



South Carolina Homeownership
and Employment Lending Program

Hardest Hit Fund Overview

- SC HELP is targeted towards “responsible borrowers” who are facing mortgage delinquency or foreclosure due to hardships beyond their control.
- The activities under SC HELP are intended to provide a short-term boost to help struggling borrowers recover. SC HELP cannot provide long-term, permanent assistance such as loan modifications



Existing Programs

- Monthly Payment Assistance
- Direct Loan Assistance
- Property Disposition Assistance



Minimum Eligibility Criteria

- Homeowners do NOT have to be delinquent to apply
- No convictions within last 10 yrs of felony larceny, theft, fraud, forgery, money laundering or tax evasion
- "Judgment of Foreclosure and Sale" not issued



Program Status

As of April 16, 2012

- Over 2,400 families in South Carolina have received or are currently receiving assistance
- Approximately \$22 million in assistance disbursed, with another \$15 million committed to homeowners
- Over 98% of families assisted under SC HELP are still in their homes



www.SCMortgageHelp.com

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