

### **Foreclosure Crisis Demands Innovative Statewide Outreach**

On February 19, 2010 the U.S. Department of the Treasury (the Treasury) announced the first round of the HFA Hardest-Hit Fund for five states in which home prices had seen the most significant decrease. The Treasury announced a second round of funding on March 29, 2010 for five states which had seen unemployment rates above the national average. South Carolina, with unemployment rates averaging significantly higher, was included in this group. South Carolina ultimately received \$295,437,200 million in funding under this program. As a result the South Carolina Homeownership and Employment Lending Program (SC HELP) was developed to help responsible borrowers stay in their homes or otherwise avoid preventable foreclosure.

The South Carolina State Housing Finance and Development Authority (SC State Housing) formed a non-profit entity, SC Housing Corp., to work in conjunction with its partners to develop SC HELP, a comprehensive, statewide strategy whose purpose is to help families avoid preventable foreclosure.

SC HELP was designed based on the experience that every homeowner's situation is unique and that homeowners have complex needs. SC HELP has designed three program options to help eligible homeowners who are at risk of mortgage loan default or foreclosure and are in need of transition assistance.

SC State Housing has created a special website devoted solely to the SC HELP program, which provides families with a user-friendly and effortless way to submit an application for assistance.

### **Cost-Effective Awareness Marketing**

The agency's Marketing and Communications Department was tasked with creating a cost-effective marketing campaign for SC HELP that would produce statewide awareness and increase inquiries about the program, and in turn result in applications being submitted and approved.

The Marketing and Communications Department answered this call with an economical, all-encompassing statewide awareness campaign. The campaign included direct mailings, digital promotions, search engine marketing, as well as TV, radio, newspaper and billboard advertising.

### **The Campaign**

SC Housing Corp's SC HELP initiative was launched in January 2011. The awareness campaign launched in full in June 2011. Once begun, the coordinated campaign included the following mediums:

#### ***Online***

SC HELP is gaining online exposure through Palmetto Clicks - a search engine marketing campaign that gives the program exposure on Google, Yahoo, Bing and Ask search engines - covering 82% of online searches. Palmetto Clicks associates a set of selected keywords that, when entered by a potential beneficiary, will cause our link to appear as a good potential source of information. For example, if someone in South Carolina types "foreclosure help" or "stop foreclosure" into a Yahoo Search, SC HELP information will appear in the top search results.

### ***Radio***

SC HELP is receiving statewide coverage through the 46 stations of the South Carolina Radio Network through the end of 2011. The Network affiliate stations reach people at the grassroots, community level. Affiliates are in touch with the people of their community and are often the most trusted media resource in their locale. All messages are 30-second spots and air during prime-time (6:00 a.m.-8:00 p.m.). Professional creative production with national voice talent is provided at no charge.

### ***Print***

SC HELP is receiving statewide coverage through 110 papers in the SC Press Association network. This places the SC HELP two column by six inch ad in 110 newspapers across the state – to include all dailies (17), and weekly and free publications (93). These newspapers have a combined readership of 2.7 million. Great cost savings is realized by purchasing advertising this way. First, it is much less expensive and results in discounts of more than 50% off standard rates.

For each buy, the ad will run one time between Monday and Sunday in each participating newspaper during selected weeks. The exact publication day is at the discretion of the newspapers. Rotation is bi-monthly through the end of 2011.

### ***Outdoor***

SC HELP has contracted outdoor advertising that will be visible on a rotating basis throughout the four metropolitan areas of the state. It will reach a great number of people within the SC HELP audience, and people will have numerous opportunities to see it. Embracing the public service aspect of this program, our state outdoor advertising companies negotiated a discount of 65% off the regular prices. This is more expensive than a public service rate but guarantees placement that a public service ad cannot.

We will reach a “50 Showing” in each major market in the state – that is, our message would reach 50% of the adult population. This is a key component as it provides 24/7 exposure for the program and contact information.

### ***Direct Mail Partnership***

As this program is targeted primarily at homeowners who have fallen behind due to unemployment, SC HELP worked with the South Carolina Department of Employment and Workforce to do a mailing to more than 100,000 individuals that are currently receiving unemployment benefits or have recently received them. The mailing outlined the benefits of the program. In order to equalize the call volume such a mailing generates, each mailing is sent in batches of 10,000 and are randomized to recipients throughout the state.

### **Generating Free Publicity**

In addition to the media efforts mentioned above, SC HELP implemented many other beneficial – and free – marketing efforts to supplement its paid campaign.

### ***PSAs***

SC HELP reached out to Columbia, SC Mayor Steve Benjamin about creating a PSA to help spread the word about SC HELP. The mayor was happy to assist and recorded an impactful PSA. The PSA was circulated on Columbia’s public access channel and website and made available to SC HELP for unlimited use.

### ***Social Media***

SC HELP is using SC State Housing’s Facebook, Twitter and other social media outlets to spread the word about exhibits, events, counseling opportunities and the program in general.



***Website Inclusions***

Many websites, such as the South Carolina Department of Employment and Workforce, South Carolina Baptist Education and Missionary Convention, and numerous television and other media sites have agreed to include a link to the SC HELP website.

***Community Outreach Program***

SC HELP has created a community outreach program that includes, but is not limited to: television interviews and phone banks, radio interviews and stories; exhibits at various expos and fairs around the state; alliances with churches, food pantries, Benefit Bank of SC, SC Bar Association and local governments. SC HELP is specifically reaching out to the state’s faith-based community. SC HELP will continue to build its community outreach program on an ongoing basis.

**Statewide Network of Counselors**

A great deal of the SC HELP outreach will be done at the local level through a statewide network of counselors. Their work is supplemented by SC State Housing’s Marketing and Communications Department staff. Posters, flyers and other collateral material have been created and made available on line. Counselors have the ability to create custom, personalized forms by filling in their own information and printing them as needed.

**Remarkable Results**

The SC HELP marketing awareness campaign resulted in a huge increase in calls and inquiries about the program.

As of June 2011, the fifth month into the program, SC HELP has seen the following results:

- 5,700 accounts created; seeing more and more of these convert to applications
- 1,200 of the accounts created have submitted applications
- More than 350 approved with 270 receiving financial assistance
- \$3.8 million of the funds have been committed to borrower’s expenses; which is up approximately \$1.2 million from the month of May
- Program now has 27 counseling agencies around the state and 60 servicers
- Committed funds of \$4.2 million in total

Of applicants indicating a referral source, some of the most frequently mentioned are directly related to these efforts.

Billboard	26
Direct Mail	414
Newspaper	361
Radio	98
Television	662
Web	532
Faith-Based Outreach	141



# SCHELP

Statewide Marketing  
and Outreach





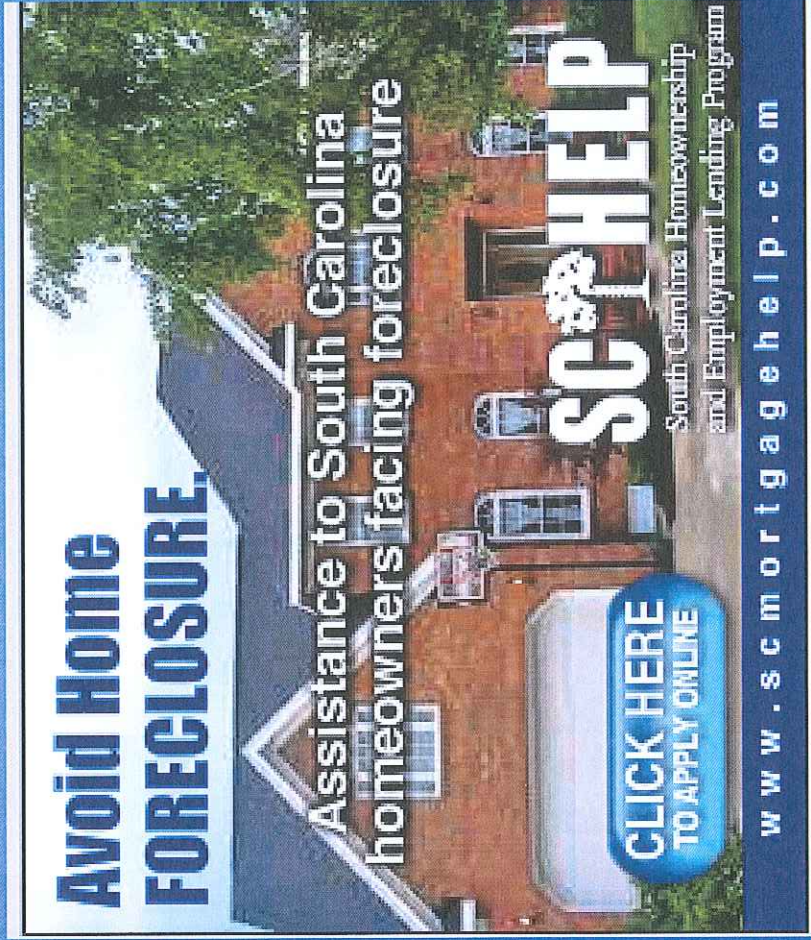
# Online

**SC HELP**  
South Carolina Homeownership  
and Employment Lending Program

**Avoid Home FORECLOSURE.**  
Assistance to South Carolina  
homeowners facing foreclosure

[www.scmortgagehelp.com](http://www.scmortgagehelp.com)

[Click here to apply online](#)



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**TEMPUR-PEDIC**  
The most highly recommended bed in America.

THE TEMPUR-PEDIC  
**UPGRADE & SAVE EVENT**

IT'S EASIER THAN EVER TO GET A GREAT NIGHT'S SLEEP. [CLICK HERE FOR DETAILS >>>](#)

**MICHAEL'S Mattress Co.**  
*Family Owned & Operated SINCE 1958 Experience the Difference*

**SAVE UP TO \$200**

SUBSCRIBE: Print | Electronic (PDF) | Manage | NEWSLETTERS | SPECIAL OFFERS | RSS | MOBILE | TEXT ALERTS | PLACE ADS | ADVERTISE | N.I.E. | CONTACT US

# The State

South Carolina's Homepage

Web Search powered by **YAHOO!** SEARCH



thestate.com 
  archives 
  web

**Win \$100 of Free Gas!**  
Sign up for our new DealSaver email and save BIG!

**dealsaver.com** IT'S FREE!

NEWS SPORTS BUSINESS LIFE & STYLE OPINIONS MEDIA ARTS FUND IN SAVE CLASSIFIEDS HOMES JOBS CARS PLACEAD

**The news you want delivered to your e-mail**  
Get the Breaking News

**SIGN IN BECOME A MEMBER**

CURRENT FORECAST TRAFFIC

**69°**  
Current Temp.

Columbia, SC  
Cloudy  
High: 92°  
Low: 67°

**AVOID HOME FORECLOSURE.**

Made Possible by the U.S. Department of the Treasury and the S.C. Housing Corp

**CLICK HERE TO APPLY ONLINE**

**SO HELP**  
South Carolina Homeownership and Job Growth Lending Program

[www.scmortgagehelp.com](http://www.scmortgagehelp.com)

**What's Going On** [www.thestate.com](http://www.thestate.com)

16 THUR	17 FRI	18 SAT	19 SUN	20 MON	21 TUES	22 WED
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Search Events

Music • Performing Arts • Visual Arts • Add an Event

**MOST READ COMMENTED**

Keel to lead SLED, Haley decides  
Deficit hits bus system  
Morris: USC has situational success  
Newberry man wanted in girlfriend's shooting arrested  
Graham raps Boehner, GOP hopefuls on Libya, Afghanistan  
Haley, Hitt, S.C. teams look to build on Boeing  
Four more arrested in pizza slaying  
DHEC OKs apartments near ancient Angel Oak

More local news

**Halcy: \$105 million should go for tax cuts, not schools**


Gov. Nikki Haley threatened Wednesday to veto a state Senate proposal to add \$105 million to the state's K-12 education funding, saying the money should instead be used for tax cuts or to pay off state debt. **What do you think? Take our survey inside**



- Angels' with hammers (+photo gallery)
- Storms hit Upstate, scattered power outages and downed trees in the Midlands
- Haley, Hitt, S.C. teams look to build on Boeing
- Hands-on police training (+photo gallery)
- Child booster seats recalled
- Big day for promotions at Columbia PD
- Graham raps Boehner, GOP hopefuls on Libya, Afghanistan
- DHEC OKs apartments near ancient Angel Oak

**S.C. Politics Today** [Live video](#) | [All politics](#)

Haley: Added state money should go to taxpayers, not schools  
Senate OKs anti-copper theft bill




[See more](#)

**Metro Desk**

**Blogging local government in and around South Carolina's capital city**

**Eau Claire board member resigns because of new boss**



- Other Local News**
- Storms hit Upstate, scattered power outages and downed trees in the Midlands

Top story

**EXCLUSIVE**



LOCAL / METRO

## Deficit hits bus system

An unexpectedly huge \$3 million budget shortfall for the Columbia area's bus system is likely to cut the number of routes in half and cost as many as 40 jobs in the company that operates the buses, transit officials disclosed Wednesday.

The Buzz

**Omaha's hip new stadium neighborhood**

Heading to the College World Series? Take a tour of the hip neighborhood around the new TD Ameritrade stadium and learn how partying will change. | [Omaha bar and restaurant guide](#):



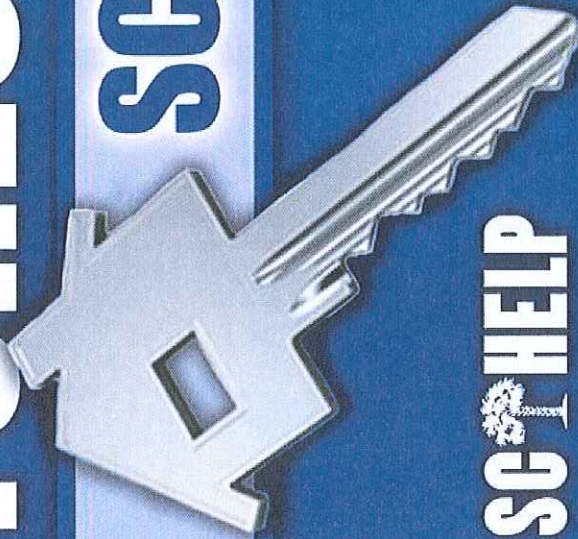


Outdoor/Billboards

**FORECLOSURE HELP**

**SCMortgageHelp.com**

**MADE POSSIBLE BY**  
**the US Dept. of Treasury**  
**& SC Housing Corp.**



**SC HELP**



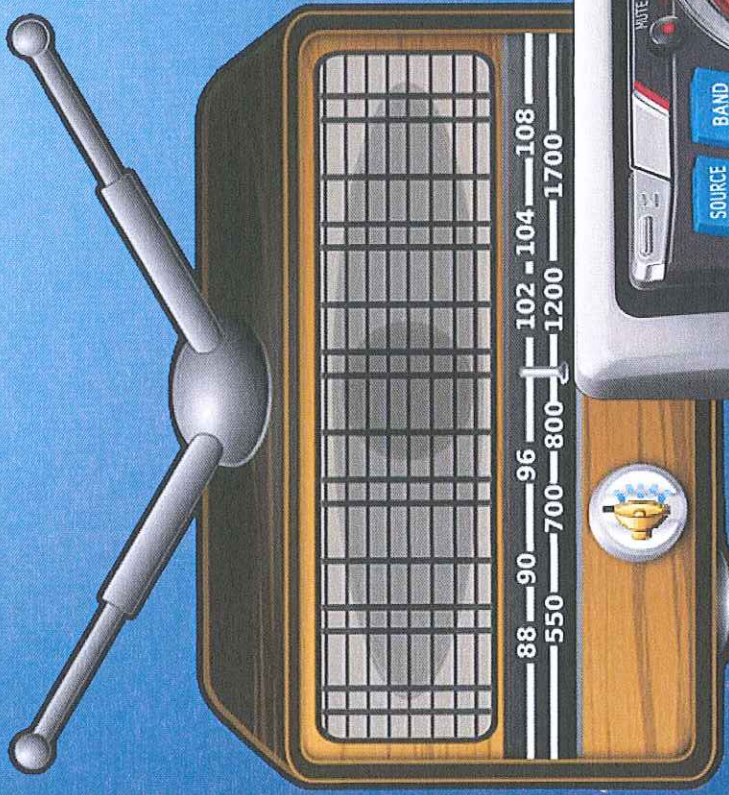
**FORECLOSURE HELP**  
**SCMortgageHelp.com**  
MADE POSSIBLE BY  
the US Dept. of Treasury  
& SC Housing Corp.  
**SC HELP**

**765-2315**

**FORECLOSURE HELP**  
**SCMortgageHelp.com**  
MADE POSSIBLE BY  
the US Dept. of Treasury  
& SC Housing Corp.  
**SC HELP**



# Radio





# Newspaper

Are you falling behind on your

## Mortgage or worried about FORECLOSURE?

ASSISTANCE may be available from

### SC HELP

#### Monthly Payment Assistance-

makes monthly payments while you seek employment and a return to self sustainability.

#### Direct Loan Assistance-

pays arrearages in order to bring the loan current.

#### Transition Assistance-

funds help transition families from homeownership to rental housing for qualified short-sales or deed-in-lieu of foreclosure.

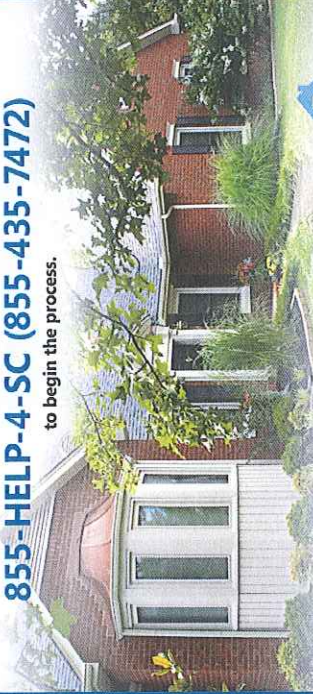
Homeowners wishing to make an application should apply online at

[www.scmortgagehelp.com](http://www.scmortgagehelp.com)

Homeowners without internet access may call toll-free to

**855-HELP-4-SC (855-435-7472)**

to begin the process.



**SC HELP**  
South Carolina Homeownership  
and Employment Lending Program

Made possible by the  
U.S. Department of the Treasury  
and the S.C. Housing Corp.

**SC HHC**  
SC Housing Corp.  
A Non-Profit Organization

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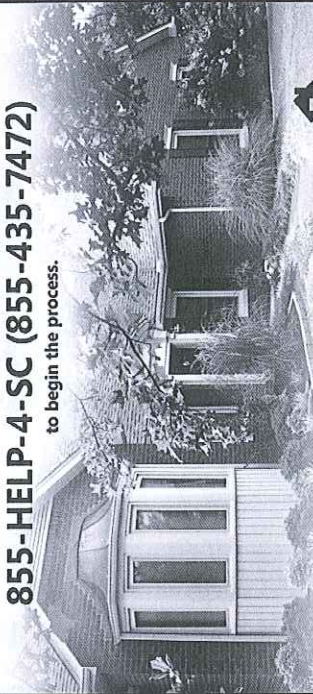
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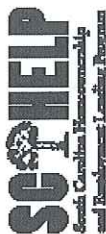
**SC HELP**  
South Carolina Homeownership  
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and the S.C. Housing Corp.

**SC HHC**  
SC Housing Corp.  
A Non-Profit Organization



# Cooperative Mailing



## IMPORTANT NOTICE—MORTGAGE ASSISTANCE PROGRAM NOW AVAILABLE

The South Carolina Department of Employment and Workforce (DEW) has entered into a partnership with the South Carolina Homeownership and Employment Lending Program (SC HELP) to bring you information on a new program for which you may qualify.

If you own your home and are now, or may begin to fall behind on your mortgage payments in the near future as a result of unemployment, you may qualify for assistance from SC HELP.

Homeowners who have received unemployment benefits in the last 12 months who wish to be considered should apply online at [www.SCMortgageHelp.com](http://www.SCMortgageHelp.com). Using the online application is the fastest and most efficient way to begin the process. Homeowners without internet access may call toll-free 855-435-7472 to begin the process.

Eligibility must be determined on a case-by-case basis, but for those who qualify, assistance may include:

**Monthly Payment Assistance**—assisting homeowners with monthly payments for a defined period of time while they seek employment and a return to self sustainability.  
**Direct Loan Assistance**—for borrowers who have experienced a hardship but have regained the ability to pay. Funds can be used to pay arrearages in order to bring the loan current.  
**Property Disposition Assistance**—in cases where the mortgage cannot be salvaged, funds may be provided to help transition families from homeownership to rental housing in cases where a short-sale or deed-in-lieu of foreclosure occurs.

If you believe you may need this assistance, we encourage you to apply as soon as possible. You do not have to be behind on mortgage payments to apply. There is no fee or cost for this service. Application for or receipt of assistance will not impact your unemployment benefit eligibility or weekly payments.

SC HELP is made possible by the U.S. Department of the Treasury and the S.C. Housing Corp.

Apply now at [www.scmortgagehelp.com](http://www.scmortgagehelp.com)



# Community Outreach

Welcome to the Baptist Educational and Missionary Convention of South Carolina - Windows Internet Explorer

http://bemsc.org/

lna baptist educational and missionary

Suggested Sites Web Slice Gallery

File Edit View Favorites Tools Help

Welcome to the Baptist E... Utilities Login

Member's Area | Add to Favorites | Make us Your Homepage

Dr. Benjamin D. Sneed, President

## SC HELP

### South Carolina Homeownership and Employment Lending Program

**click here to learn more**

01 02 03 04

### Convention Headlines

Mr. Charles W. Gault, Sr. son of our own Reverend Wadell Gault passed  
Submitted on: May 24, 2011

Mrs. Bernice Adger mother of our own Rev. Michell Adger passed  
Submitted on: May 11, 2011

Morris College Division of Religion and Humanities  
Submitted on: August 10, 2010

### Convention Links

- » Home
- » History
- » Associations
- » Education
- » Ministries
- » Career Search
- » The Baptist Chronicle
- » Contact Us

### Convention President

- » From the President's Desk
- » President's Itinerary
- » President's Bio
- » President's Contact Information

### Officers and Staff

- » Convention Officers
- » Regional Vice Presidents

### Auxiliaries

- » Auxiliary Overview
- » Congress of Christian Education
- » Baptist Brotherhood

### Contact Us

Baptist E&M Convention  
1531 Hampton Street

### Online Registration

**ONLINE REGISTRATION CLOSED!**

### Career Search

Click here to post your job openings or search for job openings.

### Baptist Chronicle

Click here to read the articles from the Baptist Chronicle.

### Statewide News & Events

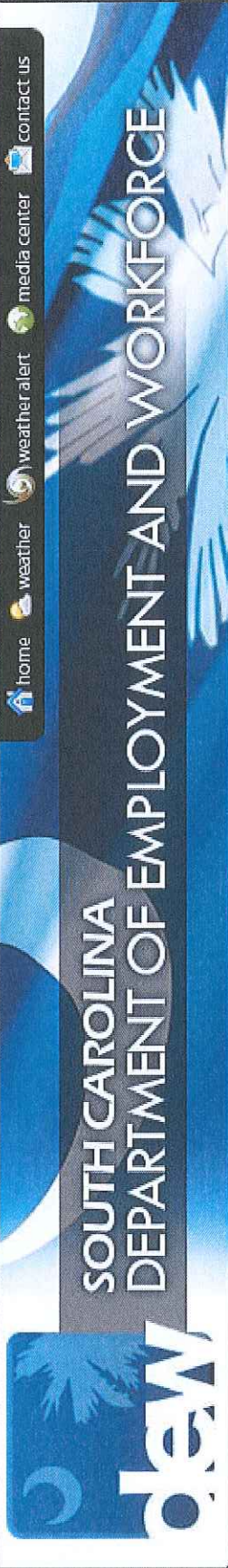
» Click here to submit your church news.

**Weekend to Remember**  
June 10, 2011 - June 12, 2011

**ERSKINE** | For Christ and His Church

Done





# SOUTH CAROLINA DEPARTMENT OF EMPLOYMENT AND WORKFORCE

<b>JOB SEEKERS</b> JOBS TRAINING RESOURCES VETERANS	<b>CLAIMANTS</b> ELIGIBILITY FILING BENEFITS FAQS	<b>EMPLOYERS</b> WORKERS TAXES SERVICES FAQS	<b>THE BASICS</b> TAXPAYER INFO PEOPLE OFFICES LMI
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**SC HELP**  
South Carolina Homeownership and Employment Lending Program

## Need Help With Your House Payment?

If you have received unemployment benefits in the last 12 months, you may qualify for assistance with mortgage payments through the SC Homeownership and Employment Lending Program (SCHELP).

For more information, call 1-855-435-7472 or visit [www.scmortgagehelp.com](http://www.scmortgagehelp.com)



# Community Outreach

## Media Outreach:

- Television interviews and phone banks
- Radio and television interviews and stories
- Extensive social media outreach

## Exhibits and participation:

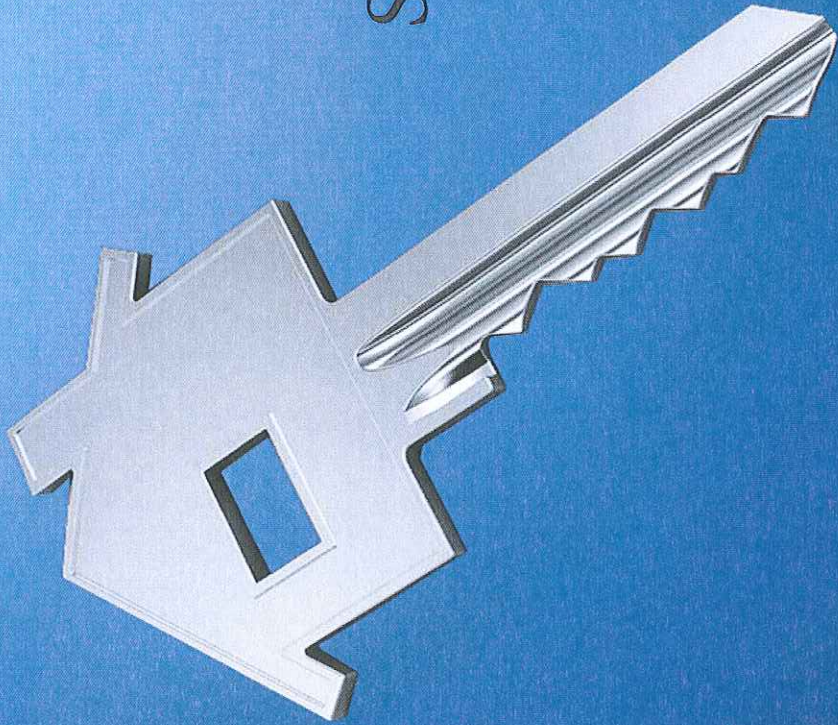
- Black Expo (Columbia and Greenville events)
- Homeownership Fairs

## Alliances with:

- Department of Employment and Workforce
- Libraries
- Food Pantries
- Churches
- The Benefits Bank
- SC Bar Association
- City Governments



SCHELP  
Statewide Marketing  
and Outreach







## News Release

SOUTH CAROLINA STATE HOUSING  
FINANCE AND DEVELOPMENT AUTHORITY

Contact: Clayton Ingram  
803-896-9520

*For Immediate Release*

### SC HELP Foreclosure Prevention Program Now Available Statewide

**Almost \$300 million in funds to keep homeowners in their homes.**

[Columbia, SC] Following a successful pilot program and Treasury's approval of South Carolina's readiness assessment, SC Housing Corp. will take its foreclosure prevention program statewide. Starting January 20, the South Carolina Homeownership and Employment Lending Program (SC HELP) will use almost \$300 million in federal funds to help responsible but struggling homeowners in the state.

#### **Key components for SC HELP include:**

- **Monthly Payment Assistance**-assisting homeowners with monthly payments for a defined period of time while they seek employment and a return to self sustainability.
- **Direct Loan Assistance**-for borrowers who have experienced a hardship but have regained the ability to pay. Funds can be used to pay arrearages in order to bring the loan current.
- **Property Disposition Assistance**-in cases where the mortgage cannot be salvaged, funds may be provided to incentivize short sales, deeds-in-lieu of foreclosure and to help transition families from homeownership to rental housing.

#### **Homeowners applying for Monthly Payment Assistance or Direct Loan Assistance must meet certain threshold requirements in order to apply for help:**

1. Borrower or co-borrower must be able to document that the delinquency was a result of a hardship event beyond his/her control (i.e. unemployment, death of a spouse, catastrophic medical expenses, etc.)
2. Mortgage payments must have been made on time for 12 months preceding the hardship event with no more than two 30-day late occurrences
3. The property securing the mortgage must be owner-occupied as a full-time residence
4. Borrower must provide a financial hardship affidavit
5. Mortgage can be no more than 120 days delinquent



6. Loan servicer/investor must be willing to accept payments and provide required data and reporting

Assistance from SC HELP will be provided in the form of a nonrecourse zero-percent interest, non-amortizing, forgivable loan secured by a subordinate lien on the subject property. The loan will be forgiven over a five-year period at a rate of 20% per year. If property is sold or refinanced prior to the loan termination date, funds will be recovered should sufficient equity be available from the transaction. The Property Disposition Assistance Program will provide a one time, lump sum grant to the recipient.

Additional criteria and documentation requirements must be met for final eligibility determination. Homeowners wishing to make an application should apply online at [www.SCMortgageHelp.com](http://www.SCMortgageHelp.com). SC HELP officials emphasize that using the online application is the fastest and most efficient way to begin the process. Homeowners without internet access may call toll-free to 855-HELP-4-SC (855 435-7472) to begin the process.

SC HELP is intended to assist *responsible* borrowers – those borrowers who are facing possible foreclosure due to circumstances beyond their control, i.e. unemployment, death of a spouse, catastrophic medical expenses and/or divorce. SC HELP is NOT intended to serve borrowers who are facing foreclosure due to poor credit and/or debt management, stripping the equity from their home for non-essential purposes, or overall mismanagement of their personal budget.

Additional information, background and resources are now posted on SC State Housing's website, as well as [www.SCMortgageHelp.com](http://www.SCMortgageHelp.com), and will be updated frequently.

###

*SC State Housing is a self-sustaining agency and receives no state appropriations.*



# Avoid Home FORECLOSURE.

Assistance to  
South Carolina  
homeowners facing  
foreclosure

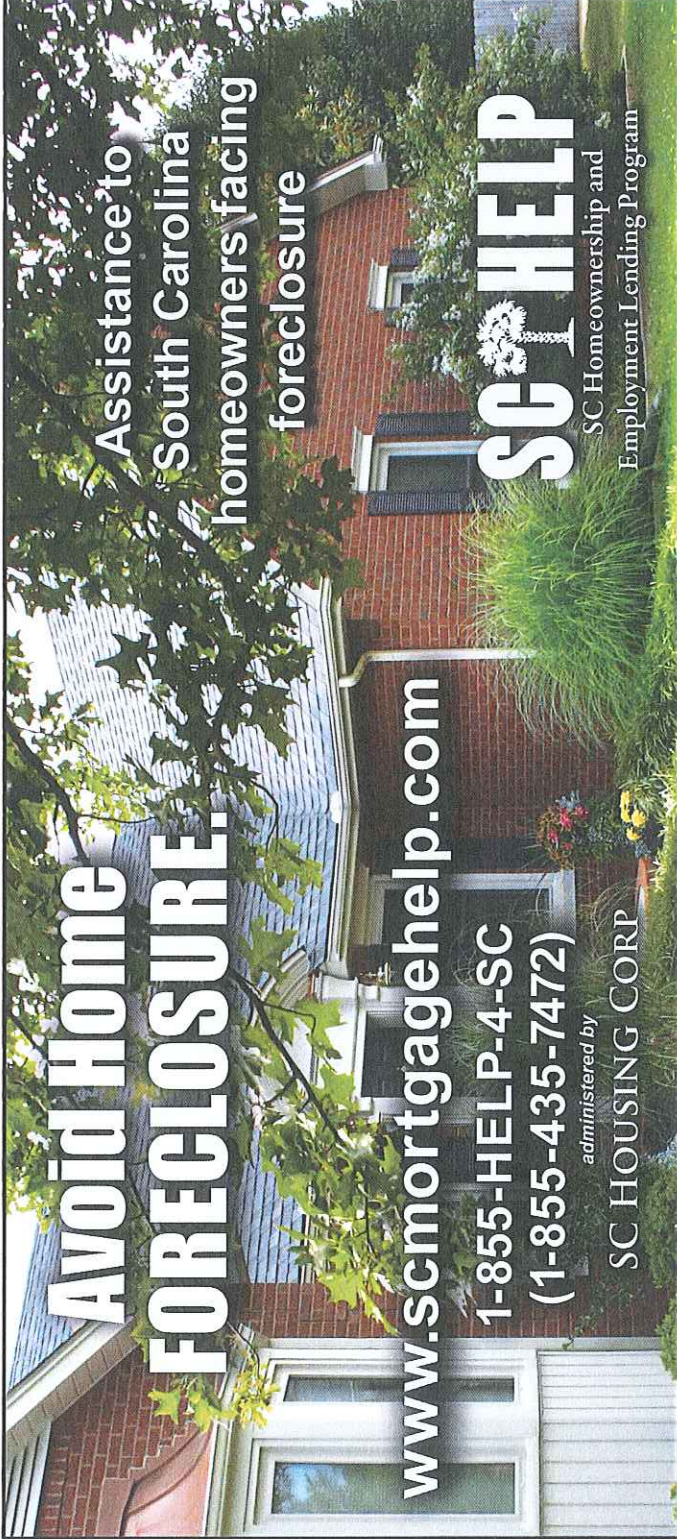
[www.scmortgagehelp.com](http://www.scmortgagehelp.com)

1-855-HELP-4-SC  
(1-855-435-7472)

*administered by*  
SC HOUSING CORP

# SC HELP

SC Homeownership and  
Employment Lending Program



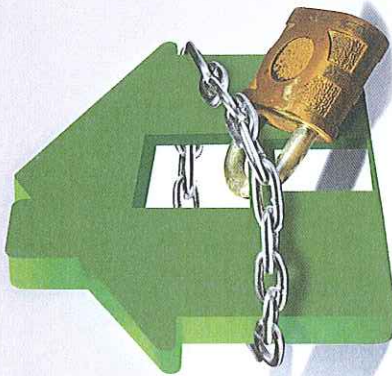


### **Purpose**

To help families stay in their homes or otherwise avoid preventable foreclosure.

### **Eligible Applicants**

Responsible borrowers who are facing the possibility of foreclosure due to circumstances beyond his/her control. For example, unemployment, death of a spouse, catastrophic medical expenses and/or divorce.



### **How to Apply**

- Apply Online at [www.scmortgagehelp.com](http://www.scmortgagehelp.com)— fastest way to begin the application process!
- Call Center support is available for those homeowners who do not have computer access
- Toll free 1-855-HELP-4-SC (1-855-435-7472)
- A SC HELP approved lending counselor will guide you through the application process
- For a list of approved housing counseling agencies, visit [www.scmortgagehelp.com](http://www.scmortgagehelp.com)





Screenshot of [www.SCMortgageHelp.com](http://www.SCMortgageHelp.com) Homepage

**SC HELP**  
South Carolina Homeownership  
and Employment Lending Program

**START NOW**

HOME • TAKE THE TOUR • START NOW • CONTACT US • LOGIN • PERFORMANCE REPORTS

**Welcome, We're here to help.**

South Carolina has worked in conjunction with its partners to develop a comprehensive, statewide strategy whose purpose is to help families stay in their homes or otherwise avoid preventable foreclosure.

The South Carolina Homeownership and Employment Lending Program (SC HELP) was designed based on the experience that every homeowner's situation is unique and that homeowners have complex needs. We've designed five program options to help eligible homeowners who are at risk of mortgage loan default or foreclosure. This website is the fastest way for families to submit an application for assistance.

**NEW: Counseling Agency Application**

We are currently seeking additional organizations interested in becoming SC HELP Approved Housing Counseling Agencies. For more information and an application, please follow the above link.

**SC HELP Foreclosure Prevention Program now available statewide.**

**SC HELP Foreclosure Prevention Program Expanded.**

- 1 See what's possible.** Take a tour to learn how the program works.
- 2 Get started.** Set up a profile and we'll connect you with a housing counseling agency.

If you're already working with a housing counseling agency, that's alright too. We'll help you and the agency access assistance.

Once you've completed the application, a housing counseling agency will contact you about your next steps.

- Get a list of required documentation that borrowers will need to apply for the SC HELP Foreclosure Prevention Program.
- What to Expect: A Borrower's Guide to Timelines and Events in the SC HELP Foreclosure Mitigation Program
- Find a list of Approved Housing Counselors in your area by clicking here.
- Frequently Asked Questions
- Review of Foreclosure Scams

**START NOW**

**Foreclosure Prevention Resources**

- SC HELP Webinar with Matt Ryan
- FREE Upcoming Foreclosure Prevention Course
- Greenville County Mortgage Foreclosure Prevention Seminars
- Mortgage Assistance Workshop - Clemson 7/19/11
- Mortgage Assistance Workshop - Anderson 8/2/2011
- S.C. Foreclosure Prevention Task Force
- Urban League of the Upstate
- Upstate Homeless Coalition