

## HOMEOWNER APPLICATION GUIDANCE

The SC Homeowner Rescue Program (SC HRP) is a federally funded program established to provide financial assistance to eligible homeowners experiencing pandemic-related financial hardship beginning after January 21, 2020. The program begins March 21, 2022, and ends September 30, 2026. For assistance with your application, call 803-702-5222 or 1-833-405-3080.

## WHAT'S COVERED?

SC HRP covers the following types of assistance:

- Mortgage Payments
- Mortgage Reinstatements
- Delinquent Property Taxes
- Delinquent Utilities
- Government or Nonprofit Down Payment Assistance Loans

## **AM I ELIGIBLE?**

You may be eligible for SC HRP if you meet the following:

- You are a S.C. resident who owns and occupies an eligible property.
- An eligible property is located in South Carolina and is your occupied, primary residence.
- An eligible property is also one to four units—specifically, a single-family home (attached or detached), a condominium, or a manufactured/mobile home.
- You have experienced a financial hardship associated with COVID 19 after January 21, 2020. This hardship may have started before, but continued after 1/21/20.
- Your household income is equal to or less than 150% of your area median income (AMI) or 100% of the AMI of the United States (\$79,900), whichever is greater. Visit
  SCHousing.com/Home/SC-Homeowner-Rescue to determine income eligibility.
- You have not received the same assistance from another federal, state, local, nonprofit, or tribal source

## WHAT DO I NEED TO APPLY?

- A Valid, Government -Issued Photo I.D.
- Proof of Home Ownership (copy of deed, property tax bill, etc.)
- Proof of Income (tax return, W-2, 1099, etc.)
- Attest to COVID-related material decrease in income or increase in expenses
- Copies of the following may be required: mortgage statement, utility bill, property tax bill, HOA invoice, down payment assistance loan statement.

Note: The application requires your social security number but your card is not required.

Final eligibility is not determined until your application and documentation are completed and approved. This program is being supported, in whole or in part, by federal award number HAFP011 awarded to the State of South Carolina by the US Department of Treasury.

