

What to Expect:

A Borrower's Guide to Timelines and Events in the SC HELP Foreclosure Mitigation Program

The speed with which your eligibility request can be reviewed and approved is due in large part to how complete it is when it is submitted. This will give you an idea of the steps you will take and the time that will be needed through the various steps in the process.

- Before starting the eligibility request be sure to read [Borrower Documentation Checklist](#) and make sure you have assembled all the information listed there. You will need this to fill out the SC HELP eligibility request.
- Complete the eligibility request to the best of your ability. Once completed, deliver it by clicking the submit button.
- You may select an approved Housing Counselor, or your eligibility request will be assigned to an approved Housing Counselor who will assist you in completing the remainder of the request and required exhibits. PLEASE ALLOW UP TO SEVEN (7) WORKING DAYS for the Counselor to contact you by phone or email.
- The Counselor will contact you directly with a list of additional documentation you will need to provide. The request cannot proceed until all documentation is received.
- After an eligibility request is completed and reviewed by the Counselor, it will be submitted to SC Housing Corp. for final approval or denial. This will take approximately three working days.
- You will receive notice by mail giving you the final status of your request.
- If approved, SC Housing Corp. will:
 - In the case of the **Monthly Payment Assistance Program**, begin making payments directly to your lender for up to 24 months (if you live in a [targeted county](#)) or up to 12 months in a non-targeted county.
 - In the case of **Direct Loan Modification Program Reduction**, issue a check for the arrearages and fees directly to your lender.
 - In the case of **Property Disposition Assistance**, issue a check directly to you for allowable expenses.

In the case of the **Monthly Payment Assistance Program**, you will be notified 30 days before your assistance is due to expire. Assistance under this Program will be limited to 24 months for [targeted counties](#) and 12 months in all others, subject to a maximum benefit amount of \$36,000 per household. There are no extensions available.