

## SC Stay Plus (COVID-19 Emergency Rental Assistance) Frequently Asked Question (FAQS) For Landlords

*Last Updated: April 26, 2021*

### 1. What is SC Stay Plus?

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 Act 17 of 2021.

### 2. Who is eligible for SC Stay Plus?

To be eligible for SC Stay Plus, a *household (defined as a renter household in which one or more individuals who qualifies to pay rent on a residential dwelling)* must meet several criteria:

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

### 3. Who is *not* eligible for SC Stay Plus?

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.

Additionally, 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.

#### **4. What does SC Stay Plus provide?**

SC Stay Plus will pay up to twelve (12) months of back rent (also known as arrearages), to the extent that funds are available. Rent arrears through March 13, 2020 will be paid first, with up to three (3) months of future rental assistance available (through December of 2021) if the renter is at risk of experiencing homelessness. SC Stay Plus additionally covers:

- Rental or utility security deposits, moving expenses, rental fees, and/or application or screening fees if a household has been temporarily or permanently displaced due to COVID-19
- Reasonable accrued late fees, if not already incurred as part of rental or utility arrears and if incurred due to COVID-19

#### **5. How do I apply?**

SC Stay Plus applications will open on May 5, 2021 and are primarily conducted online. The application can be accessed and completed online at [www.southcarolina.onlinepha.com](http://www.southcarolina.onlinepha.com). Questions can be answered by calling the SC Stay Plus helpline at (803) 336-3420.

If applicants have no reliable internet access or other accessibility concerns, mail in applications are available by calling the SC Stay Plus helpline. This option may result in longer processing times and should only be used if the web application is not available.

**Note:** application must be started by the tenant, not the landlord. Landlords will be responsible for uploading their relevant documents *after* the tenant applies.

#### **6. Who receives payment? How is that money disbursed?**

Landlords and renters will both contribute to the application, but landlords will be paid directly by the state of South Carolina. Payment will occur by ACH (direct deposit) or by mailed check payable to the landlord or property management company.

**Note:** payment by ACH will allow for quicker payment.

#### **7. What documentation is required from landlords?**

Landlords are required to provide the following information:

- Landlord name, address, Social Security Number and/or Tax ID number as applicable.
- A completed IRS Form W-9, ACH payment form, and voided check for electronic payment. If the payee is another party, this information must be provided from the other payee. Additionally, the landlord will also provide an attestation that payment can be made to this third party.
- Proof of ownership (deed, most recent real estate tax bill, or current property insurance policy). Note: SC Housing may also verify property ownership with a local municipal assessor's office or with the registry of deeds.

### **8. Are renters that have moved out or have been evicted eligible for funding?**

SC Stay Plus is only for current renters at risk of experiencing homelessness or housing instability because of the COVID-19 pandemic.

### **9. Is back rent from before March of 2020 eligible for assistance?**

SC Stay Plus will only cover back rent (arrearages) of up to 12 months, or back to March 13, 2020. Rent arrears from before COVID-19 will not be paid.

### **10. What types of leases are eligible for SC Stay Plus? Do renters have to provide a copy of their lease?**

All lease types, including month-to-month, subleases, informal or verbal leases, or other leases are eligible for rental assistance. In instances where there is no written lease agreement, documentation must be provided that demonstrates the tenant had been making monthly lease payments prior to experiencing the financial hardship.

### **11. If I receive SC Stay Plus funding for my tenant, can I still evict them for nonpayment of rent?**

No. SC Stay Plus funds are intended to reduce or eliminate a balance due by a tenant. Evictions can proceed as allowed by law for other reasons or for future nonpayment of rent, but not for nonpayment of rent for the period of time covered by the SC Stay Plus program.

### **12. Can future rent be covered by SC Stay Plus?**

Yes. Up to three (3) months of rent may be provided if the renter can demonstrate a risk of experiencing homelessness and continues to meet all other criteria for the program. These months must occur before December 31, 2021.

**13. Will the assistance provided be required to be repaid by the renter or landlord?**

No, the assistance does not need to be repaid unless it is determined that the assistance requested from the SC Stay Plus program was also provided to the applicant by another funding source or obtained fraudulently.

**14. If I have multiple units that are eligible, am I limited in the number of renters that can apply?**

Any eligible household may apply, and there is no limit to the number of grantee renters renting from a single landlord.

**15. Can landlords initiate applications on behalf of renters?**

No. Applications must be initiated by renters but do require landlord information.

**16. How do renters prove their income is at or below 80% of the Area Median Income?**

Applicants must provide proof of income (Pick **one**):

- 2020 tax return (first two pages) and Adjusted Gross Income (AGI) data for the application
- One (1) pay stub, at minimum, for wages dated within the last sixty (60) days, demonstrating a full months' 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