



News Release

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Charleston County Opens Mortgage/Utility Assistance Program for Homeowners

The Mortgage/Utility Assistance Program will soon help Charleston County residents struggling to make mortgage and homeowner utility payments in the midst of the COVID-19 pandemic. This program is managed by Charleston County's Community Development Department through HUD CDBG-CV CARES Act funding and has approximately \$175,000 available. Applications for the program will open on Monday, April 19, 2021.

"We know that many of our Charleston County residents are struggling to pay their bills due to the COVID-19 pandemic," said Community Development Director Jean Sullivan. "The Mortgage/Utility Assistance Program will provide some needed relief for homeowners worrying about foreclosure or keeping the lights on."

This program offers emergency financial assistance to help residents with mortgage and/or utility payments if their income has been negatively impacted by the COVID-19 pandemic. Homeowners may be eligible for up to six months of consecutive emergency mortgage/utility assistance. Please note that City of Charleston households are not eligible, but all other municipalities and unincorporated areas of the County are eligible. Other eligibility requirements include:

- Homeowner experiencing a COVID-19 related financial hardship.
- Homeowner's household income is less than or equal to 80% of the Area Median Income (AMI).

No direct payment assistance will be made to individuals. Payments will be made by Charleston County directly to the mortgage holder and/or utility company.

Applicants can find a complete list of the necessary documents and apply on April 19 at <https://www.charlestoncounty.org/departments/community-development/index.php>. Those needing assistance can call (843) 202-6978.

*Please note that this program is not related to the Emergency Rental Assistance Program.

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