

# *Frequently Asked Questions*

*Updated 1/8/2021*



## **Is there a fee to apply to become an SC Stay approved agency?**

No, an application fee is not required.

## **Who is eligible to apply to become an SC Stay Processing Agency?**

If your organization is a nonprofit, local government, housing authority, or council of government, you may be eligible to partner with SC Stay.

## **How much funding can our agency apply for or receive?**

There is no maximum or minimum award amount that Applicants can request. Applicants should propose an amount based on demonstrated need that they can reasonably expect to process and expend on housing assistance over the course of ten (10) months. Submission of an application does not guarantee funding.

## **What type of assistance is available? Are utilities eligible?**

Rental and mortgage payment assistance is available. Utility payments are **not** eligible.

## **Can a family apply for SC Stay if receiving Housing Choice Voucher assistance?**

No, HCV recipients are not eligible for SC Stay.

**How will applicants apply for assistance?** Applicants will be able to log-in to a secure online portal and submit applications electronically. The portal will route the application to the appropriate Processing Agency based on the address of the Applicant.

## **Where can I locate the income limits for the SC Stay program?**

For [2020 CDBG Income Limits](#) please visit <https://www.schousing.com/home/SC-Stay> or you may click [here](#)

## **If the renter/borrower is denied assistance and would like to appeal, what is the process?**

Households that are denied assistance may appeal the determination and request that their information be re-evaluated. The re-evaluation will be completed by SC Housing staff.

**Once an applicant is approved, who will disburse payment?** Payments will be processed by SC Housing.

**What are the requirements for landlords and Lenders?** Landlords and lenders must confirm arrearage amounts, agree to accept payment on behalf of the household, and provide information necessary to process the payment.

**Is there a residency requirement?** Yes, the assistance must be provided for the household's principal residence.

**Is there a liquid asset requirement to apply to become a Processing Agency?** No, applicants must be able to demonstrate their organization is financially sound and has the financial sustainability to demonstrate the ability to maintain general operations for the long term.

**How will the funds flow? Will sponsors be expected to fund relief up front then be reimbursed?** Processing Agencies will submit the disbursement requests to SC Housing via an online database. SC Housing will process payment and pay landlords and mortgage lenders directly. The processing agencies will not need to provide any upfront funding.

**What happens if the applicant cannot pay rent or their mortgage after assistance expires?** SC Stay can only pay for up to six months of rent or mortgage payments. We encourage applicants to reach out to their landlord or mortgage company for additional options.

**Does the Processing Agency have to verify that the household's hardship was caused by COVID-19? Or can the household self-certify?** The household will be able to self-certify as to the cause of their hardship as part of the application process.

**If someone recently received emergency rental assistance from another funding source are they ineligible for this program?** No, they can apply for assistance; however, SC Stay funds can only pay for assistance not covered by the other funding source.

**Who will be responsible for verifying that a household is not already receiving or has received COVID-19 assistance?** The tenant/homeowner will have to self-certify and agree to repay any duplicate assistance. HUD is expected to release a webinar on Duplication of Benefits requirements in the near future. We will know more at that time. The database is being designed to catch duplicate applications.

**Can a Processing Agency require applicants to participate in a financial wellness program to receive assistance?** No, Processing Agencies cannot establish separate requirements for program participants.

**Can an agency provide an internal financial statement or does it have to provide a compiled financial statement from an external source?** Internally prepared statements are acceptable.

**If an organization wants to partner with other organizations can one application be filled out for the managing agency and its partners or does each organization need to submit its own application?** The organization that will take on the lead role can submit one application that includes the required information about the organizations they propose to partner with.

**How can a potential Processing Agency ask questions about SC Stay?**  
Please email questions to [scstay@schousing.com](mailto:scstay@schousing.com)