriations Act of 2021, and South Carolina Act 17 of 2021. This program differs from SC Stay, an earlier mortgage and rental assistance program, and is administered by the South Carolina State Housing Finance and Development Authority (SC Housing).



WHAT'S AVAILABLE?

SC Stay Plus will provide up to:

- 12 months of back rent (arrears), that must have
 - Occurred on or after March 13, 2020
 - Brought on by COVID-19 related financial instability
- Up to 3 months of future rent assistance will be provided to ensure housing stability of those at risk of experiencing homelessness or housing instability.
- Utility assistance (paid directly to utility providers) for past due utilities and bills.
 - Utilities must have a past-due balance. Future bills will not be paid unless they become past due.



WHO SHOULD APPLY?

In order to be eligible, a renter household in which one or more individuals who qualifies to pay rent on a residential dwelling must meet the following criteria:

- · The household is obligated to pay rent on a residential dwelling, and
- One or more individuals within the household has:
 - Qualified for unemployment benefits, or
 - Experienced a reduction in household income, or
 - Incurred significant costs, or
 - Experienced other financial hardship due, directly or indirectly, to the COVID-19 outbreak, and
- One or more individuals within the household can demonstrate a risk of experiencing homelessness or housing instability, and
- The household income is at or below 80% of Area Median Income.





WHO SHOULD APPLY?

Two types of eligible households are to be prioritized for assistance:

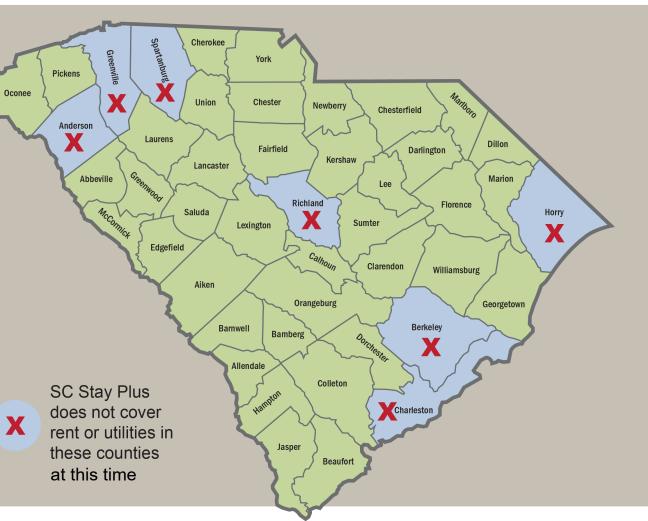
- Eligible households that include an individual who has been unemployed for ninety days or more before applying for assistance
- Eligible households with income at or below 50% of Area Median Income.

SC Stay Plus will not cover rent or utilities for renters living in **Anderson**, **Berkeley**, **Charleston**, **Greenville**, **Horry**, **Richland**, or **Spartanburg** counties unless there are additional funds remaining. Renters in those counties are encouraged to contact their county's housing office to apply for rental assistance.



WHO SHOULD APPLY?

SC Stay Plus will not cover rent or utilities for renters living in Anderson, Berkeley, Charleston, Greenville, Horry, Richland, or Spartanburg counties unless there are additional funds remaining after obligating funds to all other eligible residents in the state. Renters in those counties are encouraged to contact their county's housing office to apply for rental assistance.





Renters are 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 Carolinaissued 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
- Expired lease (i.e., month-to-month agreement)
- Tenancy agreement
- Landlord certification form

Note: If you do not have a formal, signed lease, you can still apply for SC Stay Plus. Instead of a lease, you must provide evidence that you are 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 (Pick one):

- An eviction notice
- A past due utility or rent notice
- Living in unsafe or unhealthy living conditions, such as conditions that increase the risk of exposure to COVID-19 because of overcrowding



Proof of income (Pick one):

- One (1) pay stub, at minimum, for wages dated within the last sixty (60) days, demonstrating a full month's 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



Then, provide evidence from one of the four categories below:

- 1. Proof of unemployment status (Pick one):
- Documentation from SC Department of Employment and Workforce (DEW)
- Confirmation from DEW database (e.g., screenshots from website)

OR



- 2. Proof of reduction in household income (Pick one):
- Letter from employer confirming reduced wages, termination, or furlough
- Layoff letter from employer
- Unemployment letter dated from 3/13/2020 to present
- Print-out or screenshot from SC Department of Employment and Workforce (DEW) showing benefits received from 3/13/2020 to present
- Notice of business closure on employer website
- Letter from healthcare provider stating that the applicant was unable to work due to a COVID-related illness
- Letter from local employment search agency

OR



- 3. Proof of significant costs (defined as proof of any expenses incurred due to the COVID-19 pandemic). (Pick one):
- Adverse healthcare impacts such as increased healthcare costs, including at-home care for individuals with COVID-19
- Expenses incurred due to quarantining or social distancing as mandated by employer (computer equipment, internet expenses, etc.)
- Expenses for childcare due to COVID-19 school closures
- Purchase of personal protective equipment (PPE)
- Penalties, fees, and legal costs associated with rental or utility arrears
- Payments for rent or utilities made by credit card to avoid homelessness or housing instability
- Alternative transportation for households unable to use public transportation during the pandemic





- 4. Proof of financial hardship (defined as proof of any negative financial impact that a family has experienced due to COVID-19). (Pick one):
- Documentation listed in previous sections (unemployment, housing instability, or others)
- Documentation of expenses or loss of income related to the death of a family member, such as funeral costs
- If none of the above is available, a written attestation from the applicant, including an explanation of why documentation is not available.



HOW DO I APPLY?

SC Stay Plus applications are now open and are collected online. The application can be accessed from schousing.com/home/sc-stay-plus and can be completed online. Questions can be answered by calling the SC Stay Plus call center at 803.336.3420.

Applicants who are without reliable internet access or who have other accessibility concerns are encouraged to call the SC Stay Plus call center. Representatives are available to assist with applications.

Complete lists of frequently asked questions for renters and landlords are available at the SC Stay Plus main website: schousing.com/Home/SC-Stay-Plus.



HOW CAN I HELP?

Support your community by helping spread awareness and by providing support where you can. By increasing your familiarity of the program, you can be a resource for all things SC Stay Plus.



Explore the application

 Understand typical issues and challenges with the application; help applicants address general application concerns



Spread the word

 Distribute information via on/offline channels; connect with other community leaders and partners to leverage their networks

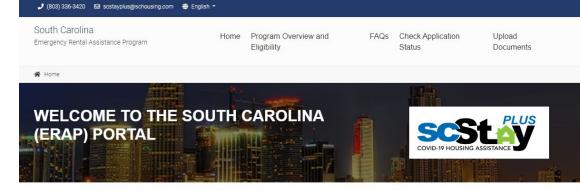


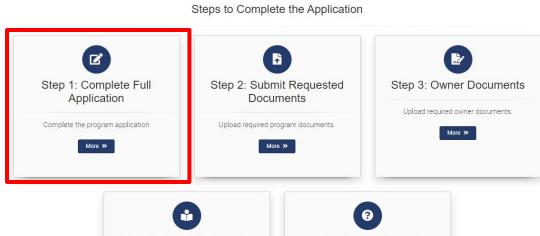
Offer program support

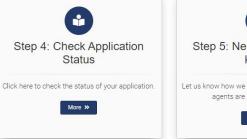
 Know eligibility criteria to help applicants organize necessary documentation; provide ongoing communications with target audience to ensure applicants know who to call for support

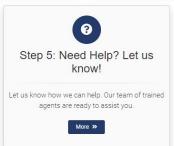


- Access application through schousing.com
- 2. Begin application by filling out program application.









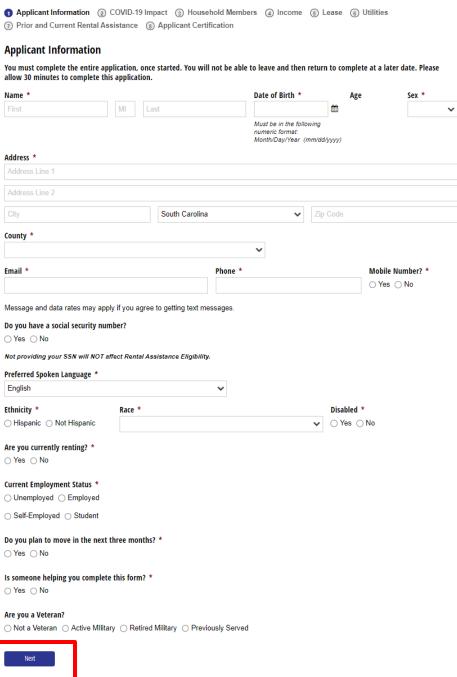
Fill out all requested personal information on all 8 application pages.



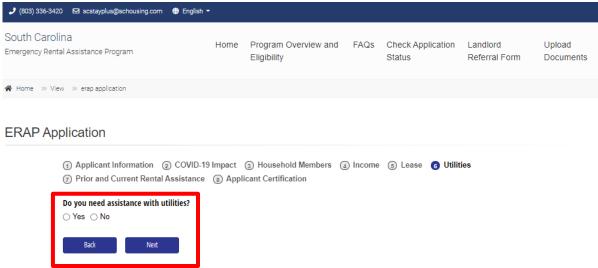
ERAP Application

Applicant Information		to the L. Verreille and	La al la da la com				lata Blassa
You must complete the entire a allow 30 minutes to complete		started. You Will not	be able to leave a	ina then reti	arn to compi	ete at a later	date. Please
Name *			Date of	Birth *	Ag	e	Sex *
First	MI Las	st			#		·
			numeric	in the following format: ay/Year (mm/			
Address *							
Address Line 1							
Address Line 2							
City		South Carolina		∨ Z	ip Code		
mail *			one *		Mobile Number? *		
Message and data rates may a		to getting text messag	es.				
Do Jou mare a social security is							
○ Yes ○ No	affect Rental Ass	sistance Eligibility.					
Yes No Not providing your SSN will NO Preferred Spoken Language *	affect Rental Ass						
Yes No Not providing your SSN will NO Preferred Spoken Language * English	Faffect Rental Ass	sistance Eligibility.					
Yes No Not providing your SSN will NOT Preferred Spoken Language * English Ethnicity *	Faffect Rental Ass				Disabled		
○ Yes ○ No Not providing your SSN will NO Preferred Spoken Language * English				V	0.11		

- Fill out all requested personal information on all 8 application pages.
- Click Next to advance to through the application windows.
- Answer all questions fully and truthfully. Answers to questions in pages 2-5 determine program eligibility.



 If an applicant is behind on utility payments, make sure to select Yes on page 6 to apply for utility assistance.



6/8

- If an applicant is behind on utility payments, make sure to select Yes on page 6 to apply for utility assistance.
- Ensure that **ALL** needed utilities are selected in this section. Selecting a utility will allow the applicant to apply for assistance.

(1) Applicant Information (2) COVID-19 Impact (3) Household Members (4) Income (5) Lease (6) Utilities 7 Prior and Current Rental Assistance 8 Applicant Certification Do you need assistance with utilities? Yes \(\cap \) No Utilities Please provide the following information regarding your utilities. Please select the Utilities that you pay for. ✓ Gas ☐ Electric ✓ Water ✓ Sewer ☐ Trash Please provide the names of your utility providers below. Gas Company * Account Number * Total Owed for Gas * Water Company * Account Number * Total Owed for Water * Sewer Company * Account Number * Total Owed for Sewer *

 Complete page 7. Ensure that any additional housing assistance is declared in this section.

South Caroli Emergency Renta	na al Assistance Program	Home	e Program Ove Eligibility	erview and	FAQs	Check Application Status	Landlord Referral Form	Upload Documents
★ Home ⇒ View	w » erap application							
ERAP App	plication							
	Applicant Information Prior and Current Rent		_	_) Income	⑤ Lease ⑥ Utilit	ies	
	Prior and Current Re	ntal Assistance						
	You may get rental assistant the amount you are to pay.	e if you are on Section	8, HOPWA, or ano	ther Public Ho	using Prog	ram. The rental assistar	nce will not be more th	an
	You may be required to show	v evidence of the rent yo	ou pay.					
	Please give us the following	information about the ho	ousing benefit you	are getting.				
	Since March 2020, have you ○ Yes No	gotten or are you recei	ving Section 8, HOI	PWA, or anoth	er Public H	ousing benefit?		
	Have you received assistance	e from any of the below	<i>i</i> programs? Select			OVID Relief Fund		
	☐ Berkeley County Emerger	ncy Rental Assistance P	rogram	☐ Charlesto	n County E	mergency Rental Assis	tance Program	
	☐ Greenville County Emerg	ency Rental Assistance	Program	☐ Horry Cou	ınty Emerg	ency Rental Assistance	Program	
	Richland County Emerger	ncy Rental Assistance P	rogram	Spartanbu	urg County	Emergency Rental Ass	istance Program	
	Not Applicable							
	Back Next							

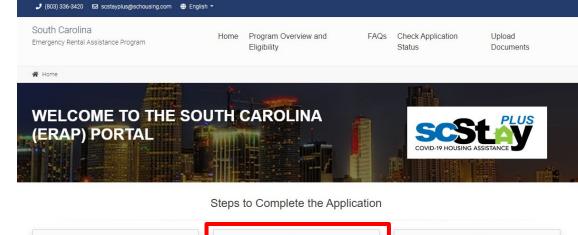
- Read, answer, and sign the agreement and certifications on page 8.
- Please note, the application is NOT submitted until the Submit button has been clicked.
- Applications in progress cannot be saved and must be submitted in one session.

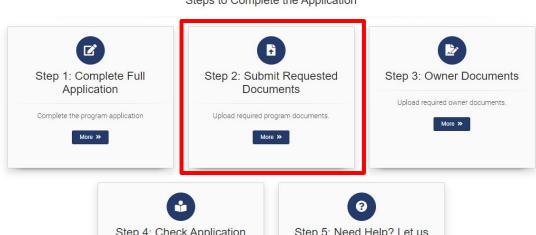
ERAP Application

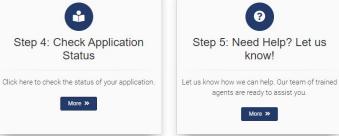
Applicant Information ② COVID-19 Impact ③ Household Members ④ Income ③ Lease ⑤ Utilities) Prior and Current Rental Assistance ③ Applicant Certification
pplicant Certification
Test J Test, certify that I rent the property located at 300 Carolina Way, Pawleys Island, South Carolina 48823 for a monthly rent \$1500.00. *
Yes ○ No
Test J Test, certify that I, or my household members, have experienced a financial impact due to the COVID-19 pandemic and are currently risk of experiencing homelessness or housing instability.*
) Yes ○ No
Test J Test, certify that the income from all sources reported on this application is correct and that I receive an estimated \$0.00 per year. * Yes / Agree O No / I do receive other forms of assistance
Test J Test, affirm that the tax documents are identical to those I have submitted to the Internal Revenue Service. ★ Yes ○ No
Test, J Test, affirm that the award and payment of grant funds are subject to the sole and absolute discretion of SCSHFDA without recourse. y submitting this application, I waive any and all claims related to the South Carolina Emergency Rental Assistance Program and specifically gree to indemnify, defend, release and hold the State, its employees, officers, agents, and representatives harmless from any and all claims hith may be in any way related to any Program award, payment, and/or denial.* Yes ONO
Test, J Test, affirm that the rental arrears submitted with my application for the South Carolina Emergency Rental Assistance Program have ot been paid from any other COVID-19 related program or from any other federal, state or local program.*
Yes ○ No
Test, J Test, consent to the sharing of my information with other agencies for the purposes of ensuring there is no duplication of benefits.
) Yes ○ No
he undersigned being warned that willful false statements and the like are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001, nd that such willful false statements and the like may jeopardize the validity of the application or document or any registration resulting erefrom, declares that all statements made of his/her knowledge are true, and all statements made on information and belief are believed to be ue.
y signing below, I, Test J Test,
certify that, to the best of my knowledge, the income provided in this application provides an accurate projection of annual household income and is correct as of the date of application.
affirm that any other funds I receive for rent assistance has been reported to the Program or shall be reported as soon as any future assistance is received.
acknowledge that SC Stay Plus assistance may be subject to adjustment based on any rent assistance or other duplication of benefits ("Duplication of Benefits" or "DOB") received by me regardless of when those benefits are received.
assign to SCSHFDA all of my rights to all payments and assistance previously received for the same Property and time period that was provided through the SC Stay Plus Program that are determined by the Program to be a DOB. Any DOB which I receive after SC Stay Plus assistance is given may result in the recovery or partial recovery of my aware.
understand that if SC Stay Plus assistance does not cover total rent owed, I may owe Landlord rent that is not covered by SC Stay Plus assistance.
acknowledge that the South Carolina State Housing Finance and Development Authority (SCSHFDA) and its designees may exercise whatever smedies available to seek repayment or recover SC Stay Plus assistance from Landlord or myself, as appropriate and at SCSHFDA's scretion, if there is an error in calculation of the assistance, misapplication of funds, where there is a violation of SC Stay Plus program blicles, breach of this Agreement, and/or fraud, waste or abuse is committed by the Landlord or myself. I acknowledge that the designated SC tay Plus Program Processing Agency and SCSHFDA make no representation or warranty regarding the condition of any property or rental unit which SC Stay Plus Program funds or assistance is received. The issuance of SC Stay Plus Program more behalf of any tenant to any notion or property owner should not be construed as the designated SC Stay Plus Program Processing Agency's or SCSHFDA's acceptance rany property conditions) or approval of the terms of any lease that has been provided as a part of the application. SCSHFDA and the esignated SC Stay Plus Processing Agency further have no liability or responsibility in enforcing the provisions of this agreement on behalf of there party, and shall not pay any other claim by either party to either party. SCSHFDA and the designated SC Stay Plus Processing Agency and the provisions herein against either party.
gnature *



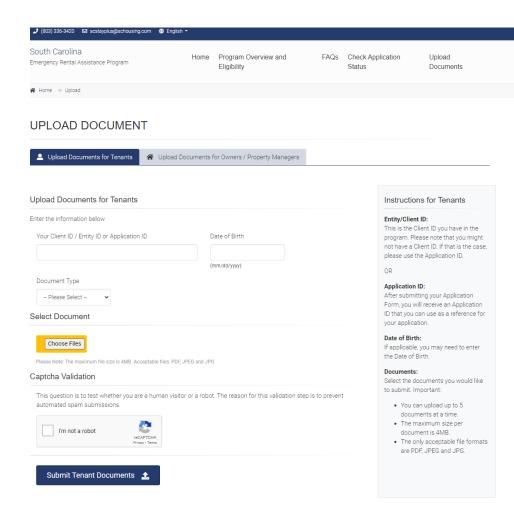
- 1. Access application through schousing.com
- 2. Begin application by filling out program application.
- 3. Submit all required documentation.



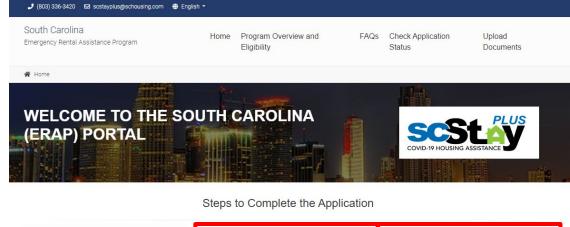


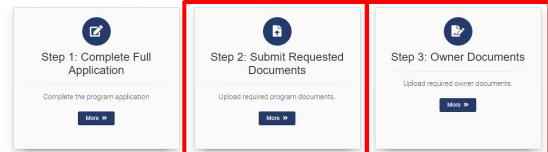


- Enter Application ID provided upon submission of Section 1.
- Select the type of document being uploaded. It is important to select the correct documents, otherwise processing will be delayed.



- 1. Access application through schousing.com
- 2. Begin application by filling out program application.
- 3. Submit all required documentation.
- Submit Landlord and Owner Documentation. (To be done by landlord)

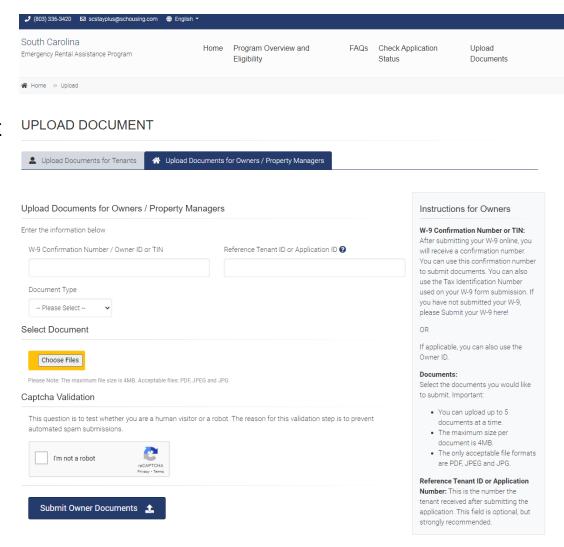








- Enter Application ID provided upon submission of Section 1.
- Select the type of document being uploaded. It is important to select the correct documents, otherwise processing will be delayed.





Owner Forms

Please select the form you would like to submit.



Upload Owner Documents

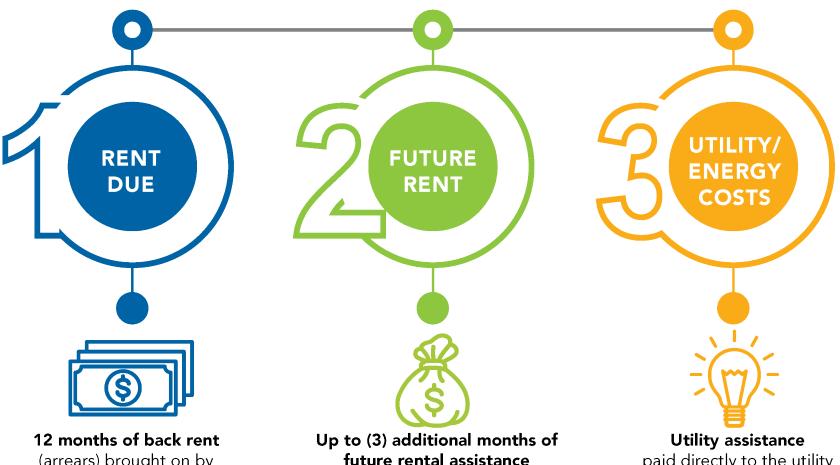


Appendix: Community Outreach Toolkit

Infographics are available and can be downloaded from https://schousing.com/Home/SC-Stay-Plus.



WHAT'S AVAILABLE?



12 months of back rent (arrears) brought on by COVID-19 related financial instability

for those at risk of homelessness or housing instability (eviction)

paid directly to the utility companies for past-due utility and energy costs





Personal Identification

Proof of Having a Lease

PICK ONE

Proof of Experiencing Homelessness/
Housing Instability
PICK ONE

Proof of Income

PICK ONE

Income Instability

Proof of

Household

PICK ONE

- □ Driver's license
- State ID card
- Birth certificate
- Passport
- Military ID
- Student ID
- Medicaid or other healthcare coverage card
- Voter registration card
- Other South Carolinaissued identification

- Current lease
- Expired lease (i.e., month-to-month agreement)
- □ Tenancy agreement
- Landlord certification form

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

- □ An eviction notice
- ☐ A past due utility or rent notice
- □ Living in unsafe or unhealthy living conditions, such as conditions that increase the risk of exposure to COVID-19 because of overcrowding
- One (1) pay stub, at minimum, for wages dated within the last sixty (60) days
- 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

- Documentation of unemployment status
- Documentation of reduced income due to wage reduction, termination, furlough, business closure, COVID illness, or a local employment agency search letter
- Significant costs incurred from COVID such as at home health care, required employment expenses, childcare, PPE, penalties, fees (including legal), rent or utility payments made to credit cards, alternative transportation expense
- □ Financial hardship such as unemployment, funeral costs, etc. or if documentation is unavailable, a written attestation from the applicant





WHO IS ELIGIBLE?

YOU MUST BE A RENTER

The household must be obligated to pay rent on a residential dwelling in South Carolina

< 80%</p>

YOUR INCOME MEETS FEDERAL REQUIREMENTS

The total household income is at or below 80% of the Area Median Income as defined by the Federal Government

A HOUSEHOLD MEMBER IS AT RISK OF HOUSING INSTABILITY

One or more members of the household can demonstrate risk of experiencing homelessness or housing instability



YOU HAVE EXPERIENCED FINANCIAL HARDSHIP DUE TO COVID-19

One or more household members either:

- Qualified for unemployment
- Experienced a reduction in income
- Incurred significant costs, or
- Have other financial hardship **DUE TO COVID**