

FAQs for **RENTERS** and **LANDLORDS**

SC Stay Plus (COVID-19 Emergency Rental Assistance) Frequently Asked Question (FAQs) For **Renters:**

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:

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 (1) 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.

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.

Finally, 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.

3. 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

4. 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. 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.

5. Will I receive the money? How is that money disbursed?

Landlords and renters will both contribute to the application, but landlords and utility companies 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 the landlord's designee.

6. What documentation is required from renters?

Renters are required to provide the following information to verify eligibility:

Personal identification (Pick **one**):

Acceptable identification must include the family member's name and date of birth. Examples of acceptable identification include a driver's license, state ID card, birth certificate, passport, military ID, student ID, Medicaid or other healthcare coverage card, voter registration card, or other South Carolina-issued identification. Identification must be valid up to March 13, 2020 (i.e., identification forms that have expired after March 13, 2020, are still acceptable).

Proof of having a lease (Pick **one**):

- Current lease
- Expired lease (i.e., month-to-month agreement)
- Tenancy agreement
- Landlord certification form
- **Note:** If you do not have a formal, signed lease, you can still apply for SC Stay Plus. Instead of a lease, you must provide evidence that you are regularly making rental payments, such as bank statements, check stubs, or a screenshot from a payment application (e.g., Zell, Venmo)

Proof of risk of experiencing homelessness or housing instability (Pick **one**):

- An eviction notice
- A past due utility or rent notice

Living in unsafe or unhealthy living conditions, such as conditions that increase the risk of exposure to COVID-19 because of overcrowding

Proof of income (Provide at least **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
- **Note:** applicants must provide all income sources for all household members at or over the age of 18

Then, provide evidence from one of the four categories below:

Proof of unemployment status (Pick **one**):

- Documentation from SC Department of Employment and Workforce (DEW)
- Confirmation from DEW database (e.g., screenshots from website)

OR

Proof of reduction in household income (Pick **one**):

- Letter from employer confirming reduced wages, termination, or furlough
- Layoff letter from employer
- Unemployment letter dated from 3/13/2020 to present
- Print-out or screenshot from SC Department of Employment and Workforce (DEW) showing benefits received from 3/13/2020 to present
- Notice of business closure on employer website
- Letter from healthcare provider stating that the applicant was unable to work due to a COVID-related illness
- Letter from local employment search agency

OR

Proof of significant costs (defined as proof of any expenses incurred due to the COVID-19 pandemic). (Pick **one**):

- Adverse healthcare impacts such as increased healthcare costs, including at-home care for individuals with COVID-19
- Expenses incurred due to quarantining or social distancing as mandated by employer (computer equipment, internet expenses, etc.)
- Expenses for childcare due to COVID-19 school closures
- Purchase of personal protective equipment (PPE)
- Penalties, fees, and legal costs associated with rental or utility arrears
- Payments for rent or utilities made by credit card to avoid homelessness or housing instability

- Alternative transportation for households unable to use public transportation during the pandemic

OR

Proof of financial hardship (defined as proof of any negative financial impact that a family has experienced due to COVID-19). (Pick **one**):

- Documentation listed in previous sections (unemployment, housing instability, or others)
- Documentation of expenses or loss of income related to the death of a family member, such as funeral costs
- Note: If none of the above is available, a written attestation from the applicant, including an explanation of why documentation is not available

7. What if I have already moved or have been evicted?

You **do not** need to have resided at your current residence before March 13, 2020, (i.e., before COVID-19) to be eligible. You *can* apply for SC Stay Plus for apartments you previously lived in and owe back rent, as long as that rent owed is from March 13, 2020, to the date of your application.

8. What about back rent from before March of 2020?

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

9. What types of leases are eligible for SC Stay Plus? Do renters have to have a lease?

All lease types, including month-to-month, subleases, informal or verbal leases, or other leases are eligible for rental assistance. If you do not have a written lease agreement, you must provide documentation showing that you had been making monthly lease payments prior to experiencing the financial hardship, like a bank statement, check stub, Venmo or Zell statement, etc.

10. If I receive SC Stay Plus funding can I still be evicted?

If you participate in SC Stay Plus, you *cannot* be evicted for the rent you owe your landlord back to March 13, 2020. You *can* still be evicted for other reasons: if you owe back rent from before March 13, 2020 (i.e., before COVID-19), if you fail to pay rent in the future, if you violate other lease terms (as specified by your lease), or for other reasons allowed by law.

11. Can my future rent be covered by SC Stay Plus?

Yes. Up to three (3) months of rent may be provided if you can demonstrate a risk of experiencing homelessness and if you continue to meet all other criteria for the program. These months must occur before December 31, 2021. Note that you *cannot* get future rent covered by SC Stay Plus until *all* your past-due rent arrears to March 13, 2020 is paid off through SC Stay Plus.

12. Will the assistance provided be required to be repaid by the renter or homeowner?

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.

13. What if my landlord does not want to participate?

Unfortunately, landlord participation is required to receive funding.

14. I don't have reliable access to the internet. How should I apply?

Applicants without reliable access to the internet should call the SC Stay Plus helpline at (830) 336-3420 for further support. You are still able to apply.

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

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1. What is SC Stay Plus?

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2. Who is eligible for SC Stay Plus?

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- 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.

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- 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

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5. How do I apply?

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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

NEED HELP?

You can contact our Client Call Center at (803) 336-3420 or by email to scstayplus@schousing.com.



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