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SC HELP Overview

South Carolina has been awarded \$295 million from the U.S. Department of the Treasury's Hardest Hit Fund to help homeowners avoid foreclosure. SC Housing Corp., a non-profit division of the South Carolina State Housing Finance and Development Authority is administering the program, known as **SC HELP**. It is available in all 46 counties at **NO CHARGE** without regard to household income limit.

Types of Assistance:

Monthly Payment Assistance Only: Pays homeowner's mortgage up to \$36,000 or 24 months, whichever comes first while they seek employment and a return to self-sustainability.

Direct Loan Assistance Only: Pays homeowner's past due mortgage up to \$36,000 provided the homeowner can now maintain monthly payments.

Combination of Direct Loan Assistance and Monthly Assistance: Pays homeowner's past due mortgage up to \$25,000 and makes monthly payments for a combined total of \$36,000 while homeowner is seeking employment and return to self-sustainability.

Transition assistance: In cases where the mortgage cannot be salvaged and the homeowner is able to negotiate a short sale or deed-in-lieu of foreclosure, the homeowner may get a one-time grant moving expense payment of \$5,000.

Direct loan assistance and Monthly mortgage payment assistance are made as loans against the property, which are fully forgivable and carry no interest or payments if you continue to live in the home for five years.

Qualifications:

SC HELP is intended to assist borrowers who are facing first mortgage delinquency or possible foreclosure due to circumstances beyond their control like unemployment, underemployment or significant reduction in self-employment income. For some programs, death of a spouse, catastrophic medical expenses and/or divorce may be considered.

Other Eligibility Guidelines Include:

- **The property must be an owner-occupied primary residence**
- **Applicants must have a minimum 24 months homeownership history**
- **Applicants do NOT have to be delinquent**

Other eligibility requirements will apply, and applicants must submit information including a hardship letter, bank statements and tax returns, income information, deed and mortgage account information in order to be considered.

How to Apply:

Homeowners may call:
SOUTH CAROLINA LEGAL SERVICES
1 888 257 1988
Homeowners may also submit an application at
www.SCMortgageHelp.com
or call
855 HELP 4 SC