



SC Stay Plus (COVID-19 Emergency Rental Assistance) Program Overview and Eligibility

Last Updated: April 26, 2021

SC Stay Plus has been 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 Joint Resolution R.26. 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).

Federal funds for rental and utility assistance in the amount of \$272 million have been made available to SC Housing pursuant to the federal Consolidated Appropriations Act 2021. Funds from this allotment will be made available to eligible members of the public starting Wednesday, May 5, 2021.

Awards will be made to eligible households on a rolling basis until the funds are exhausted. Priority will be given to lower income applicants (applicants at or below 50% of the Area Median Income), applicants unemployed for over 90 days, and applicants who have been provided with an eviction notice or a notice of nonpayment.

SC Stay Plus will provide up to 12 months of back rent (arrearages) brought on by COVID-19 related financial instability. These arrearages must have occurred during or after March 13, 2020. In certain cases, up to three (3) additional months of future rental assistance will be provided to ensure housing stability of those at risk of experiencing homelessness or housing instability. Additionally, SC Stay Plus will provide utility assistance (paid directly to utility companies) for past-due utility and home energy costs.

Eligibility Requirements: To qualify for rental assistance, an eligible household must meet several criteria¹. To be eligible for SC Stay Plus, a *household (defined as*

¹ These criteria are derived from: 1) US Treasury Department guidance regarding requirements of the Emergency Rental Assistance (ERA) program as established by the Consolidated Appropriations Act, 2021 (as revised March 16, 2021), and 2) South Carolina Joint Resolution R.26 requirements (as amended March 4, 2021).



a renter household in which one or more individuals who qualifies to pay rent on a residential dwelling) must meet the following requirements:

1. The household must be obligated to pay rent on a residential dwelling, AND
2. One or more members of the household can demonstrate risk of experiencing homelessness or housing instability, AND
3. The total household income is at or below 80% of the Area Median Income as defined by the Federal Government, AND
4. One or more members of the household must meet one of the following:
 - a. Qualified for unemployment benefits, or
 - b. Experienced a reduction in household income, or
 - c. Incurred significant costs, or
 - d. Experienced other financial hardship due to the COVID-19 outbreak.

Three types of eligible households are to be prioritized for assistance pursuant to South Carolina Act 17 of 2021:

1. Eligible households that include an individual who has been unemployed for 90 days or more before applying for assistance.
2. Eligible households with income at or below 50% of Area Median Income.
3. Eligible households who are at risk of eviction.

SC Stay Plus will not cover rent or utility expenses that have been covered by other federally funded rental assistance. SC Stay Plus is for renters only; the program will not cover any mortgage expenses or utility expenses for homeowners.

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 offices to apply for rental assistance. For more details and specific step-by-step application instructions, applicants are encouraged to consult the User Guide, which will be posted to www.southcarolina.onlinepha.com shortly before the application window opens.

If the eligibility requirements for SC Stay Plus change, this information and page will be updated.