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.

SC Stay Plus does not cover rent or utilities in these counties at this time.
WHAT DO I NEED?

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 Carolina-issued identification.

Identification must be valid up to March 13, 2020 (i.e., identification forms that have expired after March 13, 2020, are still acceptable).
WHAT DO I NEED?

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)
WHAT DO I NEED?

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
WHAT DO I NEED?

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
WHAT DO I NEED?

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
WHAT DO I NEED?

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
WHAT DO I NEED?

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

OR
WHAT DO I NEED?

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.
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.

### HOW CAN I HELP?

**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

**Troubleshoot Tech Issues**

**Increase Awareness**

**Maintain Engagement**
HOW TO APPLY

1. Access application through schousing.com
2. Begin application by filling out program application.
HOW TO APPLY

Fill out all requested personal information on all 8 application pages.
HOW TO APPLY

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

• Click Next to advance through the application windows.

• Answer all questions fully and truthfully. Answers to questions in pages 2-5 determine program eligibility.
HOW TO APPLY

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

• 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.
HOW TO APPLY

- Complete page 7. Ensure that any additional housing assistance is declared in this section.
HOW TO APPLY

• 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.
HOW TO APPLY

1. Access application through schousing.com

2. Begin application by filling out program application.

3. Submit all required documentation.
HOW TO APPLY

- 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.
HOW TO APPLY

1. Access application through schousing.com

2. Begin application by filling out program application.

3. Submit all required documentation.

4. Submit Landlord and Owner Documentation. (To be done by landlord)
HOW TO APPLY

- 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.

- Complete the W-9 Form
- Complete the Direct Deposit Request Form
- 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?

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

2. FUTURE RENT
   - Up to (3) additional months of future rental assistance for those at risk of homelessness or housing instability (eviction)

3. UTILITY/ENERGY COSTS
   - Utility assistance paid directly to the utility companies for past-due utility and energy costs
WHAT DO I NEED?

1. Personal Identification
   - Driver’s license
   - State ID card
   - Birth certificate
   - Passport
   - Military ID
   - Student ID
   - Medicaid or other healthcare coverage card
   - Voter registration card
   - Other South Carolina-issued identification

2. Proof of Having a Lease
   - Current lease
   - Expired lease (i.e., month-to-month agreement)
   - Tenancy agreement
   - Landlord certification form

3. Proof of Experiencing Homelessness/Housing Instability
   - 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

4. Proof of Income
   - 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

5. Proof of Household Income Instability
   - 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 healthcare, 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?

1. YOU MUST BE A RENTER
   The household must be obligated to pay rent on a residential dwelling in South Carolina

2. 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

3. 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

4. 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