

SC has \$25M to help people catch up on rent, mortgages

Post & Courier

Jan 17, 2021, Updated Jan 20, 2021

David Slade

South Carolina is preparing to make \$25 million in COVID-19 housing assistance available to residents who have fallen behind on their rent or mortgage payments.

The money is meant to help people who have suffered financially from the pandemic to catch up on their past-due housing bills, up to \$7,500. It will go directly to landlords and mortgage lenders.

While the money isn't available quite yet, now's the time for people who qualify to sign up, so that they'll be notified in the coming weeks. So far, more than 3,000 residents have done so.

In order to qualify, applicants must show:

They have with incomes at or below 80 percent of the median for their county, depending on family size. For example, a single person could earn no more than \$29,350 in Abbeville County but could earn \$45,650 in Beaufort County. A family of four could earn \$64,800 in Berkeley County, but \$41,900 in Bamberg County.

They are "unable to pay all or part of the rent or mortgage, or are behind on their rent or mortgage, due to circumstances stemming from the coronavirus." That can include a layoff, reduced hours or an inability to work because to a COVID-19 infection or quarantine.

They have a landlord or lender who will confirm their past-due status and be willing to accept payment on their behalf.

The \$25 million came from the federal government as part of the CARES Act last year. Frustratingly, despite the urgent need, it's still making its way toward the people it's meant to help, but that's about to change.

The S.C. State Housing Finance and Development Authority — SC Housing for short — is now in charge of the funds and is lining up local agencies to process applications for assistance.

The goal is to have the funds available by Feb. 15.

Potential applicants can sign up to be notified by email as soon as the funding is available. To do that, go to schousing.com/Home/SC-Stay and fill out a four-question form.

Those without email can call 833-985-2929. However, SC Housing has not created a system to notify people who don't have email.

Chris Winston, a spokesman for SC Housing, said an estimated 100,000 to 150,000 South Carolina residents are behind on rent or late on mortgage payments.

"The goal is to get people caught up, people who are facing evictions," he said.

Now, \$25 million may sound like a lot, but that's only enough to provide \$7,500 in assistance to 3,333 households. Not everyone will need the maximum assistance, so the actual number who can get help will likely be substantially higher.

An earlier, \$5 million program to help renters, called SC Thrive, ended in October. During the Great Recession, a much larger program, SC Help, helped keep people from losing their homes following the real estate lending crisis.